TrustTexas Bank, SSB
Public Comments

§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

(1) "All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law."

There were not any public comments received during 2024.

There were not any public comments received during 2025.

There have not been any public comments received during the first quarter of 2026.

TrustTexas Bank, SSB
CRA Performance Evaluation Public Disclosure

§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

(2) "A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the FDIC. The bank shall place this copy in the public file within 30 business days after its receipt from the FDIC."

The most current Community Reinvestment Act Performance Evaluation Public Disclosure is dated June 16, 2025.

PUBLIC DISCLOSURE

June 16, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

TrustTexas Bank, SSB
Certificate Number: 28515

121 East Courthouse Street
Cuero, TX 77954

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 areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit ratio (LTD) 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 in 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, reasonable penetration among farms and businesses of different sizes and individuals of different income levels.

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

DESCRIPTION OF INSTITUTION

TrustTexas Bank, SSB (TTB) is headquartered in Cuero, Texas. TrustTexas Mutual Holding Company, Cuero, Texas, is the top-tier of a two-tiered bank holding company structure, owning 100 percent of the TrustTexas Financial Group, Inc., Cuero, Texas, which in turn owns 100 percent of the bank. TTB received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated July 18, 2022, based on the Interagency Intermediate Small Institution CRA Examination Procedures.

TTB operates six full-service offices across four assessment areas (AAs) in Central and Southeast Texas. In 2023, the bank closed its Loan Production Office in Williamson County. TTB has not participated in any merger or acquisition activities since the previous evaluation.

While the bank maintains a residential focus, it offers a variety of loan products including agricultural, commercial, and consumer loans. Deposit services include checking accounts, savings accounts, money market deposit accounts, certificates of deposits, and individual retirement accounts. Alternative banking services include online banking, 24-hour telephone banking, night depository, mobile banking, and automated teller machines (ATM). The bank maintains six non-deposit-taking ATMs, one at each full-service office. The bank's services and business hours are consistent with area and industry norms.

As of March 31, 2025, the bank reported total assets of $353.1 million, net loans of $175.1 million, and total deposits of $349.6 million. Since the previous evaluation, on average per year, total assets decreased 2.8 percent, net loans increased 0.5 percent, and total deposits decreased 2.5 percent.

As shown in the following table, the loans outstanding as of March 31, 2025, reflect a distribution generally consistent with that of the loans originated and purchased during 2025, as discussed under the Scope of Evaluation. Residential loans at 69.3 percent, commercial loans at 14.8 percent, and agricultural loans at 11.9 percent of total loans by dollar volume represent the bank's three largest loan categories.

Loan Portfolio Distribution as of 3/31/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	3,087	1.7
Secured by Farmland	16,757	9.5
Secured by 1-4 Family Residential Properties	122,130	69.0
Secured by Multifamily (5 or more) Residential Properties	475	0.3
Secured by Nonfarm Nonresidential Properties	22,618	12.8
Total Real Estate Loans	**165,067**	**93.3**
Commercial and Industrial Loans	3,533	2.0
Agricultural Production and Other Loans to Farmers	4,305	2.4
Consumer Loans	1,756	1.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Loans to Non-depository Financial Institutions	2,309	1.3
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**176,970**	**100.0**
Source: Reports of Condition and Income *Due to rounding, totals may not equal 100.0%*		

Based on the information discussed in this section, as well as other regulatory data, TTB's financial condition, size, product offerings, and prior performance did not affect its ability to meet the assessment areas' credit needs. Furthermore, there are no legal impediments affecting the bank's ability to lend in its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

TTB designated four assessment areas consisting of: 1) Hays and Travis Counties in the Austin-Round Rock-Georgetown Metropolitan Statistical Area (MSA) (Austin MSA AA), 2) Calhoun and Dewitt Counties in the Texas Non-MSA (Non-MSA AA), 3) Comal and Guadalupe Counties in the San Antonio-New Braunfels MSA (San Antonio MSA AA), and 4) Goliad and Victoria Counties in the Victoria MSA (Victoria MSA AA). Since the previous evaluation, the bank eliminated Williamson County from its CRA assessment area.

The combined assessment areas contain 451 census tracts that reflect the following income designations based on 2020 U.S. Census data: 33 low-income, 92 moderate-income, 157 middle-income, 147 upper-income, and 22 census tracts with no income designation.

The Federal Emergency Management Agency (FEMA) made three major disaster declarations since the previous evaluation including Texas Hurricane Beryl, Texas Severe Storms, and Texas Severe Winter Storm which include three of the four designated assessment areas (Austin MSA AA, Non-MSA AA, and San Antonio MSA AA). In 2022, four census tracts in Dewitt County were designated as distressed middle-income nonmetropolitan tracts. In 2025, the same four census tracts in Dewitt County were designated as underserved middle-income nonmetropolitan tracts and six census tracts in Calhoun County were designated as distressed middle-income nonmetropolitan tracts.

The assessment areas conform to technical CRA regulatory requirements. The following table provides a description of each assessment area, while detailed information regarding each assessment area is found in the applicable Description of Institution's Operations section.

Description of Assessment Areas			
Assessment Area	**Counties in Assessment Area**	**# of Census Tracts**	**# of Branches**
Austin MSA AA	Hays, Travis	336	1
Non-MSA AA	Calhoun, Dewitt	14	2
San Antonio MSA AA	Comal, Guadalupe	74	1
Victoria MSA AA	Goliad, Victoria	27	2
Source: Bank Data			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated July 18, 2022, to the current evaluation dated June 16, 2025. Examiners used the Interagency Small Bank Examination Procedures to evaluate TTB's CRA performance.

As previously noted, the bank operates in four assessment areas in Texas. The following table shows that the bank generated the second largest percentage of its loans and the largest percentage of its deposits in the Non-MSA AA. Consequently, examiners applied full-scope procedures to and placed the greatest weight on the bank's performance in the Non-MSA AA. Examiners also applied full-scope procedures to the San Antonio MSA AA because it was not reviewed during the past two evaluations. Examiners applied limited-scope procedures to the Austin MSA AA and the Victoria MSA AA since they both received full-scope reviews during the past two evaluations. Examiners generally weighed each area consistently with that area's overall lending level.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	**Loans**		**Deposits**		**Branches**	
	$(000s)	**%**	**$(000s)**	**%**	**#**	**%**
Austin MSA AA	5,892	18.7	15,782	4.7	1	16.7
Non-MSA AA	9,520	30.2	199,232	60.0	2	33.3
San Antonio MSA AA	5,371	17.0	16,648	5.0	1	16.7
Victoria MSA AA	10,756	34.1	101,044	30.3	2	33.3
Total	**31,539**	**100.0**	**332,706**	**100.0**	**6**	**100.0**
Source: Bank Data; FDIC Summary of Deposits (06/30/2024) *Due to rounding, totals may not equal 100.0%*						

Activities Reviewed

Examiners considered the number and dollar volume of loans in the following table as well as management's stated business strategy to determine the bank's major product lines for which to complete this analysis. Agricultural lending at 35.5 percent, residential lending at 28.9 percent, and commercial lending at 27.4 percent of total loans by dollar volume represent the bank's primary products. As such, examiners reviewed the bank's small farm, home mortgage, and small business lending. Since none of the other typically considered loan categories represent a major product line, such as consumer loans at 1.6 percent, this evaluation does not discuss them.

Loans Originated or Purchased				
Loan Category	**$(000s)**	**%**	**#**	**%**
Construction and Land Development	2,987	6.7	8	3.8
Secured by Farmland	4,796	10.7	6	2.8
Secured by 1-4 Family Residential Properties	12,926	28.9	34	16.0
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	4,414	9.9	9	4.2
Commercial and Industrial Loans	7,824	17.5	43	20.3
Agricultural Loans	11,083	24.8	56	26.4
Consumer Loans	715	1.6	56	26.4
Other Loans	0	0.0	0	0.0
Lease Financing	0	0.0	0	0.0
Total Loans	**44,745**	**100.0**	**212**	**100.0**
Source: Bank Data *Due to rounding, totals may not equal 100.0%*				

For small farm lending, this evaluation considers the universe of 53 small farm loans totaling $5.6 million originated in 2024. The geographic distribution and borrower profile performance factors only considered loans originated within the assessment areas. Demographic comparisons were based on 2024 D&B data for small farm loans. Further, the Non-MSA AA does not contain any low- or moderate-income census tracts; therefore, the geographic distribution was not evaluated for the Non -MSA AA.

For small business lending, this evaluation considers the universe of 51 small business loans totaling $10.4 million originated in 2024. The geographic distribution and borrower profile performance factors only considered loans originated within the assessment areas. In the San Antonio MSA AA, examiners expanded to consider the universe of two small business loans totaling $378 thousand in 2023 in order to have enough loans to evaluate the bank's performance.

For home mortgage lending, this evaluation considers home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers. This includes 2022 data showing 91 loans totaling $33.0 million, 2023 data showing 44 loans totaling $14.7 million, and 2024 data showing 32 loans totaling $11.4 million. Therefore, this evaluation covers geographic distribution and borrower profile information for 2022, 2023 and 2024. Examiners placed greater weight on 2022 HMDA performance due to the larger number and dollar volume of loans originated in 2022 compared to 2023. Aggregate HMDA data for 2022 and 2023 provided the standards of comparison for the reviewed home mortgage loans. HMDA data for 2024 was considered to conduct additional trend analysis.

Loan product weighting varied between assessment areas. In the Non-MSA AA, examiners placed greater weight on small business lending performance followed by small farm and home mortgage lending performance when arriving at conclusions. In the San Antonio MSA AA, examiners placed greater weight on small business lending performance followed by home mortgage lending performance when arriving at conclusions. Further, in the Victoria MSA AA, examiners placed greater weight on small farm lending performance followed by small business and home mortgage lending performance when arriving at conclusions. Finally, in the Austin MSA AA, examiners placed greater weight on home mortgage lending performance followed by small business lending performance when arriving at conclusions. Small farm lending performance was not considered in the San Antonio MSA AA and Austin MSA AA, since small farms loans did not represent a major product for those assessment areas.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

TTB demonstrated a satisfactory record regarding the Lending Test. This conclusion is supported by a reasonable loan to deposit ratio, a majority of the bank's loans originated inside the assessment area, a reasonable geographic distribution performance, and reasonable borrower profile performance.

Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and lending-related activities) given the institution's size, financial condition, and assessment area credit needs. The average net LTD ratio, calculated from Reports of Condition and Income data, averaged 49.9 percent over the past 11 calendar quarters from September 30, 2022, to March 31, 2025, representing a slight decrease from the 54.9 percent average net LTD ratio recorded at the previous evaluation. The ratio ranged from a low of 46.4 percent as of September 30, 2022, to a high of 51.1 percent as of June 30, 2023, steadily increasing during the evaluation period.

The following table lists three comparable institutions operating in TTB's assessment areas with similar lending emphasis. TTB reported the third highest average, net LTD ratio of the listed banks, which is 11.4 percent below the second highest listed bank.

LTD Ratio Comparison		
Bank	**Total Assets as of 3/31/2025 ($000s)**	**Average Net LTD Ratio (%)**
TrustTexas Bank, SSB, Cuero, TX	**353,056**	**49.9**
Crossroads Bank, Yoakum, TX	340,524	61.3
First National Bank in Port Lavaca, Port Lavaca, TX	370,897	65.1
The First National Bank of Shiner, Shiner, TX	771,899	19.7
Source: Reports of Condition and Income (09/30/2022 – 3/31/2025)		

Assessment Area Concentration

A majority of loans are in the institution's assessment areas. As reflected in the table below, the bank originated a majority of its home mortgage, small business, and small farm loans, by number and dollar volume, inside its assessment areas.

Lending Inside and Outside of the Assessment Area										
	Number of Loans					**Dollar Amount of Loans**				
Loan Category	**Inside**		**Outside**		**Total**	**Inside**		**Outside**		**Total**
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$**
Home Mortgage										
2022	68	74.7	23	25.3	91	22,795	69.2	10,160	30.8	32,955
2023	31	70.5	13	29.5	44	9,135	62.0	5,601	38.0	14,736
2024	29	90.6	3	9.4	32	9,182	80.6	2,204	19.4	11,386
Subtotal	**128**	**76.6**	**39**	**23.4**	**167**	**41,112**	**69.6**	**17,965**	**30.4**	**59,077**
Small Business	44	86.3	7	13.7	51	8,515	81.7	1,912	18.3	10,427
Small Farm	47	88.7	6	11.3	53	4,558	81.2	1,058	18.8	5,616
Total	**219**	**80.8**	**52**	**19.2**	**271**	**54,185**	**72.1**	**20,935**	**27.9**	**75,120**
Source: Bank Data *Due to rounding, totals may not equal 100.0%*										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Reasonable performance in both the San Antonio MSA AA and the Victoria MSA AA outweighed poor performance in the Austin MSA AA to support this conclusion. Since the Non- MSA AA does not include any low- or moderate-income census tracts, a review of the geographic distribution criterion would not result in meaningful conclusions, thus the criterion was not evaluated in the Non MSA AA.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among farms and businesses of different sizes and individuals of different income levels throughout the assessment areas. Reasonable performance in the Non-MSA AA and Victoria MSA AA outweighed poor performance in the San Antonio MSA AA and Austin MSA AA to support 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 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 AA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-MSA AA

TTB's Non-MSA AA consists of Calhoun and Dewitt Counties. The bank operates two full-service offices and two non-deposit-taking ATMs located in upper-income census tracts within this assessment area.

Economic and Demographic Data

The Non-MSA AA consists of 14 census tracts that reflect the following income designations according to 2020 U.S. Census data: 10 middle-, 3 upper-income, and 1 undesignated census tract. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area Non- MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	14	0.0	0.0	71.4	21.4	7.1
Population by Geography	39,930	0.0	0.0	70.9	29.1	0.0
Housing Units by Geography	21,344	0.0	0.0	79.4	20.6	0.0
Owner-Occupied Units by Geography	10,817	0.0	0.0	75.4	24.6	0.0
Occupied Rental Units by Geography	4,033	0.0	0.0	75.9	24.1	0.0
Vacant Units by Geography	6,494	0.0	0.0	88.1	11.9	0.0
Businesses by Geography	3,846	0.0	0.0	68.6	31.4	0.0
Farms by Geography	233	0.0	0.0	85.0	15.0	0.0
Family Distribution by Income Level	10,173	18.2	17.6	20.6	43.6	0.0
Household Distribution by Income Level	14,850	19.6	17.0	17.7	45.7	0.0
Median Family Income Non-MSAs - TX		$61,785	Median Housing Value			$125,497
			Median Gross Rent			$798
			Families Below Poverty Level			9.6%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Business demographics report that service industries represent the largest portion of businesses at 32.1 percent, followed by non-classifiable establishments at 22.2 percent, retail trade at 11.9 percent and finance, insurance, and real estate at 8.9 percent. Major employers in the Non-MSA AA include Formosa Plastics Corp., Union Carbide Corp., Seadrift Coke LLC, Ineos USA LLC, Cuero Community Hospital, and Cuero Independent School District. In addition, 62.0 percent of area businesses have 4 or fewer employees, and 89.8 percent operate from a single location.

Examiners used the 2023 FFIEC updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, based on the 2023 FFIEC updated median family income of $73,200 for the Non-MSA AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2023 ($73,200)	<$36,600	$36,600 to <$58,560	$58,560 to <$87,840	≥$87,840
Source: FFIEC				

The Texas Workforce Commission's April 2025 figures show that Calhoun and Dewitt Counties reported unemployment rates of 2.9 percent and 4.5 percent, respectively, as compared to the State of Texas unemployment rate of 3.7 percent and the U.S. average unemployment rate of 3.9 percent.

Competition

In the Non-MSA AA, the FDIC Deposit Market Share report as of June 30, 2024, reported that 12 financial institutions operated 20 offices within the bank's assessment area, reflecting competition for financial services. Of these institutions, TTB ranked 7th in deposit market share by capturing 9.1 percent of the area's deposits. Additionally, credit unions, mortgage companies, and finance companies also operate in the area, heightening competition. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners contacted a community member knowledgeable of the area's economic, demographic, and business environments to help assess current economic conditions, community credit needs, and potential opportunities for bank involvement in the area. The contact represents a local organization that promotes economic development.

The contact stated that the area's economy is sound and continues to thrive off oil investments made over a decade ago. Major industries in the area include healthcare, agriculture, oil and gas, and light manufacturing. Major employers in the area include the school district and a criminal justice unit, among others. The contact also mentioned that companies occasionally relocate to the area due to land availability or to pursue incentives, and that there has been recent growth in the warehouse and distribution sector.

The contact stated that there is demand for small business loans given the area's commercial footprint as well as a demand for educational loans and grants. Finally, the contact indicated that local financial institutions are financially responsive to the area's credit needs and also conduct general awareness campaigns.

Credit Needs

The Non-MSA AA created varied loan demand for most types of loans. Considering information obtained from the community contact as well as demographic and economic data, examiners determined that small farm, small business, and residential lending constitute the credit needs of the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA AA

LENDING TEST

TTB demonstrated a satisfactory record regarding the Lending Test in the Non-MSA AA. Reasonable borrower profile performance supports this conclusion.

Geographic Distribution

The assessment area does not include any low- or moderate-income census tracts, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among farms and businesses of different sizes and individuals of different income levels in the Non-MSA AA. Reasonable performance regarding both small farm loans and home mortgage loans outweighed poor performance regarding small business loans to support this conclusion.

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, poor penetration among businesses of different sizes in the Non-MSA AA. The following table shows that the bank originated only 42.8 percent of its small business loans to businesses with gross annual revenues of $1 million or less, reflective of poor performance.

Distribution of Small Business Loans by Gross Annual Revenues Non-MSA AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	63.3	2	14.3	75	3.0
$100,000 - $249,999	16.1	1	7.1	40	1.6
$250,000 - $499,999	4.3	2	14.3	115	4.5
$500,000 - $1,000,000	2.0	1	7.1	175	6.9
Subtotal <= $1,000,000	**85.7**	**6**	**42.8**	**405**	**16.0**
>$1,000,000	3.5	7	50.0	2,093	82.6
Revenue Not Available	10.8	1	7.1	35	1.4
Total	**100.0**	**14**	**100.0**	**2,533**	**100.0**
Source: 2024 D&B Data, Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The distribution of home mortgage loans borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels in the Non-MSA AA. Reasonable performance regarding lending to low- and moderate-income borrowers in 2022 outweighed excellent performance regarding lending to low- and moderate-income borrowers in 2023 to support this conclusion.

The following table shows that for 2022, the bank's level of lending to low-income borrowers was 2.8 percentage points above comparable aggregate data, reflective of reasonable performance. The bank's

level of lending to moderate-income borrowers was 0.3 percentage points above comparable aggregate data, reflective of reasonable performance. In 2023, the bank's single home mortgage loan to low-income borrowers indicated a level that was 16.3 percentage points above aggregate data, reflective of excellent performance. Further, the bank's level of lending to moderate-income borrowers, with two loans, was 28.7 percentage points above comparable aggregate data, reflective of excellent performance.

Examiners placed greater weight on the bank's 2022 performance given the greater volume of loans originated in that year and thus, concluded an overall reasonable performance record regarding the borrower profile of home mortgage loans.

Distribution of Home Mortgage Loans by Borrower Income Level Non MSA AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	18.2	3.1	1	5.9	95	2.7
2023	18.2	3.7	1	20.0	37	6.8
2024	18.2	--	0	0.0	0	0.0
Moderate						
2022	17.6	11.5	2	11.8	140	3.9
2023	17.6	11.3	2	40.0	122	22.5
2024	17.6	--	1	14.3	20	1.1
Middle						
2022	20.6	18.5	1	5.9	60	1.7
2023	20.6	16.3	0	0.0	0	0.0
2024	20.6	--	2	28.6	300	16.8
Upper						
2022	43.6	51.0	12	70.6	3,044	85.0
2023	43.6	47.9	1	20.0	260	47.9
2024	43.6	--	3	42.9	1,410	78.9
Not Available						
2022	0.0	15.9	1	5.9	244	6.8
2023	0.0	20.8	1	20.0	124	22.8
2024	0.0	--	1	14.3	56	3.2
Totals						
2022	**100.0**	**100.0**	**17**	**100.0**	**3,583**	**100.0**
2023	**100.0**	**100.0**	**5**	**100.0**	**543**	**100.0**
2024	**100.0**	**--**	**7**	**100.0**	**1,786**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Small Farm Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among farms of different sizes in the Non-MSA AA. The following table shows that the bank originated nearly eight out of every ten small farm loans to farms with gross annual revenues of $1 million or less, reflective of reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenues Non-MSA AA					
Gross Revenue Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
< $100,000	78.8	3	21.4	81	6.0
$100,000 - $249,999	14.0	6	42.9	156	11.5
$250,000 - $499,999	5.5	2	14.3	245	18.1
$500,000 - $1,000,000	1.3	0	0.0	0	0.0
Subtotal <= $1,000,000	**99.6**	**11**	**78.6**	**482**	**35.6**
>$1,000,000	0.0	1	7.1	750	55.4
Revenue Not Available	0.4	2	14.3	122	9.0
Total	**100.0**	**14**	**100.0**	**1,354**	**100.0**
Source: 2024 D&B Data, Bank Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*					

SAN ANTONIO MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SAN ANTONIO MSA AA

TTB's San Antonio MSA AA consists of Comal and Guadalupe Counties. The bank operates one full-service office and one non-deposit taking ATM within this assessment area, both located in a middle-income census tract.

Economic and Demographic Data

The San Antonio MSA AA consists of 74 census tracts that reflect the following income designations according to 2020 U.S. Census data: 1 low-, 4 moderate-, 37 middle-, 30 upper-income, and 2 undesignated census tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area San Antonio MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	74	1.4	5.4	50.0	40.5	2.7
Population by Geography	334,207	1.3	5.8	45.6	44.8	2.5
Housing Units by Geography	120,625	1.5	5.7	47.1	42.2	3.5
Owner-Occupied Units by Geography	83,938	1.0	4.6	44.7	47.4	2.4
Occupied Rental Units by Geography	26,358	2.9	9.0	50.4	30.1	7.6
Vacant Units by Geography	10,329	1.8	6.1	58.2	31.5	2.5
Businesses by Geography	41,697	0.7	4.9	41.3	50.0	3.1
Farms by Geography	1,440	0.6	4.7	42.6	49.0	3.2
Family Distribution by Income Level	82,343	14.1	14.9	19.9	51.1	0.0
Household Distribution by Income Level	110,296	16.1	13.6	17.4	52.9	0.0
Median Family Income MSA - 41700 San Antonio-New Braunfels, TX MSA		$74,284	Median Housing Value			$243,564
			Median Gross Rent			$1,161
			Families Below Poverty Level			5.9%
Source: 2020 U.S. Census and 2023 D&B Data; Due to rounding, totals may not equal 100.0% *(*) The NA category consists of geographies that have not been assigned an income classification.*						

Business demographics report that service industries represent the largest portion of businesses at 31.7 percent, followed by non-classifiable establishments at 26.6 percent, finance, insurance, and real estate at 11.4 percent, and retail trade at 9.3 percent. In addition, 63.3 percent of area businesses have 4 or fewer employees, and 94.7 percent operate from a single location. According to Moody's Analytics, major employers in the San Antonio MSA AA include Joint Base San Antonio, H-E-B, USAA, Methodist Healthcare System, and University of Texas Health Science.

Examiners used the 2023 FFIEC updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, based on the 2023 FFIEC updated median family income of $89,100 for the San Antonio MSA AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2023 ($89,100)	<$44,550	$44,550 to <$71,280	$71,280 to <$106,920	≥$106,920
Source: FFIEC				

The Texas Workforce Commission's April 2025 figures show that Comal and Guadalupe Counties reported unemployment rates of 3.2 percent and 3.3 percent, respectively, compared to the State of Texas unemployment rate of 3.7 percent and the U.S. average unemployment rate of 3.9 percent.

Competition

In the San Antonio MSA AA, the FDIC Deposit Market Share report as of June 30, 2024, reported that 24 financial institutions operated 57 offices within the bank's assessment area, reflecting competition for financial services. Of these institutions, TTB ranked 22nd in deposit market share by capturing 0.28 percent of the area's deposits. Additionally, credit unions, mortgage companies, and finance companies also operate in the area, heightening competition. Overall, the competition level allows for lending opportunities.

Credit Needs

The San Antonio-MSA AA created varied loan demand. Considering information obtained from demographic and economic data, examiners determined that small business and residential lending constitute the credit needs of the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN SAN ANTONIO MSA AA

LENDING TEST

TTB demonstrated a satisfactory record regarding the Lending Test in the San Antonio MSA AA. Reasonable geographic distribution performance and reasonable borrower profile performance support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the San Antonio MSA AA. Reasonable performance regarding both small business loans and home mortgage loans supports this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the San Antonio MSA AA. Reasonable performance in both low- and moderate-income census tracts supports this conclusion.

The following table shows that for both years the bank did not originate any loans in low-income census tracts nor any loans in moderate-income census tracts in 2023. However, the low percent of businesses in these tracts indicates limited opportunities present in such tracts, thus performance is considered reasonable. The following table also shows the bank made one loan in moderate-income census tracts in 2024, which was 20.2 percentage points above demographic data, reflective of excellent performance. Considering lending for both years in both low- and moderate-income census tracts, the bank's, the bank's performance is reasonable.

Geographic Distribution of Small Business Loans San Antonio MSA AA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low					
2023	0.7	0	0.0	0	0.0
2024	0.7	0	0.0	0	0.0
Moderate					
2023	4.8	0	0.0	0	0.0
2024	4.8	1	25.0	50	5.4
Middle					
2023	41.3	1	50.0	28	7.4
2024	41.3	2	50.0	750	81.5
Upper					
2023	50.2	0	0.0	0	0.0
2024	50.2	1	25.0	120	13.0
Not Available					
2023	3.1	1	50.0	350	92.6
2024	3.1	0	0.0	0	0.0
Total					
2023	**100.0**	**2**	**100.0**	**378**	**100.0**
2024	**100.0**	**4**	**100.0**	**920**	**100.0**
Source: 2024 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%*					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the San Antonio MSA AA. Reasonable performance in both low- and moderate-income census tracts supports this conclusion.

The following table shows that for both 2022 and 2023, the bank did not originate any loans in low- or moderate-income census tracts. However, examiners considered the low lending opportunities implied by the comparable aggregate data in these tracts for both years and determined that the bank's level of lending was within a reasonable range of said data, reflective of reasonable performance.

Geographic Distribution of Home Mortgage Loans San Antonio MSA AA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	1.0	0.5	0	0.0	0	0.0
2023	1.0	0.5	0	0.0	0	0.0
2024	1.0	--	0	0.0	0	0.0
Moderate						
2022	4.6	2.4	0	0.0	0	0.0
2023	4.6	2.5	0	0.0	0	0.0
2024	4.6	--	0	0.0	0	0.0
Middle						
2022	44.7	46.8	4	44.4	1,257	32.5
2023	44.7	48.4	1	50.0	600	78.9
2024	44.7	--	4	66.7	1,140	68.5
Upper						
2022	47.4	47.7	5	55.6	2,613	67.5
2023	47.4	46.3	1	50.0	160	21.1
2024	47.4	--	2	33.3	523	31.5
Not Available						
2022	2.4	2.5	0	0.0	0	0.0
2023	2.4	2.4	0	0.0	0	0.0
2024	2.4	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**9**	**100.0**	**3,870**	**100.0**
2023	**100.0**	**100.0**	**2**	**100.0**	**760**	**100.0**
2024	**100.0**	**--**	**6**	**100.0**	**1,663**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment area, poor penetration among businesses of different sizes and individuals of different income levels in the San Antonio MSA AA. Poor performance regarding small business loans and home mortgage loans support this conclusion.

Small Business Loans

The distribution of small business loan borrowers reflects, given the demographics of the assessment area, poor penetration among businesses of different sizes in the San Antonio MSA AA.

The following table shows that in 2023, the bank did not originate any small business loans, while in 2024, the bank originated 75.0 percent of its small business loans to businesses with gross annual revenues of $1 million or less. Considering lending for both years, the bank's performance is poor.

Distribution of Small Business Loans by Gross Annual Revenues San Antonio MSA AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000					
2023	71.8	0	0.0	0	0.0
2024	71.8	1	25.0	600	65.2
$100,000 - $249,999					
2023	16.1	0	0.0	0	0.0
2024	16.1	1	25.0	120	13.0
$250,000 - $499,999					
2023	3.2	0	0.0	0	0.0
2024	3.2	0	0.0	0	0.0
$500,000 - $1,000,000					
2023	1.5	0	0.0	0	0.0
2024	1.5	1	25.0	150	16.3
Subtotal <= $1,000,000					
2023	**92.6**	**0**	**0.0**	**0**	**0.0**
2024	**92.6**	**3**	**75.0**	**870**	**94.6**
>$1,000,000					
2023	1.9	1	50.0	350	92.6
2024	1.9	1	25.0	50	5.4
Revenue Not Available					
2023	5.5	1	50.0	28	7.4
2024	5.5	0	0.0	0	0.0
Total					
2023	**100.0**	**2**	**100.0**	**378**	**100.0**
2024	**100.0**	**4**	**100.0**	**920**	**100.0**
Source: 2024 D&B Data, Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%					

Home Mortgage Loans

The distribution of home mortgage loan borrowers reflects, given the demographics of the assessment area, poor penetration among individuals of different income levels in the San Antonio MSA AA. Poor performance regarding lending to low- and moderate-income borrowers in 2022 and 2023 supported this conclusion.

The following table shows that for 2022, the bank's level of lending to low-income borrowers was 2.1 percentage points below comparable aggregate data, reflective of reasonable performance. The bank's level of lending to moderate-income borrowers was 9.8 percentage points below comparable aggregate data, reflective of poor performance. In 2023, the bank's level of lending to low-income borrowers was 1.5 percentage points below comparable aggregate data, reflective of reasonable performance. The bank's level of lending to moderate-income borrowers was 9.0 percentage points below comparable aggregate data, reflective of poor performance.

Examiners placed greater weight on the bank's 2022 performance given the greater volume of loans originated in that year, and the greatest weight on the bank's performance to moderate-income borrowers that year given the greater lending opportunity in this category as suggested by aggregate data and thus, concluded an overall poor performance record regarding the borrower profile of home mortgage loans.

Distribution of Home Mortgage Loans by Borrower Income Level San Antonio MSA AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	14.1	2.1	0	0.0	0	0.0
2023	14.1	1.5	0	0.0	0	0.0
2024	14.1	--	0	0.0	0	0.0
Moderate						
2022	14.9	9.8	0	0.0	0	0.0
2023	14.9	9.0	0	0.0	0	0.0
2024	14.9	--	0	0.0	0	0.0
Middle						
2022	19.9	18.9	0	0.0	0	0.0
2023	19.9	19.4	1	50.0	160	21.1
2024	19.9	--	2	33.3	444	26.7
Upper						
2022	51.1	46.8	9	100.0	3,870	100.0
2023	51.1	43.4	0	0.0	0	0.0
2024	51.1	--	4	66.7	1,220	73.3
Not Available						
2022	0.0	22.5	0	0.0	0	0.0
2023	0.0	26.6	1	50.0	600	78.9
2024	0.0	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**9**	**100.0**	**3,870**	**100.0**
2023	**100.0**	**100.0**	**2**	**100.0**	**760**	**100.0**
2024	**100.0**	**--**	**6**	**100.0**	**1,663**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

VICTORIA MSA AA– Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN VICTORIA MSA AA

TTB's Victoria MSA AA consists of Goliad and Victoria Counties. The bank operates two full-service offices and two non-deposit taking ATMs within this assessment area. One office and ATM are located in a moderate-income census tract, while the other office and ATM are located in a middle-income census tract.

Economic and Demographic Data

The Victoria MSA AA consists of 27 census tracts that reflect the following income designations according to 2020 U.S. Census data: 2 low-, 7 moderate-, 11 middle-, 6 upper-income, and 1 undesignated census tract. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area Victoria MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	27	7.4	25.9	40.7	22.2	3.7
Population by Geography	98,331	5.3	24.4	43.6	26.7	0.0
Housing Units by Geography	41,044	5.1	23.8	45.0	26.2	0.0
Owner-Occupied Units by Geography	24,156	4.6	18.4	46.0	31.0	0.0
Occupied Rental Units by Geography	11,204	5.4	35.2	40.5	18.9	0.0
Vacant Units by Geography	5,684	6.4	24.4	49.5	19.7	0.0
Businesses by Geography	9,992	3.2	28.5	39.3	28.9	0.1
Farms by Geography	393	1.8	16.5	48.1	33.6	0.0
Family Distribution by Income Level	24,007	22.5	17.2	19.0	41.4	0.0
Household Distribution by Income Level	35,360	25.8	15.0	17.2	42.0	0.0
Median Family Income MSA - 47020 Victoria, TX MSA		$71,697	Median Housing Value			$148,086
			Median Gross Rent			$920
			Families Below Poverty Level			11.1%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Examiners used the 2023 FFIEC updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, based on the 2023 FFIEC updated median family income of $69,700 for the Victoria MSA AA.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2023 ($69,700)	<$34,850	$34,850 to <$55,760	$55,760 to <$83,640	≥$83,640

Source: FFIEC

The Texas Workforce Commission's April 2025 figures show that Victoria and Goliad Counties reported unemployment rates of 3.5 percent and 3.8 percent, respectively, compared to the State of Texas unemployment rate of 3.7 percent and the U.S. average unemployment rate of 3.9 percent.

CONCLUSIONS ON PERFORMANCE CRITERIA IN VICTORIA MSA AA

LENDING TEST

TTB's performance in the Victoria MSA AA is consistent with the institution's lending performance overall.

Geographic Distribution

Small Business Loans

Geographic Distribution of Small Business Loans Victoria MSA AA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	3.2	1	5.9	175	7.0
Moderate	28.4	5	29.4	196	7.8
Middle	39.3	5	29.4	1,044	41.5
Upper	28.9	6	35.3	1,101	43.8
Not Available	0.1	0	0.0	0	0.0
Totals	**100.0**	**17**	**100.0**	**2,516**	**100.0**
Source: 2024 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%*					

Home Mortgage Loans

Geographic Distribution of Home Mortgage Loans Victoria MSA AA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	4.6	1.6	0	0.0	0	0.0
2023	4.6	1.8	0	0.0	0	0.0
2024	4.6	--	0	0.0	0	0.0
Moderate						
2022	18.4	14.1	2	11.8	210	5.1
2023	18.4	17.6	3	25.0	416	23.7
2024	18.4	--	0	0.0	0	0.0
Middle						
2022	46.0	44.6	10	58.8	2,409	58.1
2023	46.0	46.3	2	16.7	248	14.1
2024	46.0	--	6	85.7	1,644	93.7
Upper						
2022	31.0	39.6	5	29.4	1,527	36.8
2023	31.0	34.4	7	58.3	1,090	62.2
2024	31.0	--	1	14.3	110	6.3
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**17**	**100.0**	**4,146**	**100.0**
2023	**100.0**	**100.0**	**12**	**100.0**	**1,753**	**100.0**
2024	**100.0**	**--**	**7**	**100.0**	**1,754**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Farm Loans

Geographic Distribution of Small Farm Loans Victoria MSA AA					
Tract Income Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
Low	1.0	1	3.2	34	1.2
Moderate	16.4	1	3.2	100	3.4
Middle	49.2	18	58.1	1,968	67.1
Upper	33.3	11	35.5	832	28.4
Not Available	0.0	0	0.0	0	0.0
Totals	**100.0**	**31**	**100.0**	**2,934**	**100.0**
Source: 2024 D&B Data; Bank Data. *Due to rounding, totals may not equal 100.0%*					

Borrower Profile

Small Business Loans

Distribution of Small Business Loans by Gross Annual Revenues Victoria MSA AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	63.2	5	29.4	1,040	41.3
$100,000 - $249,999	15.7	5	29.4	1,024	40.7
$250,000 - $499,999	4.8	1	5.9	25	1.0
$500,000 - $1,000,000	2.7	4	23.5	239	9.5
Subtotal <= $1,000,000	**86.4**	**15**	**88.2**	**2,328**	**92.5**
>$1,000,000	3.3	2	11.8	188	7.5
Revenue Not Available	10.4	0	0.0	0	0.0
Total	**100.0**	**17**	**100.0**	**2,516**	**100.0**
Source: 2024 D&B Data, Bank Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*					

Home Mortgage Loans

Distribution of Home Mortgage Loans by Borrower Income Level Victoria MSA AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	22.5	3.6	0	0.0	0	0.0
2023	22.5	1.5	0	0.0	0	0.0
2024	22.5	--	0	0.0	0	0.0
Moderate						
2022	17.2	13.0	2	11.8	188	4.5
2023	17.2	8.1	1	8.3	60	3.4
2024	17.2	--	1	14.3	110	6.3
Middle						
2022	19.0	20.3	2	11.8	257	6.2
2023	19.0	17.4	2	16.7	236	13.5
2024	19.0	--	1	14.3	206	11.8
Upper						
2022	41.4	41.2	9	52.9	2,165	52.2
2023	41.4	48.7	8	66.7	1,247	71.1
2024	41.4	--	4	57.1	1,175	67.0
Not Available						
2022	0.0	21.9	4	23.5	1,536	37.0
2023	0.0	24.2	1	8.3	210	12.0
2024	0.0	--	1	14.3	263	15.0
Totals						
2022	**100.0**	**100.0**	**17**	**100.0**	**4,146**	**100.0**
2023	**100.0**	**100.0**	**12**	**100.0**	**1,753**	**100.0**
2024	**100.0**	**--**	**7**	**100.0**	**1,754**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

Small Farm Loans

Distribution of Small Farm Loans by Gross Annual Revenues Victoria MSA AA					
Gross Revenue Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
< $100,000	78.5	12	38.7	1,313	44.8
$100,000 - $249,999	14.4	4	12.9	162	5.5
$250,000 - $499,999	3.3	4	12.9	333	11.3
$500,000 - $1,000,000	2.0	7	22.6	315	10.7
Subtotal <= $1,000,000	**98.2**	**27**	**87.1**	**2,123**	**72.3**
>$1,000,000	0.8	4	12.9	811	27.6
Revenue Not Available	1.0	0	0.0	0	0.0
Total	**100.0**	**31**	**100.0**	**2,934**	**100.0**
Source: 2024 D&B Data, Bank Data; "--" data not available. *Due to rounding, totals may not equal 100.0%*					

AUSTIN MSA AA– Limited-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN AUSTIN MSA AA

TTB's Austin MSA AA consists of Hays and Travis Counties. The bank operates one full-service office and one non-deposit taking ATM within this assessment area, both located in a middle-income census tract.

Economic and Demographic Data

The Austin MSA AA consists of 336 census tracts that reflect the following income designations according to 2020 U.S. Census data: 30 low-, 81 moderate-, 99 middle-, 108 upper-income, and 18 undesignated census tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area Austin MSA AA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	336	8.9	24.1	29.5	32.1	5.4
Population by Geography	1,531,255	8.7	24.4	31.3	32.1	3.6
Housing Units by Geography	611,821	8.5	24.0	31.9	33.2	2.3
Owner-Occupied Units by Geography	308,170	3.7	19.4	34.5	41.8	0.7
Occupied Rental Units by Geography	260,085	13.9	30.1	29.0	23.0	3.8
Vacant Units by Geography	43,566	10.7	20.8	30.9	33.5	4.1
Businesses by Geography	358,353	3.2	14.5	20.7	54.4	7.2
Farms by Geography	6,097	2.9	15.1	22.7	54.2	5.1
Family Distribution by Income Level	331,191	22.1	17.3	20.2	40.4	0.0
Household Distribution by Income Level	568,255	24.0	17.0	18.1	40.9	0.0
Median Family Income MSA - 12420 Austin-Round Rock-Georgetown, TX MSA		$100,215	Median Housing Value			$362,750
			Median Gross Rent			$1,346
			Families Below Poverty Level			7.3%

Source: 2020 U.S. Census and 2023 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

Examiners used the 2023 FFIEC updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories, based on the 2023 FFIEC updated median family income of $122,300 for the Austin MSA AA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023 ($122,300)	<$61,150	$61,150 to <$97,840	$97,840 to <$146,760	≥$146,760

Source: FFIEC

The Texas Workforce Commission's April 2025 figures show that Travis and Hays Counties reported unemployment rates of 3.1 percent and 3.0 percent, respectively, compared to the State of Texas unemployment rate of 3.7 percent and the U.S. average unemployment rate of 3.9 percent.

CONCLUSIONS ON PERFORMANCE CRITERIA IN AUSTIN MSA AA

LENDING TEST

TTB's performance in the Austin MSA AA is below the for the institution; however, it does not change the institution rating.

Geographic Distribution

Small Business Loans

Geographic Distribution of Small Business Loans Austin MSA AA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	3.2	0	0.0	0	0.0
Moderate	14.7	2	22.2	80	3.1
Middle	20.7	2	22.2	985	38.7
Upper	55.5	5	55.6	1,481	58.2
Not Available	5.9	0	0.0	0	0.0
Totals	**100.0**	**9**	**100.0**	**2,546**	**100.0**
Source: 2024 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%*					

Home Mortgage Loans

Geographic Distribution of Home Mortgage Loans Austin MSA AA						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.7	3.0	1	4.0	158	1.4
2023	3.7	3.2	2	16.7	586	9.6
2024	3.7	--	0	0.0	0	0.0
Moderate						
2022	19.4	21.0	3	12.0	956	8.5
2023	19.4	24.4	1	8.3	273	4.5
2024	19.4	--	1	11.1	294	7.4
Middle						
2022	34.5	37.4	9	36.0	3,025	27.0
2023	34.5	38.9	3	25.0	1,275	21.0
2024	34.5	--	4	44.4	1,158	29.1
Upper						
2022	41.8	37.5	12	48.0	7,058	63.0
2023	41.8	32.5	6	50.0	3,944	64.9
2024	41.8	--	4	44.4	2,527	63.5
Not Available						
2022	0.7	1.0	0	0.0	0	0.0
2023	0.7	1.0	0	0.0	0	0.0
2024	0.7	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**25**	**100.0**	**11,197**	**100.0**
2023	**100.0**	**100.0**	**12**	**100.0**	**6,078**	**100.0**
2024	**100.0**	**--**	**9**	**100.0**	**3,980**	**100.0**

Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Borrower Profile

Small Business Loans

Distribution of Small Business Loans by Gross Annual Revenues Austin MSA AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	75.7	1	11.1	30	1.2
$100,000 - $249,999	14.0	0	0.0	0	0.0
$250,000 - $499,999	2.6	1	11.1	50	2.0
$500,000 - $1,000,000	1.3	0	0.0	0	0.0
Subtotal <= $1,000,000	**93.6**	**2**	**22.0**	**80**	**3.2**
>$1,000,000	1.7	3	33.3	1,775	69.7
Revenue Not Available	4.6	4	44.4	691	27.1
Total	**100.0**	**9**	**100.0**	**2,546**	**100.0**

Source: 2024 D&B Data, Bank Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

Home Mortgage Loans

Distribution of Home Mortgage Loans by Borrower Income Level Austin MSA AA						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	22.1	3.8	0	0.0	0	0.0
2023	22.1	3.8	0	0.0	0	0.0
2024	22.1	--	0	0.0	0	0.0
Moderate						
2022	17.3	12.0	2	8.0	413	3.7
2023	17.3	12.7	0	0.0	0	0.0
2024	17.3	--	1	11.1	200	5.0
Middle						
2022	20.2	18.4	5	20.0	1,828	16.3
2023	20.2	19.1	3	25.0	1,074	17.7
2024	20.2	--	1	11.1	304	7.6
Upper						
2022	40.4	49.0	15	60.0	7,497	67.0
2023	40.4	40.9	9	75.0	5,004	82.3
2024	40.4	--	7	77.8	3,476	87.3
Not Available						
2022	0.0	16.8	3	12.0	1,459	13.0
2023	0.0	23.6	0	0.0	0	0.0
2024	0.0	--	0	0.0	0	0.0
Totals						
2022	**100.0**	**100.0**	**25**	**100.0**	**11,197**	**100.0**
2023	**100.0**	**100.0**	**12**	**100.0**	**6,078**	**100.0**
2024	**100.0**	**--**	**9**	**100.0**	**3,980**	**100.0**
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. *Due to rounding, totals may not equal 100.0%*						

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 bank'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.

TrustTexas Bank, SSB
Bank's Branches

§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

(3) A list of the bank's branches, their street addresses, and geographies

BRANCHES OF
TrustTexas Bank, SSB

Branch: **Cuero**

Location: **121 E. Courthouse Street**

Census Tract: **9703.00**

MSA/MD Code: **NA**

Marketing Description: **This area is comprised of small businesses, the county courthouse, residential areas and a rural hospital. The population of the community in the 2010 Census was 6841. The office was opened in 1921, and the Cuero location was recently renovated in 2002. An ATM is onsite.**

Branch: **Yorktown**

Location: **225 E. Main Street**

Census Tract: **9705.00**

MSA/MD Code: **NA**

Marketing Description: **The branch was opened in November, 1974, for the convenience of the Southwestern part of DeWitt County. The market area is rural and comprised of small businesses, residential, rural residential, farms, and ranches. The population of the community in the 2010 Census was 2092. An ATM is onsite.**

Branch: **Victoria – Laurent**

Location: **2109 N. Laurent – Corner of Laurent and Red River**

Census Tract: **6.01**

MSA/MD Code: **47020**

Market Description: **This area is comprised of small businesses, some larger chains, heavy residential, very little raw/undeveloped land. Opened in November, 1975, Victoria is a SMSA. Census tract data is available. The office was opened to make it more convenient for customers in Victoria County who had been served out of our main office. An ATM is onsite.**

Branch: **Victoria – Sam Houston**

Location: **2701 Sam Houston Drive – corner of Sam Houston and Mockingbird**

Census Tract: **5.02**

MSA/MD Code: **47020**

Marketing Description: **This area is comprised of small businesses, some larger chains, banks, a post office, residential and very little raw/undeveloped land. The office was opened in March, 1995, to make it more convenient to our customers in Victoria County. Census tract data is available. An ATM is onsite.**

Branch: **Kyle, TX**

Location: **4625 Ratcliffe Drive**

Census Tract: **109.09**

MSA/MD Code: **12420**

Marketing Description: **Kyle is comprised of large businesses, large manufacturing plants, larger chain stores, large hotels, banks, and heavy residential growth. The office was opened in December 2009. Census tract data is available. An ATM is onsite.**

Branch: **New Braunfels, TX**

Location: **2085 Central Plaza**

Census Tract: **3105.02**

MSA/MD Code: **41700**

Marketing Description: **This area is comprised of large businesses, the Comal County courthouse, recreation and tourism, larger chain stores, large hotels, banks, medical profession, and heavy residential growth. The office was opened in June 2014. New Braunfels is located in Comal and Guadalupe counties. Census tract data is available. An ATM is onsite.**

TrustTexas Bank, SSB
Opened and Closed Branches

§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

(4) "A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses and geographies."

2024

TrustTexas Bank did not open or close any branches.

2025

TrustTexas Bank did not open or close any branches.

2026

TrustTexas Bank has not opened or closed any branches during the first quarter of 2026.

TrustTexas Bank, SSB
List of Services

§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

*(5) A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (*e.g., *RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs)*

Current Product and Services (deposit and loan)

Locations and Lobby Hours

Transaction Fees

TrustTexas Bank
Current Product and Services

Every new personal checking account includes: Free debit card, free online banking, free bill pay, free mobile banking with mobile deposit, free images with monthly statements, and unlimited transactions.

NON-INTEREST BEARING

Always Free Checking Account

A FREE account for anyone!

- Minimum deposit to open: $50.00
- No minimum balance
- No monthly service charge
- Monthly statement cycle
- Overdraft protection from another account available
- New consumer checking accounts will receive $100 Introductory Overdraft Privilege limit at account opening that will be increased to $500 after thirty (30) days in good standing
- First box of standard checks free

Always Free Business Checking Account

Perfect for most businesses!

- Minimum deposit to open: $50.00
- No monthly service charge
- 1000 free monthly transaction items. Transaction items include all debits and credits. If the Always Free Business Checking account exceeds 1,000 free monthly transactions, the account may be converted to a Commercial Checking.
- No excess Item Fee
- Free coin/currency deposits
- Unlimited coin/currency deposits
- Overdraft protection from another account available
- Overdraft Privilege limit of up to $500 available on eligible accounts
- Electronic images free with e-Statements

Commercial Checking Account

For business with more complex banking needs!

- Minimum deposit to open: $50.00
- Service charge of $15.00 per month
- Monthly transaction items are .15 each regardless of type. Transaction items include all debits and credits.
- Coin and currency deposits $0.50 per $1,000 per month
- Monthly itemized Account Analysis Statements
- Overdraft protection from another account available
- Overdraft Privilege limit of up to $500 available on eligible accounts
- Electronic images free with e-Statements

Account subject to Account Analysis Fees based on account activity, average collected balances and earnings rate factors.
Please see the Commercial Fee Schedule for the analyzed cost of commercial transactions and services.

INTEREST BEARING ACCOUNTS

Star Savings Account

An interest-bearing savings account for everyone!

- Minimum deposit to open: $50.00
- Minimum daily balance to avoid a service charge: $100.00
- Monthly service charge if balance falls below minimum: $8.00
- Minimum daily balance to earn interest: $100.00
- All withdrawals/debits, regardless of type, in excess of three per calendar month are subject to an excess debit fee of $1.00 each.
- Quarterly or monthly statement cycle, as required by regulations.

Business Savings Account

Build a nest egg and earn interest for your business!

- Minimum deposit to open: $50.00
- Minimum daily balance to avoid a service charge: $1,500.00
- Service charge per month on daily balances below $1,500.00: $10.00
- No minimum daily balance required to earn interest
- All withdrawals/debits, regardless of type, in excess of three per calendar month are subject to an excess debit fee of $1.00 each.
- Quarterly or monthly statement cycle, as required by regulations.

Smart Interest Checking Account

Earn interest with the convenience or direct deposit or any automatic payment!

- Any ACH, incoming or outgoing (i.e., direct deposit, or automatic payment)
- Minimum deposit to open: $50.00
- No minimum balance
- No monthly service charge
- No minimum daily balance required to earn interest
- Monthly statement cycle
- Overdraft protection from another account available
- New consumer checking accounts will receive $100 Introductory Overdraft Privilege limit at account opening that will be increased to $500 after thirty (30) days in good standing
- First standard checks free

Performance Interest Checking Account

An account for those interested in higher interest!

- Minimum deposit to open: $50.00
- Minimum daily balance to avoid a service charge: $1,500.00
- Service charge per month on daily balances below $1,500.00: $10.00
- No minimum daily balance required to earn interest
- Monthly statement cycle
- Overdraft protection from another account available
- New consumer checking accounts will receive $100 Introductory Overdraft Privilege limit at account opening that will be increased to $500 after thirty (30) days in good standing
- One box of standard checks free annually

50+ Interest Checking Account

A perfect account for customers 50 and better!

- Minimum deposit to open: $50.00
- No minimum balance
- No monthly service charge
- No minimum daily balance required to earn interest
- Monthly statement cycle
- Overdraft protection from another account available
- New consumer checking accounts will receive $100 Introductory Overdraft Privilege limit at account opening that will be increased to $500 after thirty (30) days in good standing
- First box of standard checks free

Business Interest Checking Account

Designed for sole proprietorships and not-for-profits!

- Minimum deposit to open: $50.00
- Minimum daily balance to avoid service charge: $1,500.00
- Service charge per month on daily balances below $1,500.00: $10.00
- No minimum daily balance required to earn interest
- 1000 free monthly transaction items. Transaction items include all debits and credits. If the Business Interest Checking Account exceeds 1,000 free monthly transactions, the account may be converted to a Commercial Checking.
- No excess Item Fee
- Free coin/currency deposits
- Unlimited coin/currency deposits
- Overdraft protection from another account available
- Overdraft Privilege limit of up to $500 available on eligible accounts
- Electronic images free with e-Statements

Money Market Account (MMA)

Earn more interest and get more features!

- Minimum deposit to open: $50.00
- Minimum daily balance to avoid a service charge: $1,500.00
- Service charge per month on daily balances below $1,500.00: $10.00
- No minimum daily balance required to earn interest
- Transfers from a MMA to another account or to third parties by preauthorized, automatic, telephone, Internet, Phone Bank, ACH debit, wire transfers, point of sale (POS), check draft or similar order are limited to six per statement cycle.
- An excess debit fee of $10.00 per item will be charged when these limits are exceeded.
- Monthly statement cycle
- Overdraft protection from another account available

Business Money Market Account (MMA)

Earn more interest and get more features!

- Minimum deposit to open: $50.00
- Minimum daily balance to avoid a service charge: $1,500.00
- Service charge per month on daily balances below $1,500.00: $10.00
- No minimum daily balance required to earn interest
- Transfers from a MMA to another account or to third parties by preauthorized, automatic, telephone, Internet, Phone Bank, ACH debit, wire transfers, point of sale (POS), check draft or similar order are limited to six per statement cycle.
- An excess debit fee of $10.00 per item will be charged when these limits are exceeded.
- Monthly statement cycle
- Overdraft protection from another account available
- Electronic images free with e-Statements

Certificates of Deposit Accounts

Certificate of deposit accounts (CDs) are our most popular investment accounts. CDs offer a variety of fixed maturity periods with attractive interest rates. Features that are common to all TrustTexas Bank CDs include the following:

- You may open any Regular CD with a minimum balance of $1,000.00
- You may open any Jumbo CD with a minimum balance of $100,000.00
- Because the rate you earn is based on the length of time your funds remain on deposit, additions to CD accounts after opening are not permitted.
- Interest begins to accrue on your funds on the business day that you deposit non-cash items (for example, checks) into a certificate account.
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- You may make withdrawals of principal from your account before maturity only if we agree at the time, you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.
- You can only withdraw interest credited in the term, before maturity of that term, without penalty. You can withdraw interest any time during the current term after it is credited to your account.
- There are certain circumstances, such as the death or incompetence of an owner, where we will waive early withdrawal penalties.
- If you close your account before interest is credited, you will receive the accrued interest.
- There are several other specific terms within a certificate of deposit agreement that may vary based on the maturity selected and/or the amount of money invested. Examples of terms that may vary include the compounding frequency, the interest crediting frequency, the conditions under which early withdrawals of principal or interest may be made and options for the automatic renewal of the account, etc. If you have any questions, please contact a Customer Service Representative for more information.

IRA Savings Accounts

Interest bearing account designed for your retirement savings.

- Minimum deposit to open: $100.00
- Minimum average daily balance to avoid a service charge fee: $100.00
- Service charge per month on average daily balances below $100.00: $5.00
- Minimum daily balance to earn interest: $100.00
- An excess debit fee of $5.00 is charged for each withdrawal in excess of one per calendar month.
- Quarterly or monthly statement cycle, as required by regulations.

***** Lending services not available at Victoria-Laurent or Yorktown Branches*****

Mortgage Loans

- At TrustTexas Bank, we want to make the financing of your home the easiest aspect of your purchase. Our Bank takes pride in providing the personal service and attention our customers deserve. An important part of this process is helping you select the home financing package that is right for you. To meet this need, we offer several affordable, flexible loan programs. Fixed Rate Mortgages offer the security of knowing what your mortgage payment will be over the term of the loan. To determine which financing choice is right for you please browse through our site and then feel free to contact a TrustTexas Bank Loan Officer to answer any questions and help you through the application process. To aid you in your home shopping, your Loan Officer will also be glad to help you Pre-qualify for a mortgage loan.
- Pre-qualifications are a simple and easy way to determine if you qualify for a specific home purchase or if you want to know what home loan amount you can qualify for. The pre-qualification process is fast and is provided for you at absolutely no cost. Documentation required for a pre-qualification is as follows:
    - A Completed Loan Application
    - Pay-stubs Covering a 30 Day period
    - Bank Statements covering a 3 Month Period
    - 2 Years of Tax Returns
- Following is a summary list of various documentation required to complete the loan approval process. Other documentation may be required given a borrower's specific situation, i.e., self-employed borrower's may be requested to provide additional financial information on the corporation/company.

  <u>Residential Loan Application</u>
    - Completed Loan Application with Signatures
    - Copy of Sales Contract (If Purchase Money)
    - Income Information
    - Pay Stubs for the Most Recent 30-day Period
    - IRS W-2 Forms or Tax Returns for the Previous Two Years
    - Deposit Information
    - Bank Statements Covering the Most Recent 3 Month Period
    - Major Deposit/Investment Account Information
    - Miscellaneous Information
    - Divorce Decree (If Applicable)
    - Verification of Child Support or
    - Any Additional Income - if disclosed and is needed to qualify for a specific loan amount.

Home Improvement Loans

- Don't put off those needed home improvements that will make your property more functional or enjoyable. TrustTexas Bank has flexible financing that is easy on your budget.
  Whether you want to add on an extra room, remodel your kitchen or bathrooms, or make some needed repairs, TrustTexas Bank can help make it happen with a convenient, low-cost home improvement loan. Special features of a TrustTexas Bank home improvement loan include:
    - Low Closing Costs
    - Competitive Interest Rates
    - Terms Up To 30 Years
    - Fast Approval and Closing Timeframes

Home Equity Loans

- You may also take advantage of the equity you have built up in your home. TrustTexas Bank offers equity loans where the loan proceeds may be used for almost any purpose. The application process is easy and cost efficient. Home equity loans allow the homeowners the option to use the equity in their homes. Home equity loans can be first or second liens and the proceeds can be used for almost any purpose; debt consolidation, vehicle purchase and improvements. Approval is fast and closing costs are low. Some of the features are as follows:
    - Competitive Interest Rates
    - Low Closing Costs
    - Terms Up To 30 Years

Consumer Loans

- Whatever your consumer loan needs may be, TrustTexas Bank has an easy, low-cost loan program designed with our customer in mind. Our simple interest loans have no application fees, no credit report fees, and no prepayment penalties. Terms and rates can be designed to fit your financing needs for any of the following: a new or used car, a boat, RV, motorcycle, or vacation.

Auto Loans

- TrustTexas Bank offers competitive rates with terms up to 72 months. Pre-approved financing can be arranged before you visit your dealer's showroom. You may finance up to 90%, (Less TT&L), of the purchase price on new cars or up to the average loan amount on used cars. TrustTexas Bank can also assist you with other installment loans.
  Here are just some of the benefits of getting your consumer loan through TrustTexas Bank:
  Pre-approval of your car loan

Other Installment Loans

- TrustTexas Bank can help you with almost any large purchase, from appliances and other necessities to those expensive toys that make life more enjoyable, like that new travel trailer you've been admiring. TrustTexas Bank can normally provide same day financing on installment loans for many of your large purchase items such as boats, camper trailers, RV'S, motorcycles or even that dream vacation you've been planning. Terms and rates can be matched to your specific financing needs.

Personal Lines of Credit

- Write yourself a loan any time you need it with TrustTexas Bank's Cash Flow Reserve overdraft protection and Cash Flow Advantage personal line of credit. With TrustTexas Bank´s Cash Flow products you can get the credit you deserve. Our account is a larger line of credit with a lower interest rate than you'll get on most credit cards or other unsecured loans. It's as easy to use as writing a check and you can use these funds for almost any reason.
  Here are just some of the benefits of the Cash Flow Advantage or Cash Flow Reserve accounts:
  - Line of Credit Up To $10,000
  - No Maintenance Fee
  - No Transaction Fees
  - Competitive Interest Rate
  - Low Monthly Payments
  - Easy Application and Fast Approval

Business Loans

- TrustTexas Bank provides financing for almost any business need. Whether you own a small sole proprietorship or operate a growing corporation, our flexibility and fast approval process provide you with the financial support you deserve. TrustTexas Bank has incorporated our personal, one-on-one banking philosophy into the commercial lending area. Here are some of the commercial loan products available to our customers:

  - Financing to Purchase Real Estate
  - Financing for Equipment and/or Machinery
  - Accounts Receivable Financing
  - Inventory Financing
  - Loans to Purchase Livestock
  - Loans Secured by Marketable Securities
  - Commercial Lines of Credit
  - Loans to Finance Agricultural Production

  Underwriting requirements, equity considerations and loan terms will vary based on the commercial loan product and the borrower relationship.

Misc. Products:

Night Depository
ATM / Debit Cards
Safe Deposit Boxes
Savings Bonds Redemption
Notary Service
Money Orders
Cashier’s Checks
Statement Savings
Certificates of Deposit
IRA’s
Phone Bank
Online Banking
Transfer Now
Mobile Banking
Mobile Deposit Capture
Zelle
Merchant Deposit Capture
ACH Origination
E-Statements
Merchant Services
Bill Pay
Credit Card Sponsor
Check Cashing
CardHub
Cash Advance
Coin Counter
Overdraft Privilege Program
Alerts
Digital Wallet
Secure Forms

TrustTexas Bank, SSB
Locations and Lobby Hours

Cuero Branch and Corporate Offices
121 East Courthouse St.
P. O. Box 808
Cuero, TX 77954
361-275-2345

Lobby Hours:
Monday – Friday: 9:00 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday: 8:00AM – 5:00 PM
Saturday: 9:00 AM – 12:00 PM

Kyle Branch
4625 Ratcliffe Drive
Kyle, TX 78640
512-268-3732

Lobby Hours:
Monday – Friday: 9:00 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday: 8:00 AM – 5:00 PM

New Braunfels Branch
2085 Central Plaza
New Braunfels, TX 78130
830-626-3712

Lobby Hours:
Monday – Friday: 9:00 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday: 8:00 AM – 5:00 PM

Victoria – Laurent Branch
2109 N. Laurent
Victoria, TX 77901-5450
361-575-0584

Lobby Hours:
Monday – Friday: 9:00 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday: 8:00 AM – 5:00 PM

Victoria – Sam Houston Branch
2701 Sam Houston Dr.
Victoria, TX 77904-2341
361-572-9900

Lobby Hours:
Monday – Friday: 9:00 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday: 8:00 AM – 5:00 PM
Saturday: 9:00 AM – 12:00 PM

Yorktown Branch
225 East main
P. O. Box 806
Yorktown, TX 78164
361-564-2238

Lobby Hours:
Monday – Friday: 9:00 AM – 4:00 PM
Drive Thru Hours:
Monday – Friday: 8:00 AM – 5:00 PM

Notice of Change to Fee Schedule
Effective January 29, 2024

TrustTexas Bank, SSB
COMMERCIAL FEE SCHEDULE

Effective January 29, 2024

ANALYZED FEES

The following commercial checking account transactions and services are subject to account analysis based on the activity in the account, average collected balances, and earnings rate factors.

Cost of Commercial Transactions and Services:

Debits (or Checks) per item	0.15
On-Us Items Deposited per item	0.07
Transit Items Deposited per item	0.11
Outgoing currency per strap	0.25
Outgoing coin per roll	0.15
Serial sorting per item ($8.00 min. per sort)	0.03
Special cutoff statement	3.00
Incoming ACH Debits/Credits	0.10
Deposit Corrections	5.00
Reserve Requirement	10%

Negative collected balance - Prime Rate adjusted first of month
Earnings Rate - 90 day T-bill Rate adjusted first of month

Merchant Deposit Capture Fees

Merchant Capture Maintenance Fee	15.00 (monthly)
Initial Token Fee	Free (1)
Additional Token Fee	5.00 per token
Replacement Token Fee	5.00 per token
Per Item Fee	See Analyzed Fees
Cancellation Fee	250.00 within first 6 months

ACH Origination Fees

ACH File Transfer (XFER) Fee	2.00 per file
Maximum Monthly Fee	16.00

Cannabis - Related Banking

Cannabis - Related Banking Maintenance Fee	30.00

* See Fee Schedule for additional standard account fees.

Member FDIC
EQUAL HOUSING LENDER

TrustTexas Bank, SSB
FEE SCHEDULE

Effective March 1, 2026

Account Closing Fee	$ 15.00
(for accounts closed within first 90 days)	
Account Reconciliation Fee	$ 25.00/hr
(one hour minimum)	
Amortization Schedule Fee	$ 5.00 each
Bag Fee	
Zipper Bag	$ 5.00 each
Locked Bag	$ 15.00 each
Cashier's Checks Fee	
Customer	$ 5.00 each
Non-customer*	$ 10.00 each
Chargeback Fee	$ 10.00 each
Check Cashing Fee for Non-Customers	1%
(Assessed on checks $100 and more)	
Collection Items Fee	
Outgoing Collection (drafts)	$ 15.00 each
Incoming Collection (drafts)	$ 15.00 each
Copier Usage Fee	$ 0.50/page
Currency Fee	
Per Outgoing Roll	$ 0.15
Per Outgoing Strap	$ 0.25
Debit Card Fees:	
Debit Card Replacement Fee	$ 5.00
Foreign ATM Transaction Fee	$ 1.50 each
International Service Assessment Fee	1% of transaction
Deposit Error Correction Fee	$ 5.00
Deposit Verification Fee	
(Mortgage Loans)	$ 10.00
Fax Fee - (minimum $5.00)	$1.00/page
Levy, Lien, Garnishment, Freeze Fee	$ 75.00
Imaged Item Fee**	$3.00/month
Overdraft and Returned Item Fees:	
Overdraft Fee	$ 29.00
(Overdraft Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means, as applicable.)	
Returned Item Fee	$ 29.00

Member FDIC
EQUAL HOUSING LENDER

TRUST TEXAS BANK

Personal Money Orders Fee	
Customer	$ 3.00
Non-customer*	$ 10.00
Photocopy Fee	$ 2.00/page
(includes 1098/1099 duplicates - IRS Forms)	
Post-dated Check Fee (Computer watch)	$ 5.00 each
Research Fee (One hour minimum)	$ 25.00 hour
Signature Verification Fee	
(multiple signatures required)	$ 10.00 month
Statement Printout Fee	$ 3.00
Stop Payment Fee	$ 29.00
Telephone Transfer Fee	$ 3.00
Temporary Check Fee	$ 0.25 each
Wire Transfer Fee - Incoming	
Customer	$ 5.00
Non-customer*	$ 25.00
Wire Transfer Fee - Outgoing	
Customer-	
Domestic	$ 20.00 each
International	$ 25.00
Non-customer*	
Domestic	$ 25.00 each
International	$ 35.00
Safe Deposit Box Rentals - see Safe Deposit Box Rental Fee Schedule	
Safe Deposit Box Drilling Fee	$250.00
Replacement Key	$5.00
Key Deposit	$10.00

For lost keys or keys not returned, the key deposit will be forfeited.

*Officer Approval Required

**For business accounts, check Images free with e-statements.

Member FDIC EQUAL HOUSING LENDER

TrustTexas Bank, SSB
Assessment Area Maps

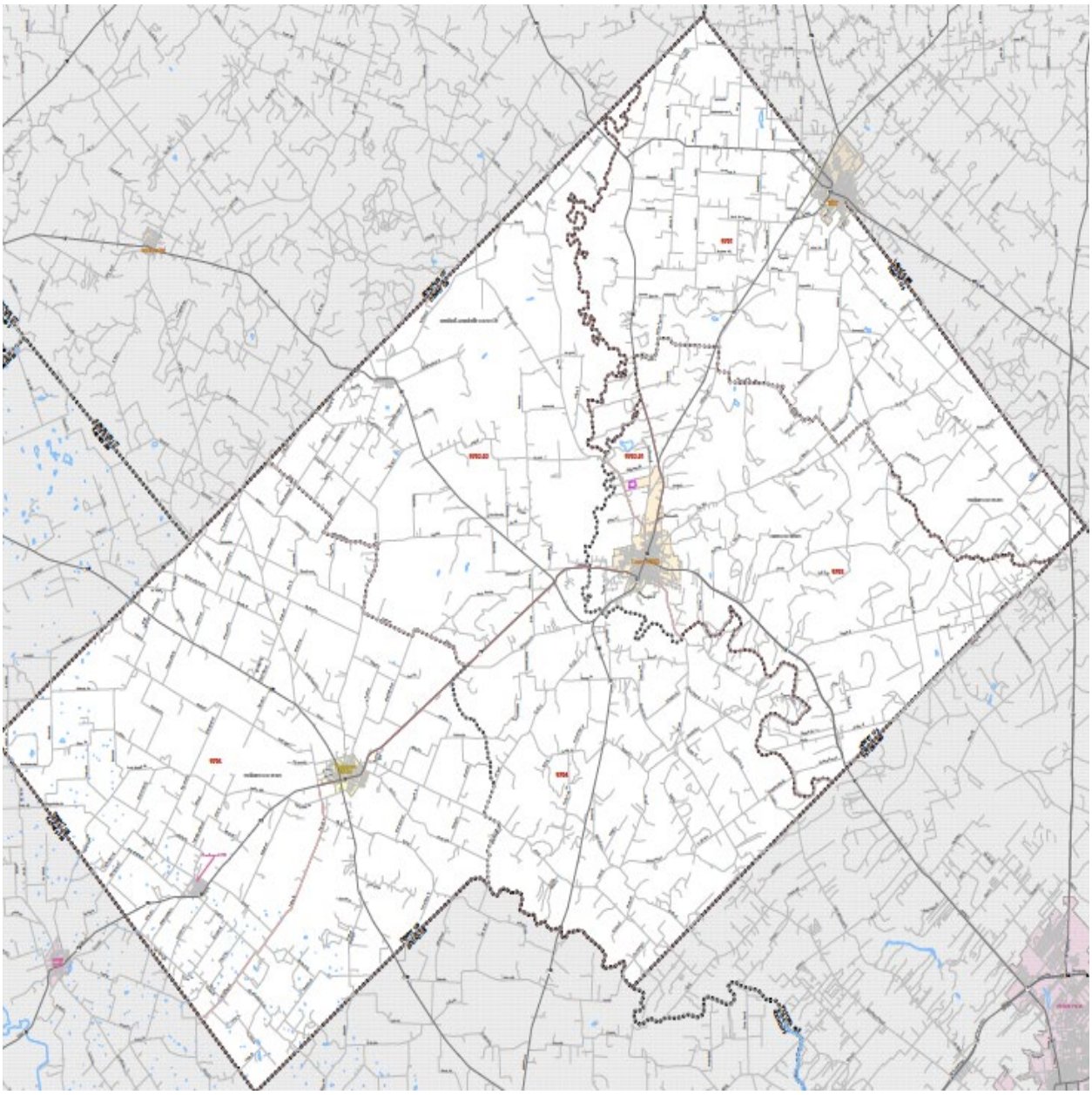
§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

(6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.

The actual CRA Assessment Area for Fair Lending will be DeWitt County, the entire Victoria, Texas MSA 47020, Calhoun County, the counties of Hays and Travis in the Austin, Texas MSA 12420, and the counties of Comal and Guadalupe which are included in the San Antonio, Texas MSA 41700.

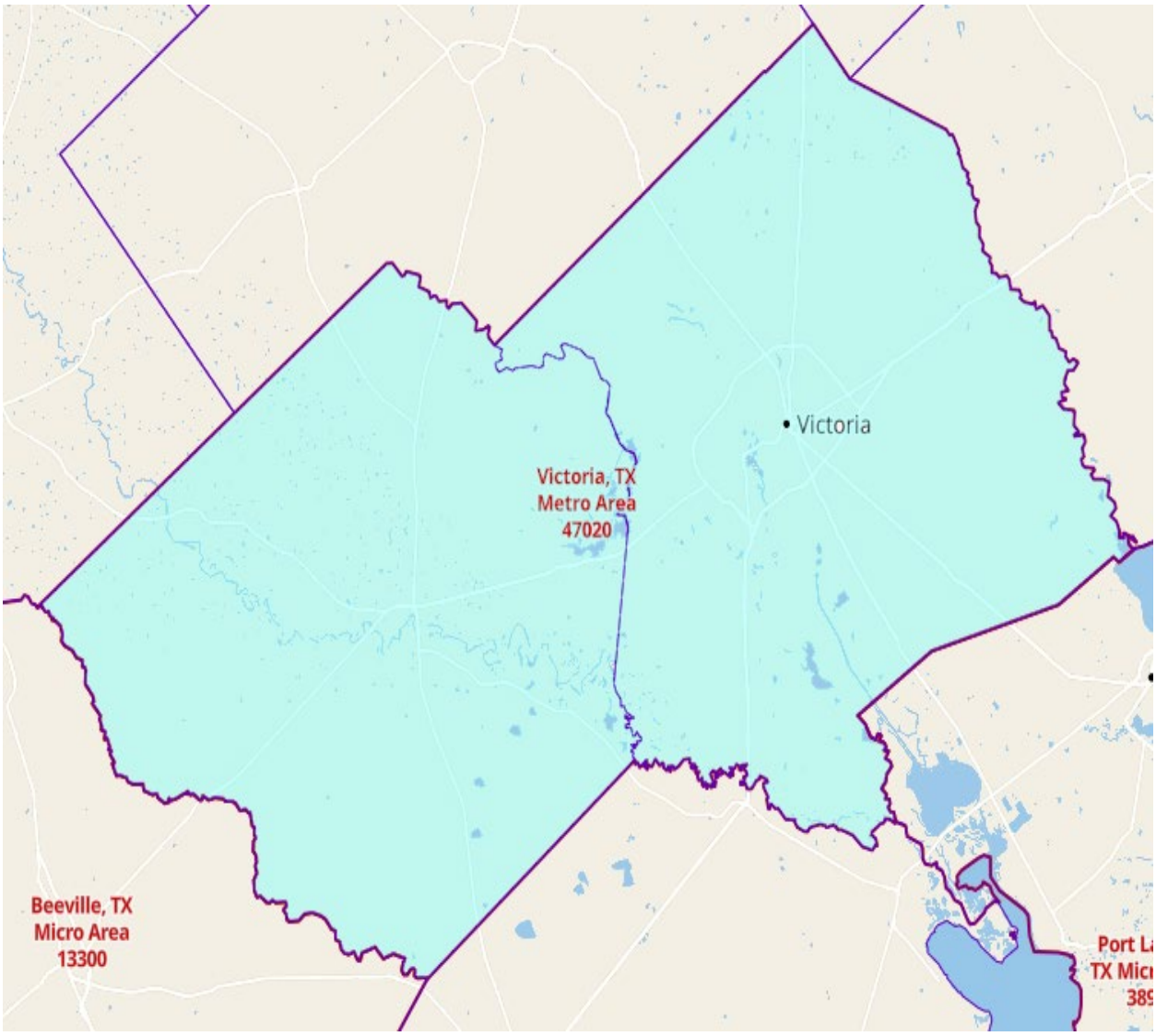
DeWitt County



Dewitt County

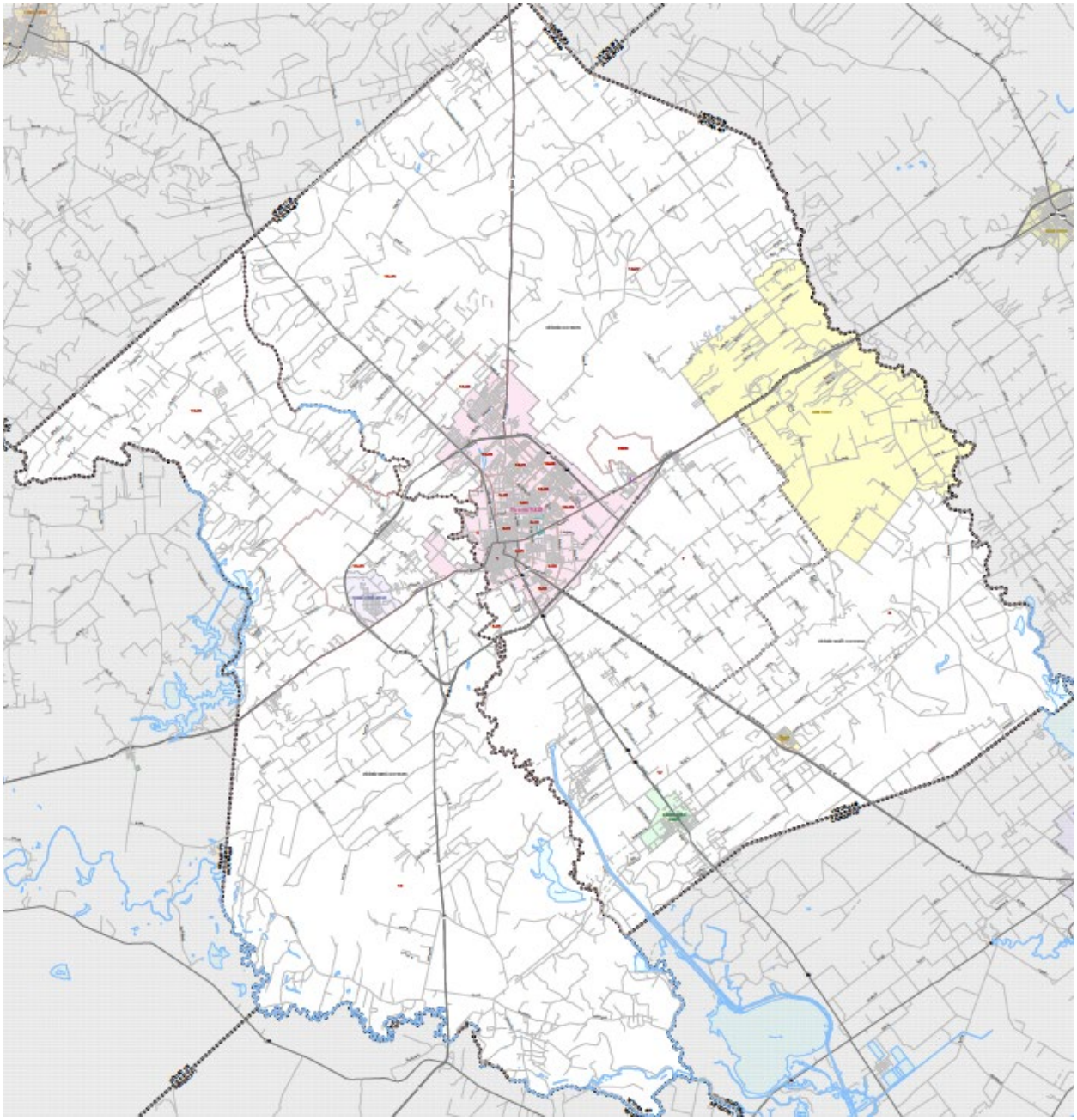
9701.00
9702.01
9702.02
9703.00
9704.00
9705.00
9999.99

Victoria, TX MSA



Victoria, TX MSA – 47020
175-Goliad, 469-Victoria

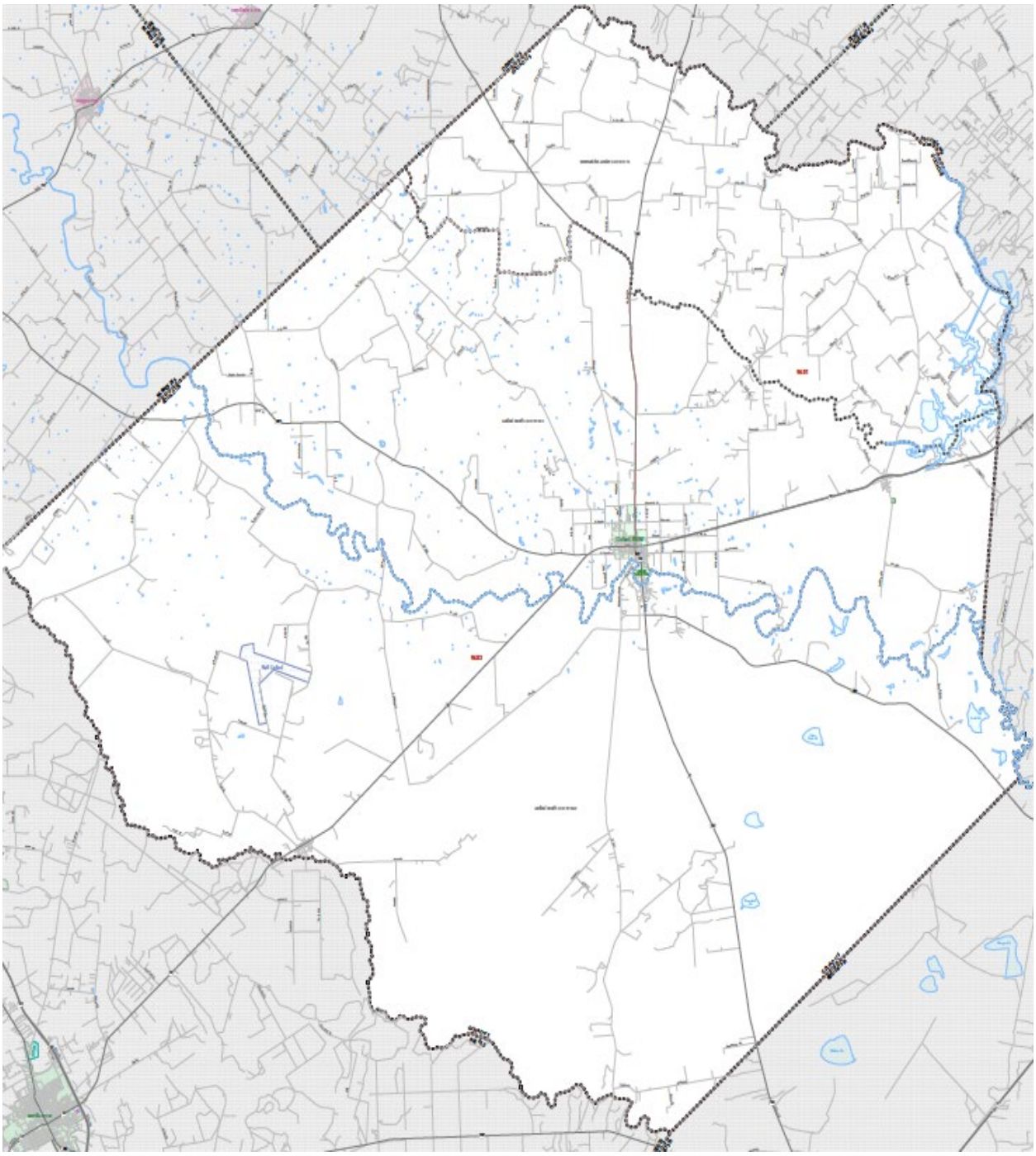
Victoria County



Victoria County MSA 47020

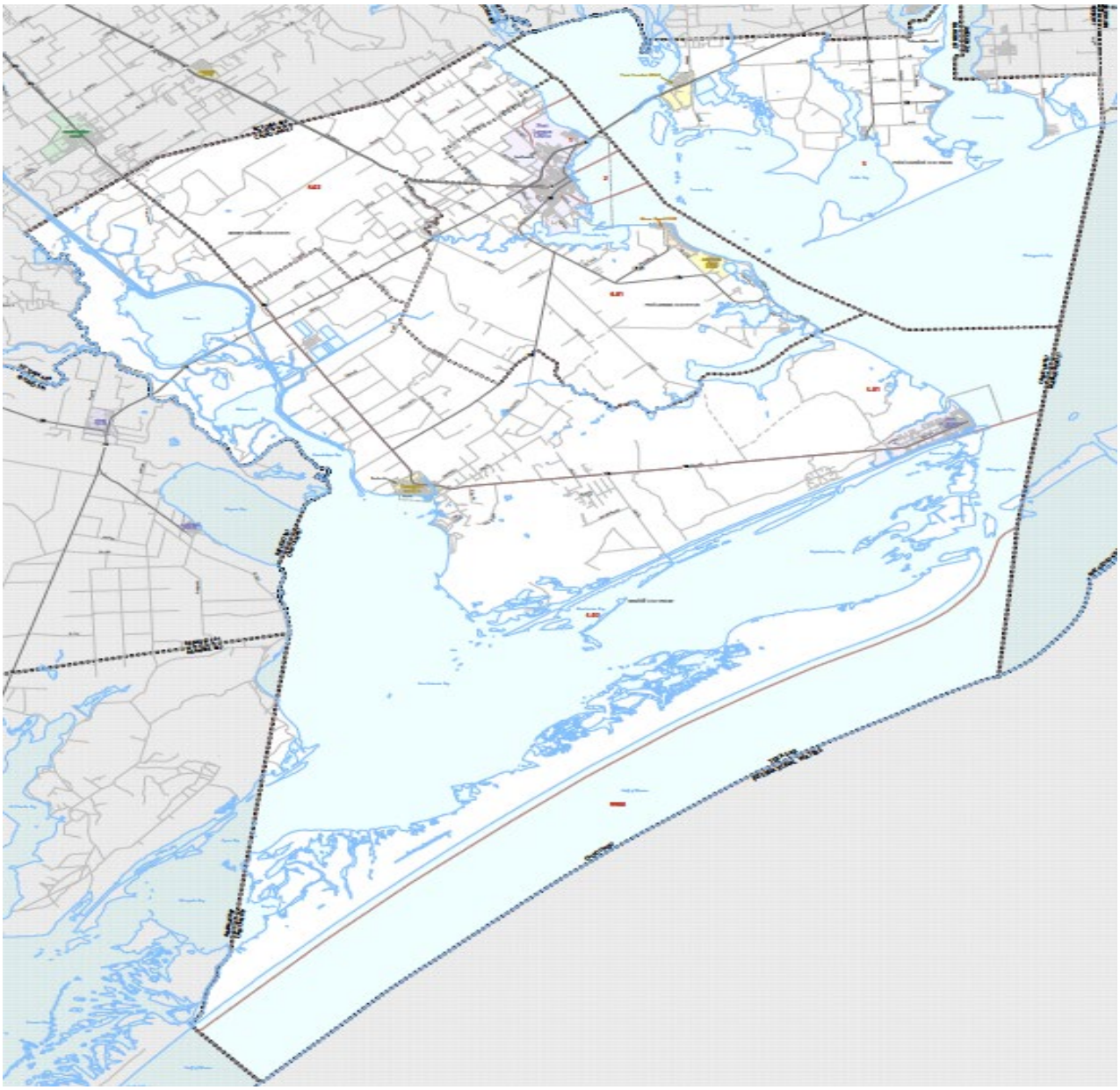
1.00	5.02	14.02	16.07
2.01	6.01	15.01	16.08
2.02	6.02	15.03	17.00
3.01	7.00	15.04	9800.00
3.02	8.00	16.01	
4.00	13.00	16.04	
5.01	14.01	16.05	

Goliad County



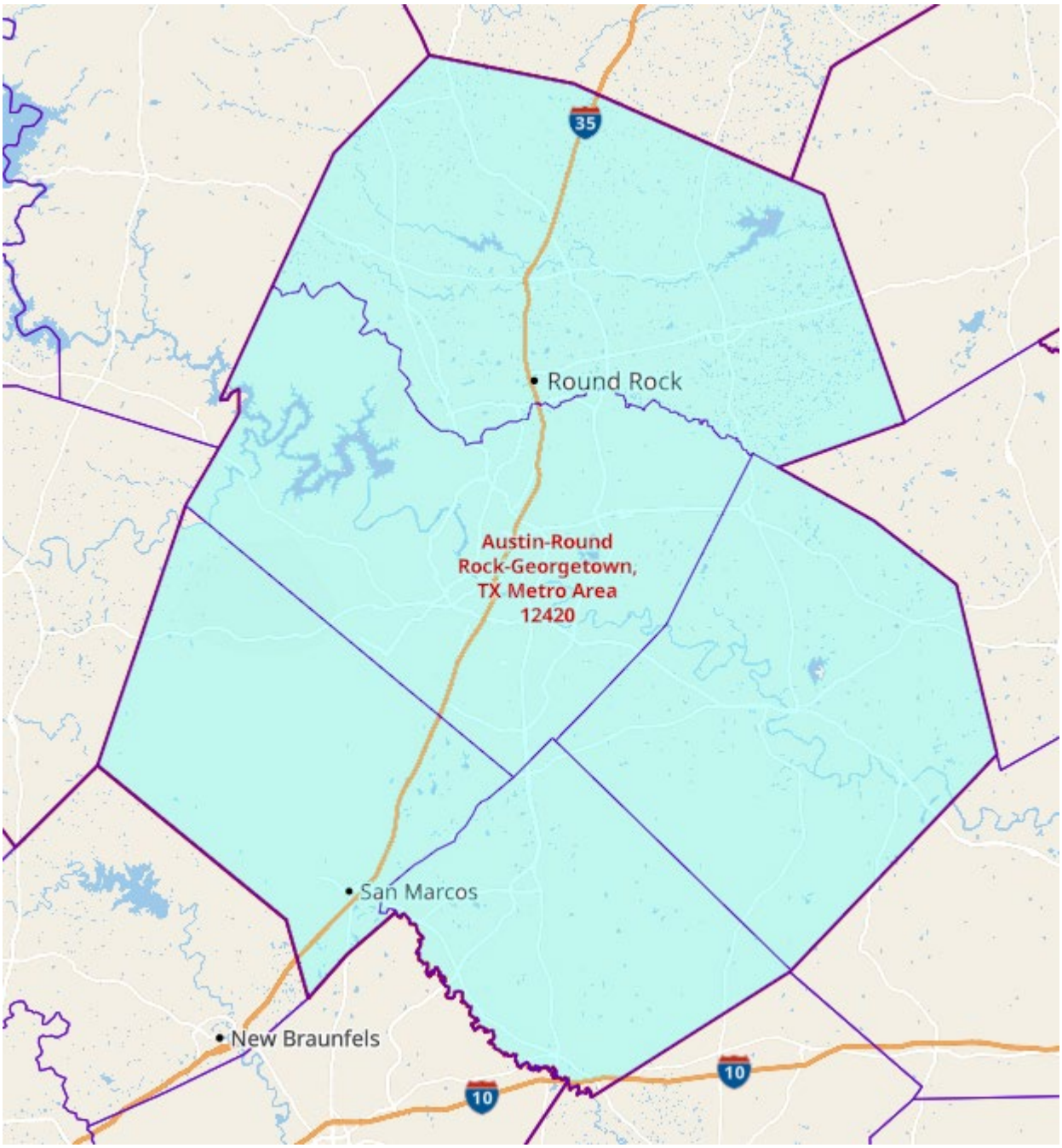
Goliad County MSA 47020
9601.00
9602.00
9999.99

Calhoun County



Calhoun County
1.00
2.00
3.00
4.01
5.01
5.02
9900.00
9999.99

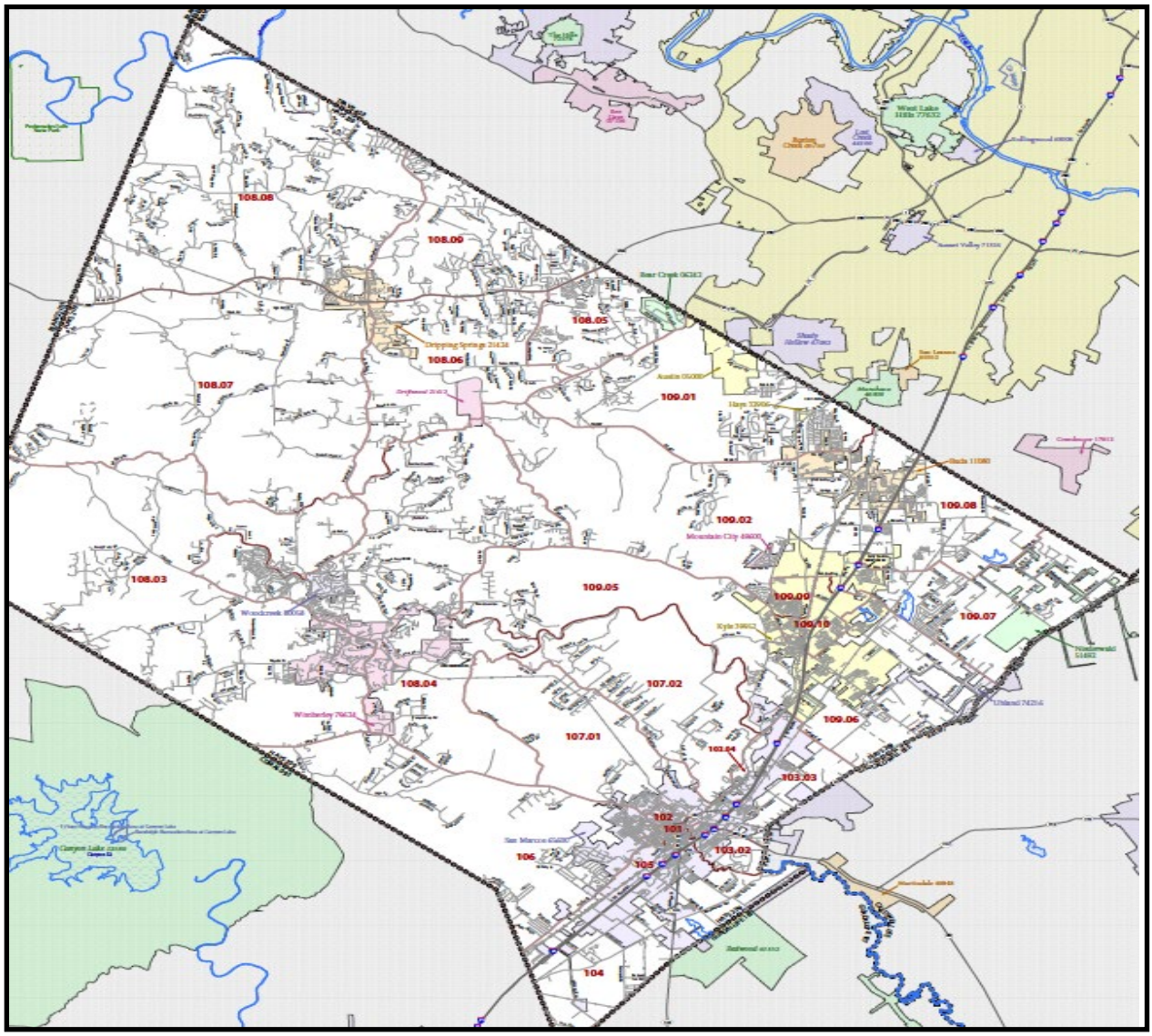
Austin-Round Rock-Georgetown, TX MSA



Austin-Round Rock-Georgetown, TX MSA – 12420

021-Bastrop, 055-Caldwell, 209 - Hays, 453-Travis, 491-Williamson

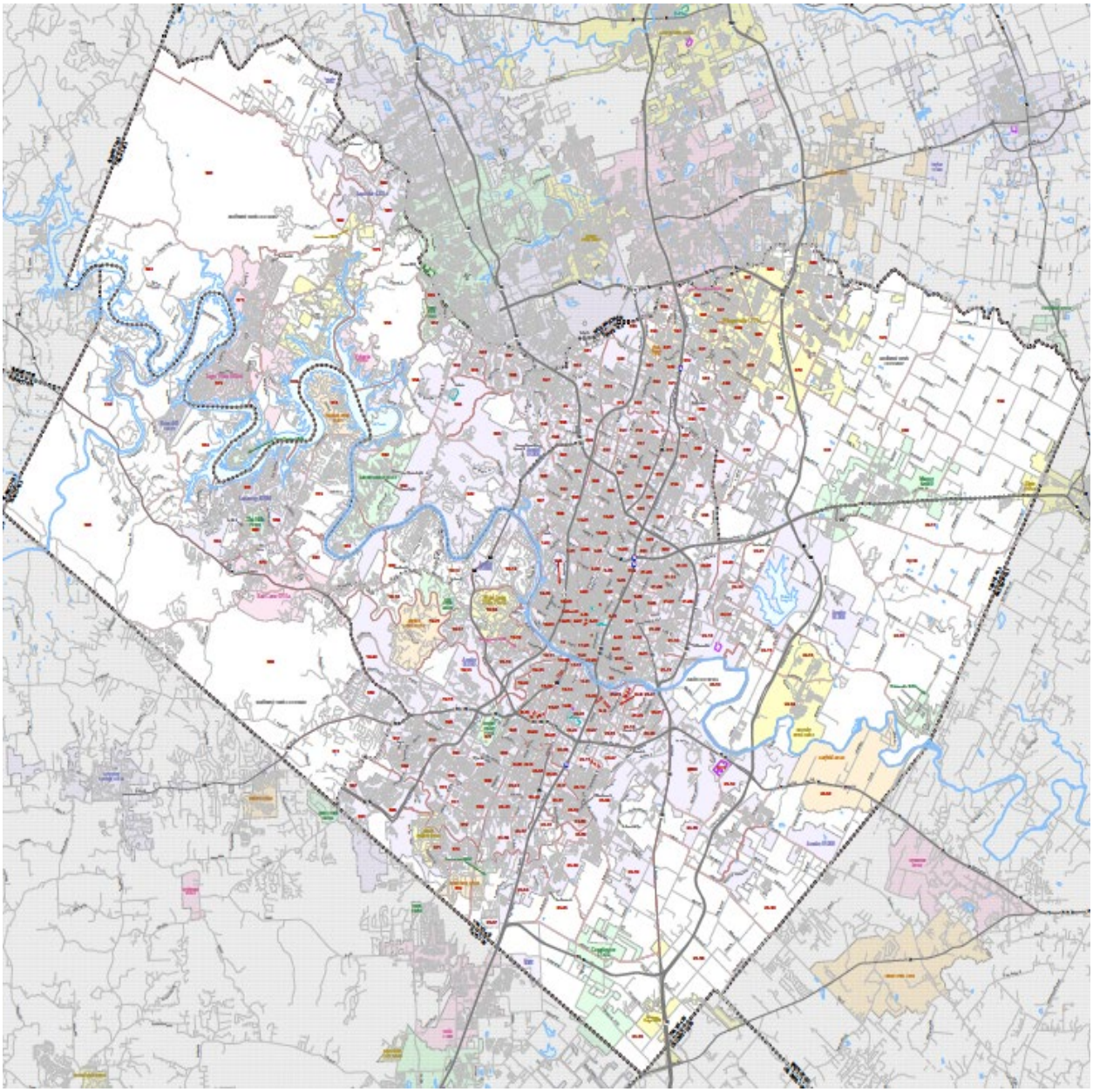
Hays County



Hays County MSA 12420

101.00	106.02	108.14	109.16
102.00	106.03	108.15	109.17
103.02	107.02	108.16	109.18
103.05	107.03	108.17	109.19
103.06	107.04	108.18	109.20
103.07	108.06	109.05	109.21
103.08	108.07	109.09	109.22
103.09	108.09	109.11	109.23
104.01	108.10	109.12	109.24
104.02	108.11	109.13	109.25
105.00	108.12	109.14	
106.01	108.13	109.15	

Travis County

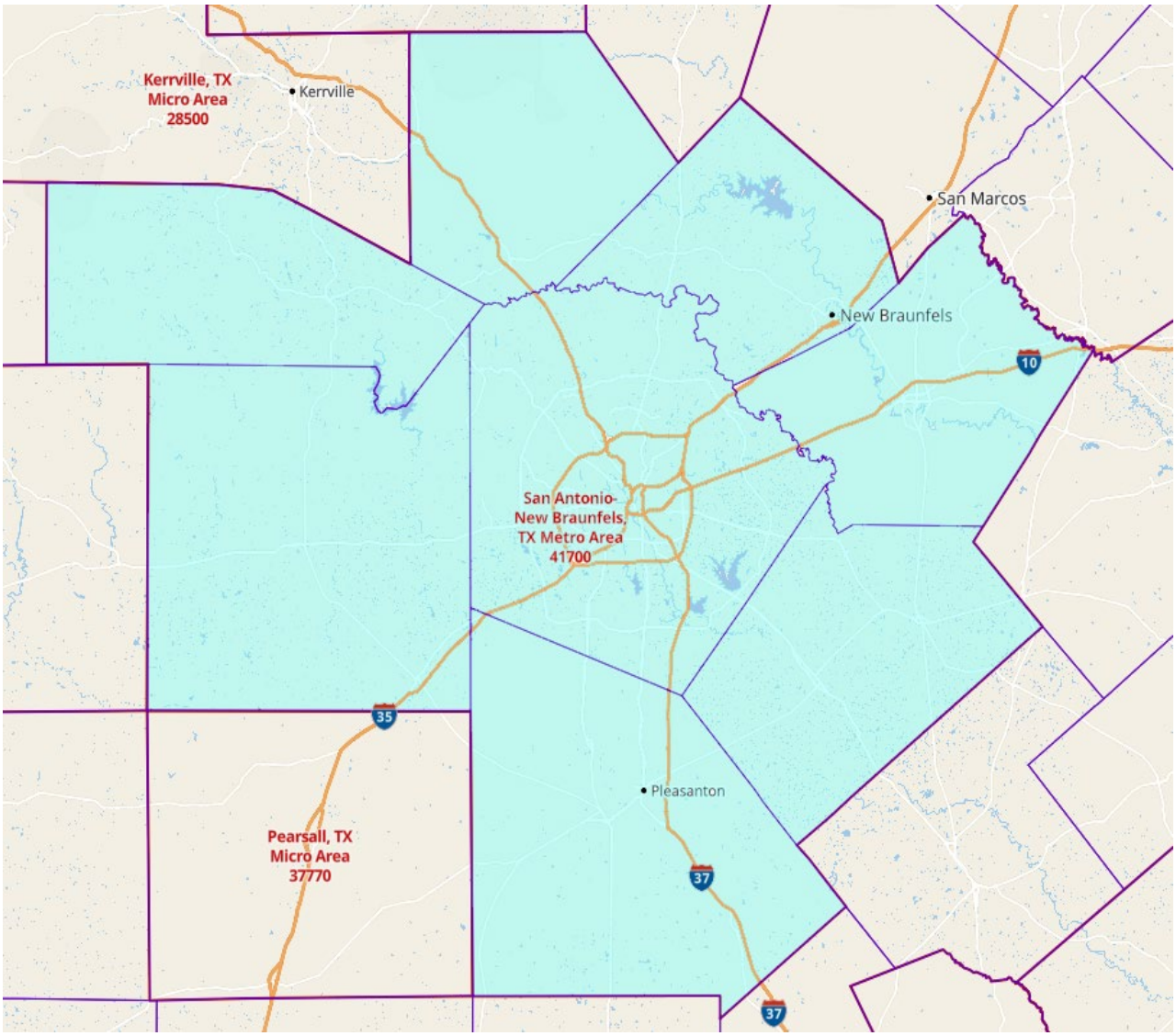


Travis County MSA 12420

1.01	4.01	8.04	13.10	16.04
1.02	4.02	9.01	13.11	16.05
2.03	5.00	9.02	13.12	16.06
2.04	6.01	10.00	14.01	19.10
2.05	6.05	11.01	14.02	19.11
2.06	6.06	11.02	14.03	19.12
3.02	6.07	11.03	15.01	19.13
3.04	6.08	12.00	15.03	19.14
3.05	7.00	13.04	15.04	19.15
3.07	8.01	13.07	15.05	19.16
3.08	8.02	13.08	16.02	19.17
3.09	8.03	13.09	16.03	19.18

19.19	23.26	311.00	357.00	426.00
19.20	23.27	312.00	358.00	427.00
19.21	24.03	313.00	359.00	428.00
19.22	24.07	314.00	360.00	429.00
19.23	24.09	315.00	361.00	430.00
20.02	24.10	316.00	362.00	431.00
20.03	24.11	317.00	363.00	432.00
20.04	24.12	318.00	364.00	433.00
20.06	24.13	319.00	365.00	434.00
20.07	24.19	320.00	366.00	435.00
21.04	24.22	321.00	367.00	436.00
21.05	24.23	322.00	368.00	437.00
21.06	24.24	323.00	369.00	438.00
21.07	24.30	324.00	370.00	439.00
21.08	24.32	325.00	371.00	440.00
21.09	24.34	326.00	372.00	441.00
21.10	24.36	327.00	373.00	442.00
21.11	24.37	328.00	374.00	443.00
21.12	24.38	329.00	375.00	444.00
21.13	24.39	330.00	376.00	445.00
22.01	24.40	331.00	400.00	446.00
22.11	24.41	332.00	401.00	447.00
22.13	24.42	333.00	402.00	448.00
22.14	24.43	334.00	403.00	449.00
22.15	24.44	335.00	404.00	450.00
22.16	24.45	336.00	405.00	451.00
22.17	24.46	337.00	406.00	452.00
22.18	24.47	338.00	407.00	453.00
22.19	24.48	339.00	408.00	454.00
22.20	24.49	340.00	409.00	455.00
22.21	24.50	341.00	410.00	456.00
22.22	24.51	342.00	411.00	457.00
23.04	24.52	343.00	412.00	458.00
23.07	24.53	344.00	413.00	459.00
23.10	25.00	345.00	414.00	460.00
23.13	300.00	346.00	415.00	461.00
23.14	301.00	347.00	416.00	462.00
23.15	302.00	348.00	417.00	463.00
23.16	303.00	349.00	418.00	464.00
23.19	304.00	350.00	419.00	465.00
23.20	305.00	351.00	420.00	466.00
23.21	306.00	352.00	421.00	467.00
23.22	307.00	353.00	422.00	468.00
23.23	308.00	354.00	423.00	469.00
23.24	309.00	355.00	424.00	470.00
23.25	310.00	356.00	425.00	9800.00

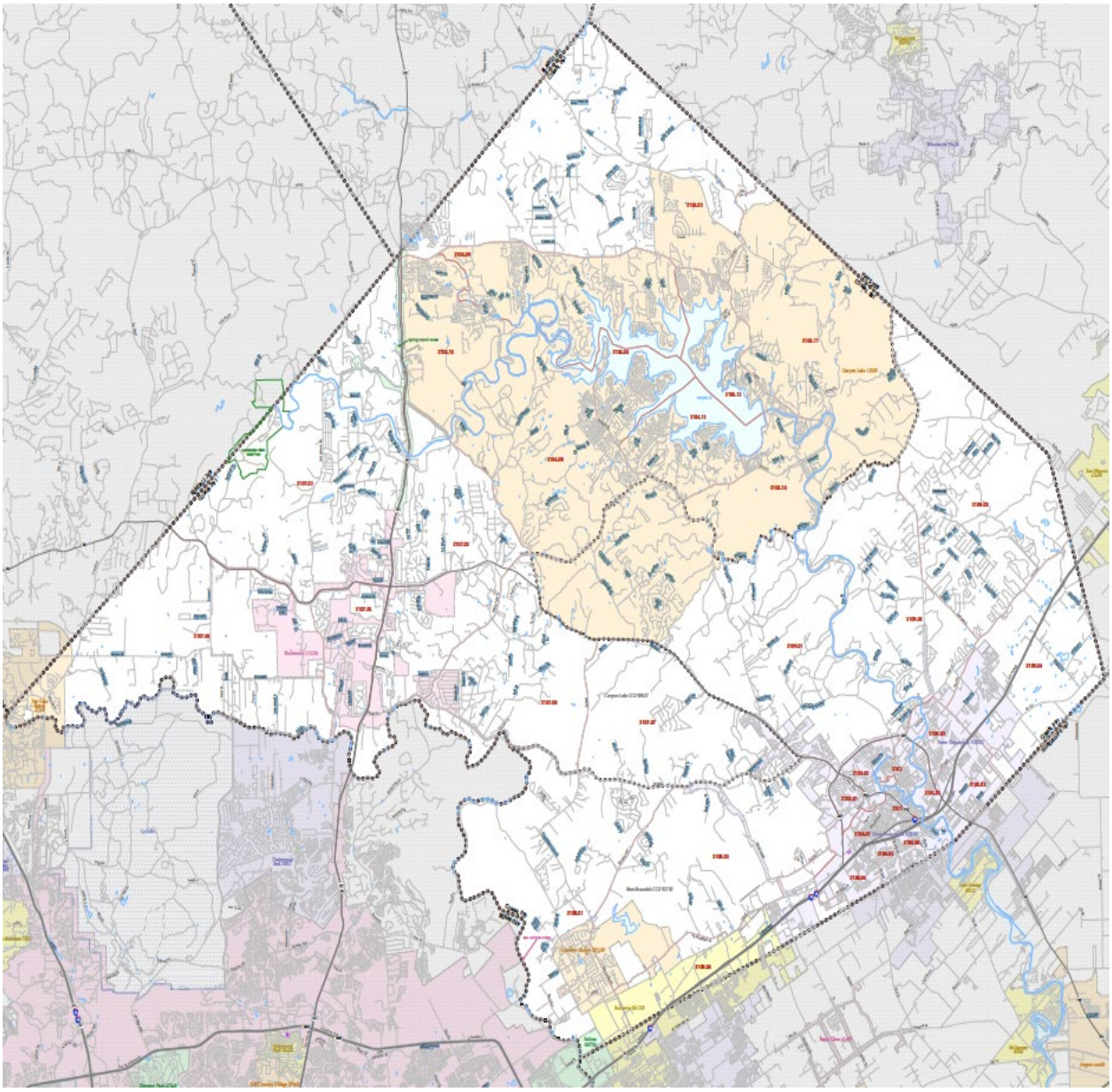
San Antonio-New Braunfels, TX MSA



San Antonio-New Braunfels, TX MSA – 41700

013-Atascosa, 019-Bandera, 029-Bexar, 091-Comal,
187-Guadalupe, 259-Kendall, 325-Medina, 493-Wilson

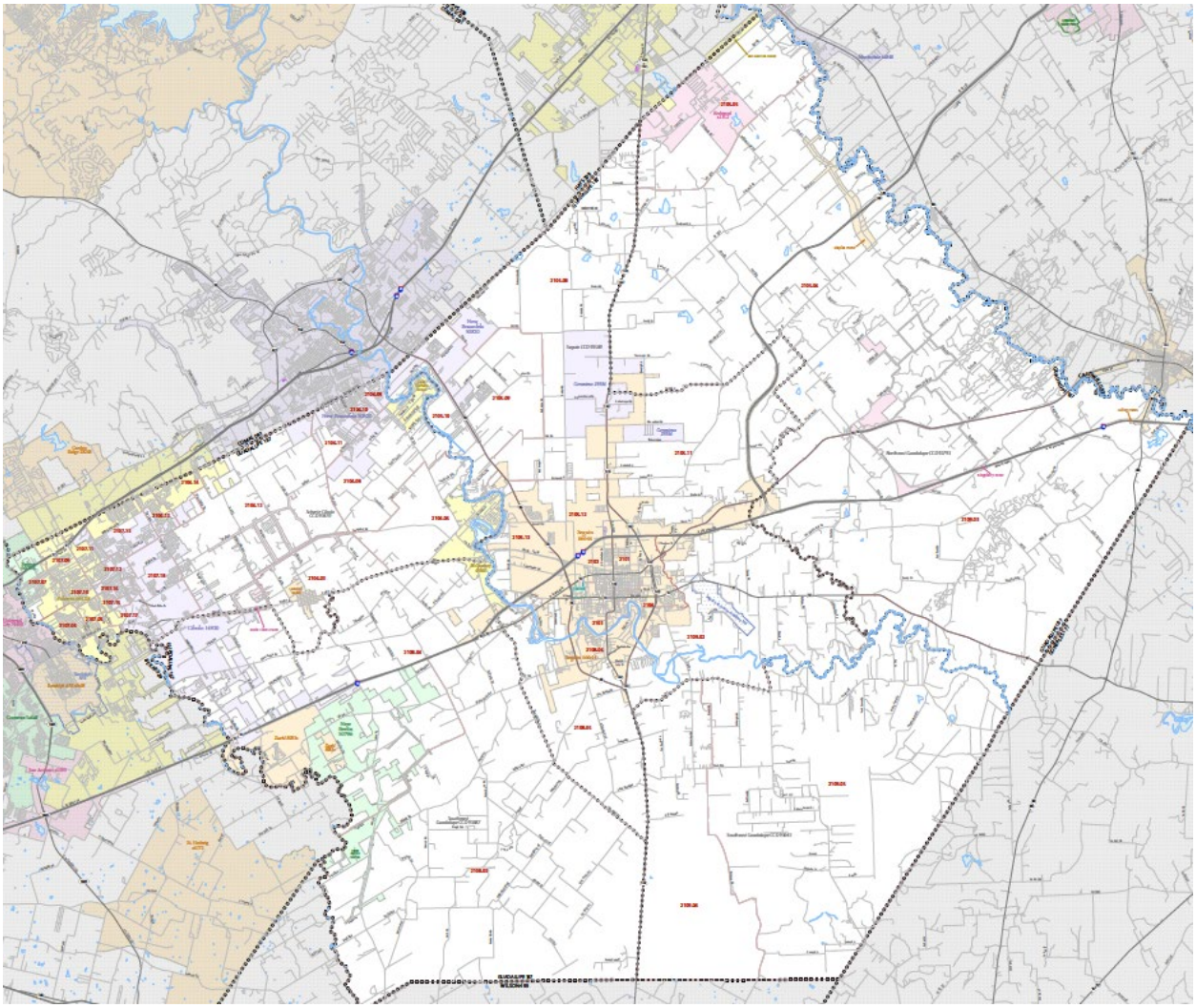
Comal County



Comal County MSA 41700

3101.00	3105.01	3106.11	3107.07
3102.00	3105.02	3106.12	3107.08
3103.01	3105.03	3106.13	3108.03
3103.02	3106.03	3106.14	3108.04
3104.01	3106.04	3107.02	3109.01
3104.04	3106.08	3107.03	3109.03
3104.05	3106.09	3107.05	3109.04
3104.06	3106.10	3107.06	3109.05

Guadalupe County



Guadalupe County MSA 41700

2101.00	2105.11	2106.12	2107.12	2108.06
2102.00	2105.12	2106.13	2107.13	2109.02
2103.00	2105.13	2106.14	2107.15	2109.03
2104.00	2106.03	2107.05	2107.16	2109.04
2105.05	2106.06	2107.06	2107.17	2109.05
2105.06	2106.08	2107.07	2107.18	
2105.08	2106.09	2107.09	2108.03	
2105.09	2106.10	2107.10	2108.04	
2105.10	2106.11	2107.11	2108.05	

TrustTexas Bank, SSB
HMDA Disclosure Notice

§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

(2) Banks required to report Home Mortgage Disclosure Act (HMDA) data. *A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www. consumerfinance.gov/hmda. In addition, a bank that elected to have the FDIC consider the mortgage lending of an affiliate shall include in its public file the name of the affiliate and a written notice that the affiliate's HMDA Disclosure Statement may be obtained at the Bureau's Web site. The bank shall place the written notice(s) in the public file within three business days after receiving notification from the Federal Financial Institutions Examination Council of the availability of the disclosure statement(s).*

TrustTexas Bank, SSB
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 website (www.consumerfinance.gov/hmda).

HMDA data for many other financial institutions are also available at this Web site.

TrustTexas Bank, SSB
Loan-To-Deposit Ratio

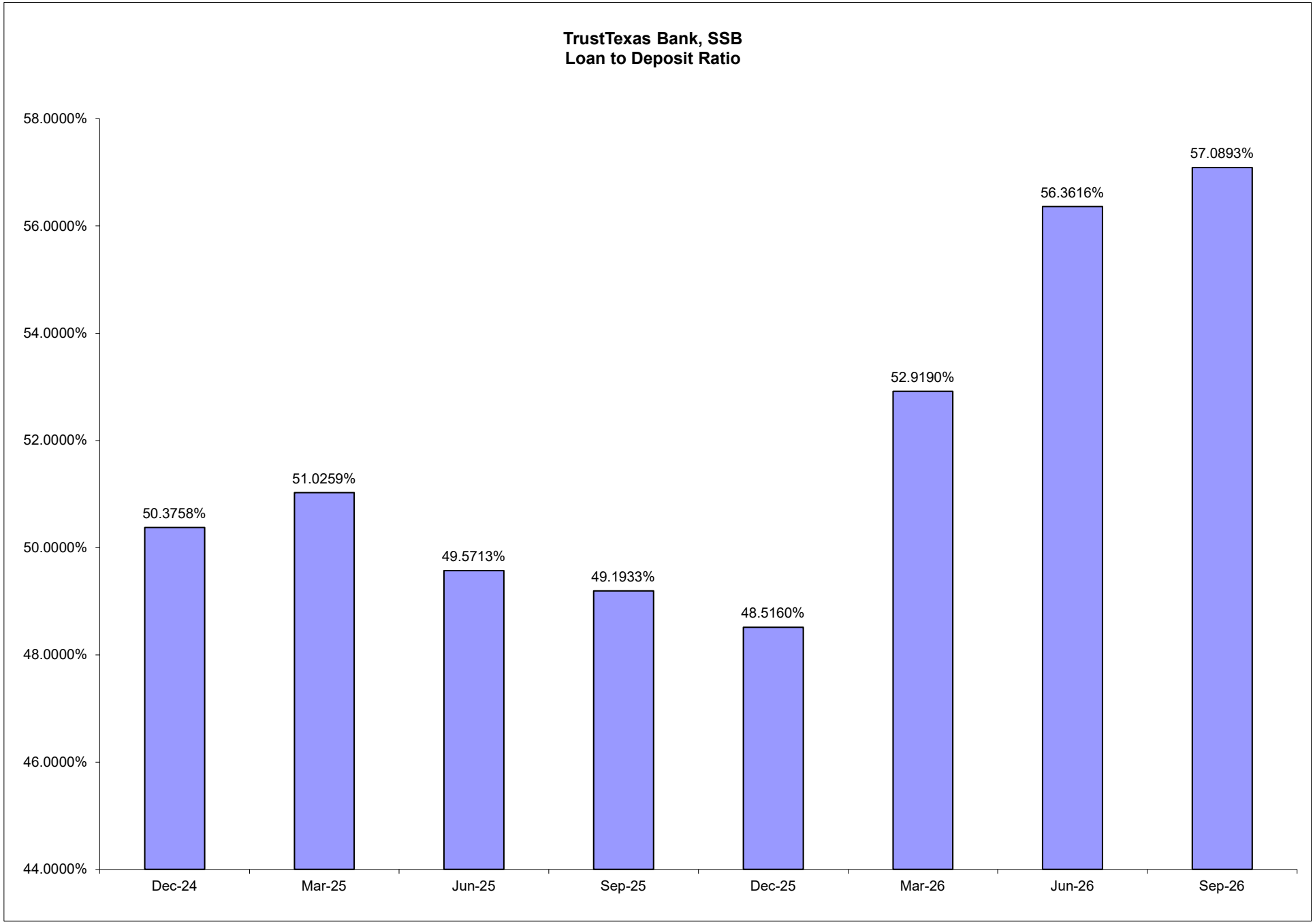
§345.43 Content and Availability of Public File

The regulation pertaining to CRA requires the Bank to maintain these files and make them available to the public. Per regulation:

(b)(3) Small banks. *A small bank or a bank that was a small bank during the prior calendar year shall include in its public file:*

(i) The bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.

> Even though the regulation only requires four quarters of information in the prior year, TrustTexas Bank wanted to make available to the public not only the required information but an eight quarter rolling graph showing the Bank's Loan-to-Deposit Ratio.


TrustTexas Bank, SSB
Loan to Deposit Ratio
58.0000%
56.0000%
54.0000%
52.0000%
50.0000%
48.0000%
46.0000%
44.0000%
50.3758%
51.0259%
49.5713%
49.1933%
48.5160%
52.9190%
56.3616%
57.0893%
Dec-24
Mar-25
Jun-25
Sep-25
Dec-25
Mar-26
Jun-26
Sep-26