PUBLIC DISCLOSURE

June 17, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Buckholts State Bank
Certificate Number: 11916

100 N 4th Street
Buckholts, Texas 76518

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs.

- A majority of loans and other lending-related activities are outside the institution's assessment areas.

- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.

- The distribution of borrowers reflects, given the demographics of the assessment areas, excellent penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income).

- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DESCRIPTION OF INSTITUTION

The Buckholts State Bank (TBSB) is a locally owned community bank located in Buckholts, Texas. The bank received a Satisfactory rating at its previous FDIC evaluation dated November 30, 2020, based on Federal Financial Institutions Examination Council's (FFEIC) Small Institution CRA Procedures.

TBSB is a retail bank, focusing on commercial lending, and operates three offices in central Texas within the predominantly rural towns of Buckholts, Cameron, and Rogers. Refer to the Description of Assessment Areas for more details. The bank did not open or close any offices or participate in any merger or acquisition activity since the previous evaluation.

TBSB offers a variety of loan products including consumer, commercial, agricultural, and home mortgage loans. The institution also offers deposit services such as checking, savings, certificates of deposits, and IRA accounts as well as alternative services such as 24-hour telephone and online banking and automated teller machine (ATM) cards. In addition, the bank operates non-deposit taking ATMs at its Cameron and Rogers offices. The institution maintains banking hours typical for its areas and the industry, with extended hours available on Friday afternoons at each office.

As of March 31, 2026, assets totaled $138.2 million, consisting primarily of total loans of $84.4 million. Total deposits totaled approximately $114.2 million as of the same date. Since the prior

evaluation, on average per year, total assets increased 9.7 percent, net loans increased 17.7 percent, and total deposits increased 9.7 percent. The following table illustrates the mix of outstanding loans as of March 31, 2026, which reflects a distribution generally supportive of the institution's primary business focus.

Loan Portfolio Distribution as of 03/31/2026		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	0	0.0
Secured by Farmland	3,557	4.2
Secured by 1-4 Family Residential Properties	18,622	22.1
Secured by Multifamily (5 or more) Residential Properties	78	0.1
Secured by Nonfarm Nonresidential Properties	6,817	8.1
Total Real Estate Loans	**29,074**	**34.5**
Commercial and Industrial Loans	51,044	60.5
Agricultural Production and Other Loans to Farmers	2,146	2.5
Consumer Loans	1,688	2.0
Obligations of State and Political Subdivisions in the U.S.	410	0.5
Other Loans	61	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**84,423**	**100.0**
Source: Reports of Condition and Income		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of its Assessment Areas.

DESCRIPTION OF ASSESSMENT AREAS

TBSB designated two assessment areas (AA) as seen in the following table: 1) Non-Metropolitan Statistical Area (MSA) AA (Non-MSA AA) and 2) Killeen-Temple MSA AA. The combined assessment areas contain 94 tracts based on 2020 U.S. Census data which include 6 low-, 26 moderate-, 33 middle-, and 25 upper-income, as well as 4 tracts with no income designation. Both AAs conform to CRA regulatory requirements. Refer to the individual discussions of the AAs for more details.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of Census Tracts**	**# of Offices**
Non-MSA AA	Milam County	7	2
Killeen-Temple MSA AA	Bell County	87	1
Source: Bank Records; 2020 U.S. Census			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from November 30, 2020 to June 17, 2026, the date of the previous evaluation to this evaluation's date. To evaluate performance, examiners applied the FFIEC Small Institution CRA Procedures, which include the Lending Test. The Appendix lists the test's criteria.

Examiners performed a full-scope review and weighed performance heavier when arriving at overall conclusions in the Non-MSA AA as the area generated a larger portion of loans and deposits, and contained a majority of the bank's branches, as seen in the following table. Examiners performed a limited-scope review of the Killeen-Temple MSA AA.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Non-MSA AA	2,789	68.0	68,381	64.0	2	66.7
Killeen-Temple MSA AA	1,341	32.0	38,464	36.0	1	33.3
Total	**4,130**	**100.0**	**106,845**	**100.0**	**3**	**100.0**
Source: Bank Data; FDIC Summary of Deposits (06/30/2025)						

Activities Reviewed

For the Lending Test, Small Institution Procedures require examiners to determine the bank's major product lines from which to sample. As an initial matter, examiners may select from the same loan categories used for CRA Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank's 2025 lending activity by loan category, which reflects a generally consistent pattern with the bank's lending emphasis since the prior evaluation.

Loans Originated or Purchased				
Loan Category	**$(000s)**	**%**	**#**	**%**
Construction and Land Development	0	0.0	0	0.0
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	2,853	12.4	17	4.8
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	675	2.9	4	1.1
Commercial and Industrial Loans	16,553	71.8	152	42.9
Agricultural Loans	1,714	7.4	45	12.7
Consumer Loans	1,249	5.4	136	38.4
Other Loans	0	0.0	0	0.0
Total Loans	**23,044**	**100.0**	**354**	**100.0**
Source: 2025 Bank Data. Due to rounding, totals may not equal 100.0.				

Considering the dollar volume and number of loans originated as well as management's stated business strategy, examiners determined the bank's major product line includes commercial lending and consumer lending. Although consumer loans do not represent a large dollar volume of bank lending, this product line represents a major lending strategy as indicated by 38.4 percent of lending by number volume. Since none of the other typically considered loan categories represent major product lines and would not materially affect conclusions or the rating, this evaluation does not include a review of small farm or home mortgage loans.

As a result, this evaluation includes a review of the universe of 156 small business loans totaling $17.2 million and 136 consumer loans totaling $1.2 million originated in 2025. For the borrower profile criteria, examiners selected a sample of 53 small business loans totaling $2.9 million, 47 consumer loans totaling $407.0 thousand. Examiners used 2020 U.S. Census and 2025 D&B data as a standard of comparison for small business and commercial lending. Examiners will use the universe of loans for the assessment area concentration and geographic distribution criteria.

This evaluation considered the universes by dollar volume and number of loans originated or purchased in 2025, as well as management's stated business strategy to determine the weighting applied to the loan categories reviewed. Consequently, small business loans received more weight when arriving at applicable conclusions given the dollar volume.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

TBSB demonstrated a satisfactory record regarding the Lending Test. A majority of loans granted outside the AA, a reasonable record regarding the LTD ratio and geographic distribution primarily support this conclusion. TBSB also demonstrated an excellent record regarding borrower profile.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs. For the previous 22 quarters, since the prior evaluation, the bank recorded a 73.3 percent average net LTD ratio, which rises higher than the 53.1 percent LTD ratio recorded at the previous evaluation. The ratio generally trended upward during the evaluation period and ranged from a low of 53.7 percent, as of March 31, 2021, to a high of 81.5 percent as of December 31, 2022.

The following table lists similarly situated institutions operating in TBSB's AAs with somewhat similar lending emphases. The table shows the similarly situated banks displayed average, net LTD ratios within a reasonable range of TBSB's, further supporting reasonable performance.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 03/31/2026 ($000s)**	**Average Net LTD Ratio (%)**
The Buckholts State Bank, Buckholts, TX	**138,211**	**73.3**
Classic Bank, Cameron, TX	666,463	86.1
Citizens National Bank, Cameron, TX	668,018	72.6
Source: Reports of Condition and Income 12/31/2020-03/31/2026		

Assessment Area Concentration

A majority of loans and other lending related activities are outside the institution's assessment areas. As shown in the following table, the bank originated a majority of its small business loans, both by number and dollar volume, outside the assessment areas. In contrast, a substantial majority of consumer loans were made within the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000)**				**Total $(000)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Small Business	54	34.6	102	65.4	156	2,947	17.1	14,254	82.9	17,201
Consumer	126	92.6	10	7.4	136	1,127	93.6	77	6.4	1,204
Source: Bank Data, as reported; Due to rounding, totals may not equal 100.0%.										

Effect on Overall Rating

Given the capacity of the institution to lend within the assessment area, the majority of the bank's lending outside the designated assessment area does not adversely affect the relevance of any conclusions provided throughout the remaining Lending Test performance factors.

Examiners considered the bank's performance context, including the volume of small business loans originated within the assessment area, as well as the institution's structure, business focus, and lending footprint. The bank's small business loan offerings are a the niche product provided

nationwide. Management indicated the bank's primary source of loan demand is consumer loans in the assessment areas resulting in a higher proportion of daily branch foot traffic relating to consumer lending, effectively meet a credit need in the community.

Although a majority of its small business loans are outside the assessment areas, the bank meets the small business and consumer lending needs within the assessment area. Therefore, the assessment area concentration performance did not materially affect the overall rating.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. Reasonable performance in the Non-MSA AA and very poor performance in the Killeen-Temple MSA AA supports this conclusion.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AAs, excellent penetration among businesses and individuals of different sizes and incomes. Excellent performance in both assessment areas supports this conclusion.

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

NON-MSA ASSESSMENT AREA- Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA ASSESSMENT AREA

The Non-MSA AA consists of all of Milam County. The bank operates two full-service offices, one in a moderate-, and one in a middle-income census tract, in this AA. Additionally, the bank operates one non-deposit-taking ATM located in a middle-income census tract within this assessment area.

Economic and Demographic Data

The Non-MSA consists of seven tracts which reflect the following income designations based on 2020 U.S. Census: 1 moderate-, 5 middle-, and 1 upper-income tract. The following table provides select demographic and economic data for the AA.

Demographic Information of the Assessment Area Non-MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	7	0.0	14.3	71.4	14.3	0.0
Population by Geography	24,754	0.0	9.1	78.7	12.2	0.0
Housing Units by Geography	11,484	0.0	11.2	77.2	11.6	0.0
Owner-Occupied Units by Geography	6,972	0.0	9.8	76.7	13.5	0.0
Occupied Rental Units by Geography	2,496	0.0	6.4	82.8	10.8	0.0
Vacant Units by Geography	2,016	0.0	21.7	72.0	6.3	0.0
Businesses by Geography	2,381	0.0	8.9	76.9	14.2	0.0
Farms by Geography	198	0.0	23.7	59.6	16.7	0.0
Family Distribution by Income Level	6,346	22.1	18.4	18.0	41.7	0.0
Household Distribution by Income Level	9,468	25.2	17.3	16.4	41.2	0.0
Texas Non-MSA Median Family Income		$61,809	Median Housing Value			$ 117,435
			Median Gross Rent			$709
			Families Below Poverty Level			13.3%

Source: 2020 Census And 2025 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification.

According to the Cameron Industrial Foundation, top employers in the area include Cameron Independent School District, Milam County, Affordable Interior Systems, and Butler Weldments. Texas Workforce Commission noted that Milam County reported an April 2026 unadjusted unemployment rate of 4.0 percent, which is identical to the unadjusted rates for Texas and the United States in the same period. According to 2025 D&B Data, non-classifiable establishments represent the largest portion of the area's business at 15.3 percent, followed by other services (except public administration) at 11.1 percent, and retail trade at 9.2 percent. Additionally, 92.5 percent of businesses in the bank's Non-MSA AA operate from a single location, and 73.3 percent of businesses operate with four or fewer employees.

Competition

The area contains a level of competition from other chartered banks based on the area population. According to the FDIC Market Share Report as of June 30, 2025, four institutions operate 10 offices within Milam County. Of these institutions, TBSB ranks third in market share with 11.1 percent of the area's deposits. In addition, community banks, credit unions, and finance companies operate in this area.

Community Contact

Examiners contacted a community member knowledgeable of the area's business environment to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the Non-MSA AA. The contact noted stable economic conditions with major manufacturing companies and start-ups operating in the area. The contact noted that a portion of the population is at or below the poverty level and designated as opportunity zones, creating demand for smaller consumer loans. In addition, the contact highlighted a need for

microloans and technical assistance for new entrepreneurs, which traditional lenders often do not provide. Overall, the contact indicated that local financial institutions remain actively engaged in the community and effectively meet credit needs for businesses and individuals alike.

Credit Needs

The assessment area creates fewer lending opportunities for a smaller variety of loan products, consistent with the generally rural nature of the area. However, the local economy supports credit demand for certain products. Daily branch traffic reflects strong demand for consumer loans, often for expenses such as vehicle repairs and other life events. Considering information obtained from the community contact, bank management, as well as demographic and economic information, examiners determined primary credit needs of the area to be small business lending and consumer lending.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA ASSESSMENT AREA

LENDING TEST

TBSB demonstrated a satisfactory record regarding the Lending Test in the Non-MSA AA. A reasonable record regarding geographic distribution and excellent record regarding borrower profile supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable small business outweighs excellent consumer lending performance support this conclusion.

Small Business Loans

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. Reasonable performance in moderate income-census tracts supports this conclusion. Since the bank's Non-MSA AA does not contain any low-income census tracts, examiners focused on lending within moderate-income tracts. The following table shows that the bank's level of lending in moderate-income geographies exceeds D&B data by 2.9 percentage points, reflective of reasonable performance.

Geographic Distribution of Small Business Loans Non-MSA AA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0	0.0	0	0.0
Moderate	8.9	4	11.8	56	3.0
Middle	76.9	30	88.2	1,838	97.0
Upper	14.2	0	0.0	0	0.0
NA	0.0	0	0.0	0	0.0
Total	**100.0**	**34**	**100.0**	**1,894**	**100.0**
Source: 2025 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%.					

Consumer Loans

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. Excellent performance in moderate-income census tracts support this conclusion. The table shows that the level of lending in moderate-income geographies exceeds demographic data by 10.2 percentage points, reflective of excellent performance.

Geographic Distribution of Consumer Loans Non-MSA AA					
Tract Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0	0.0	0	0.0
Moderate	8.9	20	19.1	127	13.8
Middle	78.3	85	81.0	791	86.2
Upper	12.8	0	0.0	0	0.0
NA	0.0	0	0.0	0	0.0
Total	**100.0**	**105**	**100.0**	**918**	**100.0**
Source: 2020 Census; Bank Data; Due to rounding, totals may not equal 100.0%.					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among businesses and individuals of different incomes and sizes. Excellent small business and consumer lending performance support this conclusion.

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among businesses of different sizes. The bank originated or renewed all small business loans reviewed to businesses with gross annual revenues of $1 million or less, reflective of excellent performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Non-MSA AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	64.8	24	70.6	1,385	73.1
$100,000 - $249,999	19.4	9	26.5	209	11.0
$250,000 - $499,999	4.0	1	2.9	300	15.8
$500,000 - $1,000,000	1.8	0	0.0	0	0.0
Subtotal <= $1,000,000	**89.9**	**34**	**100.0**	**1,894**	**100.0**
>$1,000,000	2.2	0	0.0	0	0.0
Revenue Not Available	7.9	0	0.0	0	0.0
Total	**100.0**	**34**	**100.0**	**1,894**	**100.0**
Source: 2025 D&B Data; Bank Data; Due to rounding, totals may not equal 100.0%.					

Consumer Loans

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels (including low- and moderate-income). Excellent performance to low- income borrowers and reasonable performance to moderate-income

borrowers support this conclusion. The following table shows that the bank's level of lending to low-income borrowers exceeds demographic data by 22.2 percentage points, reflective of excellent performance. To moderate income borrowers, the bank's level exceeds percentage of households by 3.8 percentage points, reflective of reasonable performance. When arriving at conclusions, examiners placed greater weight on the bank's lending to low-income borrowers based on higher lending opportunities indicated by census data.

Distribution of Consumer Loans by Borrower Income Level Non-MSA AA					
Borrower Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low	25.2	18	47.4	106	28.6
Moderate	17.3	8	21.1	77	20.8
Middle	16.4	9	23.7	141	38.1
Upper	41.2	3	7.9	46	12.4
NA	0.0	0	0.0	0	0.0
Total	**100.0**	**38**	**100.0**	**370**	**100.0**
Source: 2020 Census; Bank Data. Due to rounding, totals may not equal 100.0%.					

KILLEEN-TEMPLE MSA ASSESSMENT AREA – Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KILLEEN-TEMPLE MSA ASSESSMENT AREA

The Killeen-Temple MSA AA consists of all of Bell County, one of the counties that comprise the Killeen-Temple MSA AA. The bank operates one full-service office and one non-deposit taking ATM in this area. Both the office and ATM are located in a middle-income census tract.

Economic and Demographic Data

The Killeen-Temple MSA AA consists of 87 census that reflect the following income designations based on 2020 U.S. Census data: 6 low-, 25 moderate-, 28 middle-, and 24 upper-income tracts, and 4 tracts with no income designation.

Demographic Information of the Assessment Area Killeen-Temple MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	87	6.9	28.7	32.2	27.6	4.6
Population by Geography	370,647	4.9	26.6	35.8	31.9	0.8
Housing Units by Geography	142,110	6.3	28.7	35.3	29.4	0.4
Owner-Occupied Units by Geography	67,893	2.5	17.5	38.4	41.3	0.3
Occupied Rental Units by Geography	57,854	9.3	38.1	33.5	18.6	0.6
Vacant Units by Geography	16,363	11.4	41.7	28.4	18.3	0.3
Businesses by Geography	35,494	6.4	26.9	31.0	35.0	0.7
Farms by Geography	576	3.7	14.9	32.5	47.2	1.7
Family Distribution by Income Level	85,281	21.6	17.4	20.8	40.3	0.0
Household Distribution by Income Level	125,747	22.7	16.7	18.9	41.6	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		$66,430	Median Housing Value			$ 142,130
			Median Gross Rent			$969
			Families Below Poverty Level			10.7%
Source: 2020 Census And 2025 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.						

The Texas Workforce Commission reported an April 2026 unemployment rate of 4.4 for Bell County compared to the 4.0 percent for the State of Texas and the United States in the same period.

CONCLUSIONS ON PERFORMANCE CRITERIA IN KILLEEN-TEMPLE MSA ASSESSMENT AREA

LENDING TEST

The institution's lending performance in the Killeen-Temple MSA AA is consistent with the lending test performance of the Non-MSA AA that was reviewed using full-scope examination procedures.

Geographic Distribution

Small Business Loans

Geographic Distribution of Small Business Loans Killeen-Temple MSA AA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	6.4	0	0.0	0	0.0
Moderate	26.9	0	0.0	0	0.0
Middle	31.0	14	70.0	503	47.8
Upper	35.0	6	30.0	550	52.2
NA	0.7	0	0.0	0	0.0
Total	**100.0**	**20**	**100.0**	**1,053**	**100.0**
Source: 2025 D&B Data; Bank Data					

Consumer Loans

Geographic Distribution of Consumer Loans Killeen-Temple MSA AA					
Tract Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low	5.6	1	4.8	5	2.4
Moderate	27.0	1	4.8	4	1.9
Middle	36.1	18	85.7	194	92.8
Upper	30.9	1	4.8	6	2.9
NA	0.4	0	0.0	0	0.0
Total	**100.0**	**21**	**100.0**	**209**	**100.0**
Source: 2020 Census; Bank Data. Due to rounding, totals may not equal 100.0%.					

Borrower Profile

Small Business Loans

Distribution of Small Business Loans by Gross Annual Revenue Category Killeen-Temple MSA AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	73.4	9	47.4	241	23.1
$100,000 - $249,999	14.5	8	42.1	438	42.0
$250,000 - $499,999	2.6	0	0.0	0	0.0
$500,000 - $1,000,000	1.3	1	5.3	165	15.8
Subtotal <= $1,000,000	**91.9**	**18**	**94.7**	**844**	**80.8**
>$1,000,000	1.3	1	5.3	200	19.2
Revenue Not Available	6.8	0	0.0	0	0.0
Total	**100.0**	**19**	**100.0**	**1,044**	**100.0**
Source: 2025 D&B Data; Bank Data Due to rounding, totals may not equal 100.0%.					

Consumer Loans

Distribution of Consumer Loans by Borrower Income Level Killeen-Temple MSA AA					
Borrower Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low	22.7	4	44.4	16	43.2
Moderate	16.7	4	44.4	16	43.2
Middle	18.9	0	0.0	0	0.0
Upper	41.6	1	11.1	5	13.5
NA	0.0	0	0.0	0	0.0
Total	**100.0**	**9**	**100.0**	**37**	**100.0**
Source: 2020 Census; Bank Data					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.
Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

List of Branches of the Buckholts State Bank

Buckholts State Bank
100 N 4th Street
P O Box 278
Buckholts TX 76518

This branch is located in Census Tract 9501.00, in downtown Buckholts, Texas, and serves north-western Milam County.

Rogers Bank
Branch of Buckholts State Bank
119 West Mesquite Ave
P O Box 99
Rogers TX 76569

This branch is located in Census Tract 0234.02 in downtown Rogers, Texas, and serves eastern Bell County.

Cameron Branch
Branch of Buckholts State Bank
310 N Houston
Cameron TX 76520

This branch is located in Census Tract 9504.02 in downtown Cameron, Texas, and serves north-central Milam County.

LIST OF SERVICES AVAILABLE AT THE BRANCHES OF THE BUCKHOLTS STATE BANK

1. HOURS:
   LOBBY AND DRIVE-THRU
   MONDAY-THURSDAY 9:00AM-3:00PM
   FRIDAY 9:00AM-5:00PM

2. AVAILABLE DEPOSIT PRODUCTS:

   REGULAR CHECKING ACCOUNTS
   CLUB CHECKING ACCOUNTS
   NOW ACCOUNTS
   SUPER NOW ACCOUNTS
   MONEY MARKET ACCOUNTS
   SUPER MONEY MARKET ACCOUNTS
   PASSBOOK SAVINGS ACCOUNTS
   IRA, IRA/SEP, SIMPLE, EDUCATION, MEDICAL & ROTH IRA
   CERTIFICATE OF DEPOSIT
   AUTOMATED TELLER MACHINE
   DEBIT CARD/ATM CARD
   INTERNET BANKING
   MOBILE DEPOSIT & BANKING
   REMOTE DEPOSIT CAPTURE
   NIGHT DEPOSITORY

3. AVAILABLE LOAN PRODUCTS:

   A. Short and intermediate term real estate loans secured by farmland, 1-4 family residential rental property, commercial property, and construction and development property.

   B. Loans to finance agricultural production and to purchase farm equipment and livestock.

   C. Loans to finance commercial production and to purchase commercial equipment and machinery.

   D. Consumer loans for the purchase of vehicles, home improvements secured by separate collateral, and other types of personal expenditures. Terms would be limited by that normally considered acceptable in the banking industry.

4. TRANSACTION FEES:

   See the attached list of fees. There is no material difference in the availability or cost of services at the branches of Buckholts State Bank.

MISCELLANEOUS FEES

Buckholts State Bank
Cameron
310 N Houston Ave
P.O. Box 711
Cameron, TX 76520
January 15, 2025

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

MISCELLANEOUS FEES AND CHARGES

ATM

Replace ATM card or PIN: $5.00
Cash withdrawal at ATM Off Premises ATM Usage Fee: $1.00, plus any additional charges from host ATM
Replace debit card or PIN: $5.00

Account Information

Account activity printout: $1.00 per page
Account research: $15.00 per hour (one hour minimum)
Copy of statement: $1.00 per page

Miscellaneous

Cashier's check: $4.00
Collections Items: $10.00 plus external bank charges
FAX Machine: $2.00 per page
Paper Copies: $.25 per page
Notary fee: $5.00
Wire transfer: $25.00

Check Cashing

Non-Customer: We do not cash third party checks for non-customers

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COMMUNITY REINVESTMENT ACT

PUBLIC INQUIRIES LIST

1994	NONE
1995	NONE
1996	NONE
1997	NONE
1998	NONE
1999	NONE
2000	NONE
2001	NONE
2002	NONE
2003	NONE
2004	NONE
2005	NONE
2006	NONE
2007	NONE
2008	NONE
2009	NONE
2010	NONE
2011	NONE
2012	NONE
2013	NONE
2014	NONE
2015	NONE
2016	NONE
2017	NONE
2018	NONE
2019	NONE
2020	NONE
2021	NONE
2022	NONE
2023	NONE
2024	NONE
2025	NONE

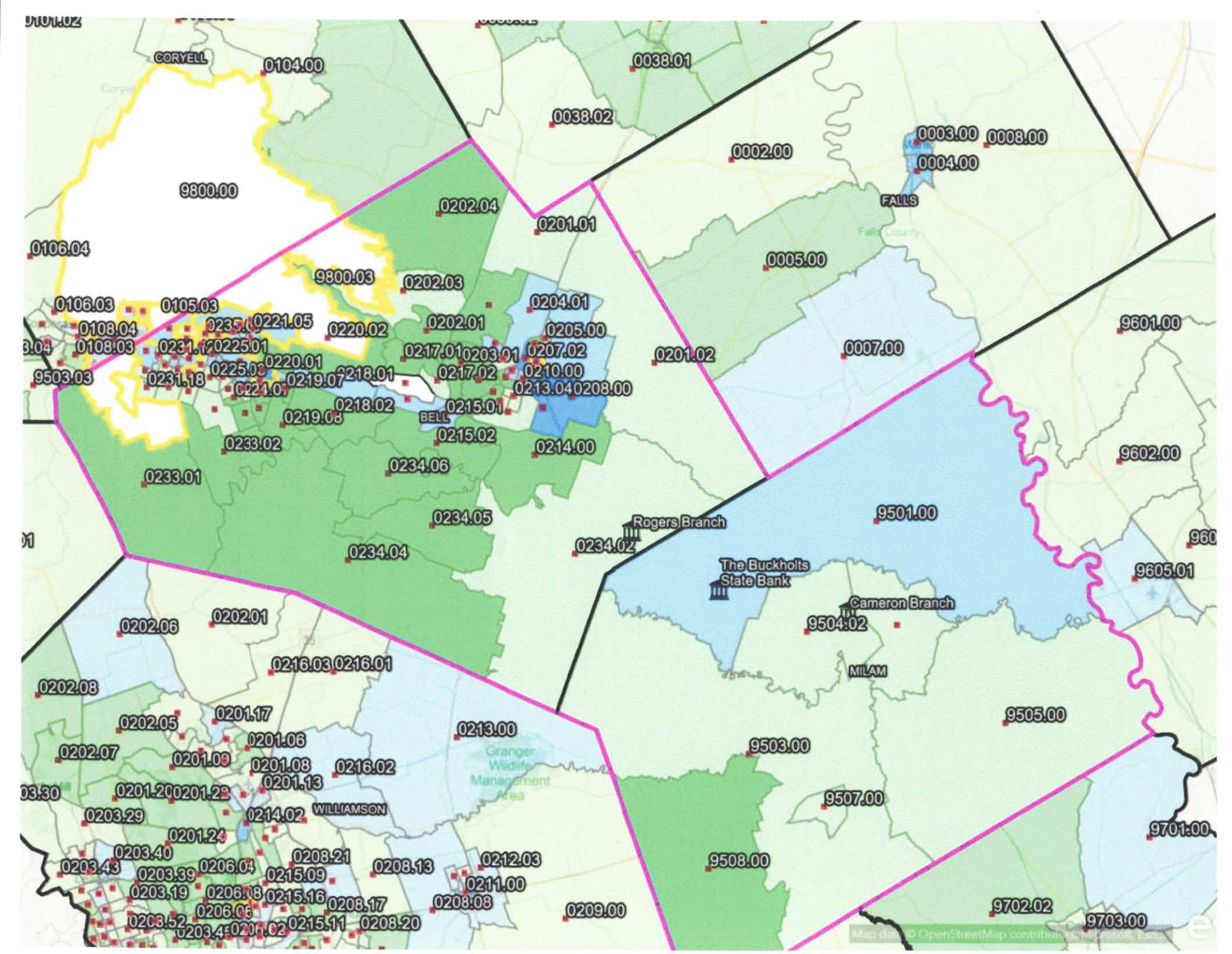
BRANCHES OPENED AND CLOSED BY
BUCKHOLTS STATE BANK

1993	NONE
1994	NONE
1995	NONE
1996	NONE
1997	OPENED CAMERON BRANCH FEBRUARY 18, 1997
1998	NONE
1999	NONE
2000	NONE
2001	NONE
2002	NONE
2003	NONE
2004	NONE
2005	NONE
2006	NONE
2007	NONE
2008	NONE
2009	NONE
2010	NONE
2011	NONE
2012	NONE
2013	NONE
2014	NONE
2015	NONE
2016	NONE
2017	NONE
2018	NONE
2019	NONE
2020	NONE
2021	NONE
2022	NONE
2023	NONE
2024	NONE
2025	NONE

2025

LOAN TO DEPOSIT RATIO

1ST QUARTER	75%
2ND QUARTER	75%
3RD QUARTER	75%
4TH QUARTER	74%


CORYELL
0104.00
0038.01
0038.02
0003.00
0008.00
0002.00
0004.00
FALLS
9800.00
0202.04
0201.01
0106.04
0005.00
9800.03
0202.03
0204.01
0106.03
0105.03
0221.05
0220.02
0202.01
0205.00
9601.00
0108.04
0108.03
0225.01
0217.01
0203.01
0207.02
0201.02
0007.00
0220.01
0225.03
0218.01
0217.02
0210.00
9503.03
0231.18
0219.07
0213.04
0208.00
0218.02
0215.01
0219.08
BELL
0215.02
0233.02
0214.00
9602.00
0234.06
0233.01
0234.05
Rogers Branch
9501.00
0234.02
0234.04
The Buckholts State Bank
9605.01
Cameron Branch
0202.06
0202.01
9504.02
0216.03
0216.01
MILAM
0202.08
0201.17
9505.00
0202.05
0213.00
0201.06
0202.07
9503.00
0201.09
0201.08
0216.02
Granger Wildlife Management Area
0201.13
0201.20
0201.22
9507.00
WILLIAMSON
0203.29
0214.02
9701.00
0201.24
0203.40
0208.21
0212.03
0203.43
0206.04
0215.09
0208.13
9508.00
0203.39
0211.00
0203.19
0206.08
0215.16
0208.17
0208.08
9702.02
0206.06
0209.00
0203.52
0215.11
0208.20
9703.00
0203.4
0206.02

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.