



First National Bank

of Livingston

Community Reinvestment Act Public File

As of January 1, 2026

First National Bank of Livingston
2121 US Hwy 190 W, Livingston, TX 77351
www.fnblivingston.com

Table of Contents

Assessment Area	Page 1-3
Banks & Branches	Page 4
Servies & Products	Page 5-8
Loan to Deposit Ratio	Page 9
Community Reinvestment Act Notice	Page 10
2025 Community Reinvestment Act Statement	Page 11-26
2024 Community Reinvestment Act Statement	Page 27-55
Public Disclosure / Performance Evaluation	Page 57-78
Public Comments	Page 79
Public Complaints	Page 80

First National Bank of Livingston

Assessment Area

Primary Market Area:

- Polk County, Texas

Secondary Market Area:

- Our secondary market is defined by our customers.

The First National Bank of Livingston

Assessment Area and Census Tract Information

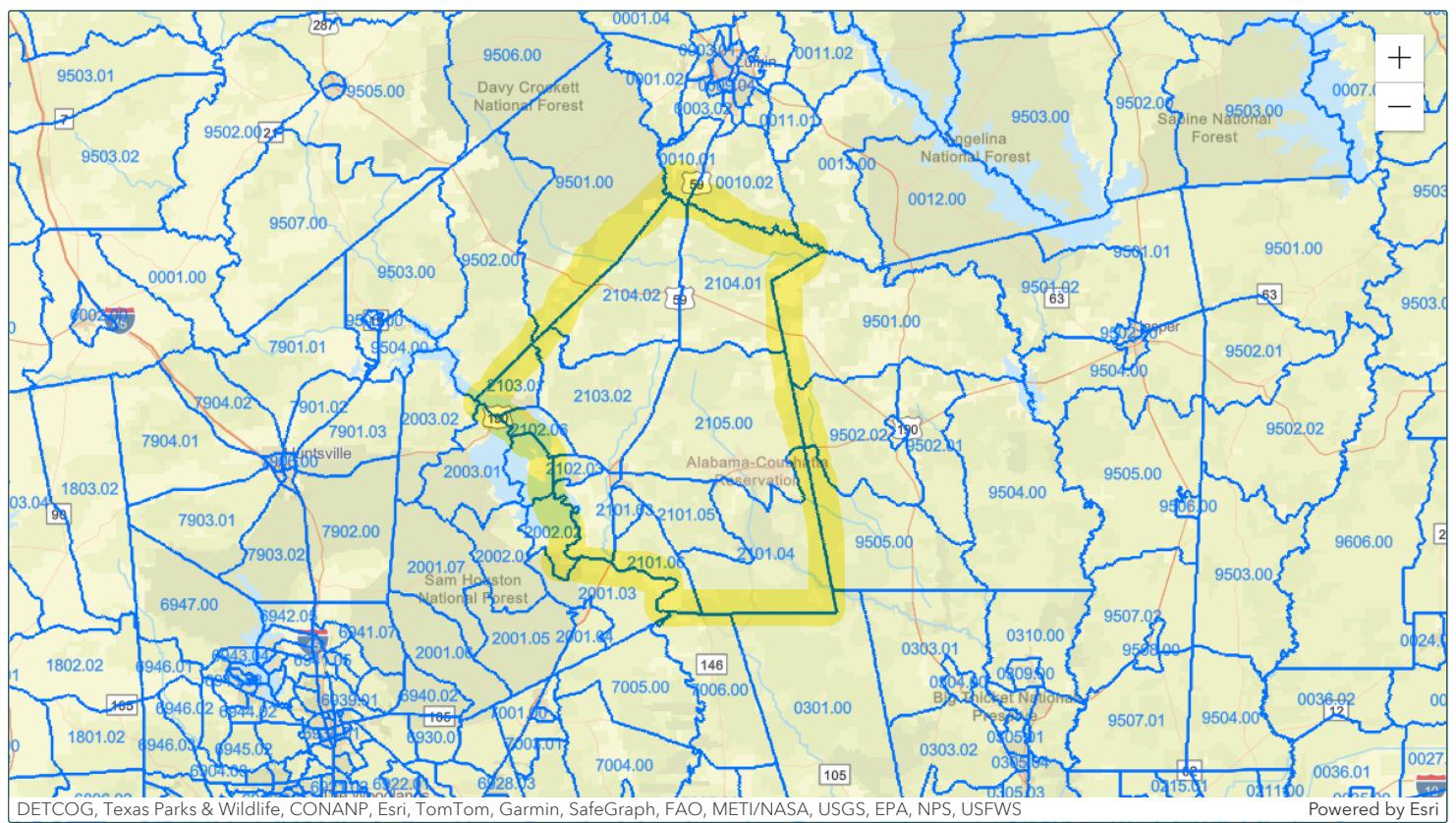
Number of Assessment Areas: 1

Number of Census Tracts in Assessment Area: 13

Texas State Code: 48

Census Tracts as of 2022
POLK CO-373 MSA: NA
2101.03
2101.04
2101.05
2101.06
2102.03
2102.04
2102.05
2102.06
2103.01
2103.02
2104.01
2104.02
2105.00

Census Tracts: 2013-2021
POLK CO-373 MSA: NA
2101.01
2101.02
2102.03
2102.04
2102.05
2102.06
2103.01
2103.02
2104.00
2105.00



Matched Address:

MSA: || State: || County: || Tract Code:

Selected Tract

MSA: || State: || County: || Tract Code:

First National Bank of Livingston, Texas

Bank Locations, ATM Locations and Banking Hours

Main Bank, Westside: 2121 HWY 190 W., Livingston TX 77351
Located in Census Tract Code 2102.04

Bank Lobby:	Monday through Friday	9:00 am – 5:30 pm
	Saturday	8:00 am – 12:00 pm
Drive-In:	Monday through Friday	7:30 am – 5:30 pm
	Saturday	8:00 am – 12:00 pm

Onalaska Branch: 14114 HWY 190 W., Onalaska, TX 77360
Located in Census Tract Code 2103.01

Bank Lobby:	Monday through Friday	9:00 am – 5:30 pm
	Saturday	Closed
Drive-In:	Monday through Friday	7:30 am – 5:30 pm
	Saturday	8:00 am – 12:00 pm

Downtown Branch: 308 W. Church Street, Livingston, TX 77351
Located in Census Tract Code 2103.02

Bank Lobby:	Monday through Friday	9:00 am – 5:30 pm
	Saturday	Closed
Drive-In:	Monday through Friday	7:30 am – 5:30 pm
	Saturday	8:00 am – 12:00 pm

ATM Locations – The bank has 5 ATM's

Main Bank, Westside: 2121 HWY 190 W., Livingston TX 77351
Two ATM's at this location
Located in Census Tract Code 2102.04

Onalaska Branch: 14114 HWY 190 W., Onalaska, TX 77360
Located in Census Tract Code 2103.01

Downtown Branch: 308 W. Church Street, Livingston, TX 77351
Two ATM's at this location
Located in Census Tract Code 2103.02

No branch openings or closing from 1999 through 2005.

Westside Branch – 1700 W Church, Livingston TX 77351- Closed 10/06.

Main Bank, Westside – 2121 Hwy 190 W., Livingston, TX 77351- Opened 10/06.

No branch openings or closings from 2007 through 2025.

Services and Products

The following list describes the types of credit and depository services which The First National Bank is prepared to extend to qualified customers in our assessment area (consistent with the safe and sound operation of the bank). However, it must be noted that the availability of any of these types of credit at any particular time may be affected by numerous factors beyond the control of the bank. Such factors might include general economic conditions, usury ceilings, federal or state government regulatory actions, legal constraints, bank liquidity, etc.

B. Credit Services

1. Consumer Loans

Secured and unsecured loans (including revolving lines of credit) to individuals for personal, family or household purposes, such as:

- Automobile
- Home And Property Improvement
- Household Goods (Furniture, Appliances, & Computers)
- Recreational Vehicle
- Mobile Home
- Boats
- Health And Medical Purpose
- Other Personal, Family, Or Household Needs
- Overdraft Protection ("Pocket Money Account")
- Home Equity Loans

2. Real Estate Loans

Secured loans to individuals and businesses to construct, improve or purchase real property and improvements.

- a. Construction Loans
 - 1-4 Family Residential Property
 - Commercial and industrial Property
- b. Long-Term Mortgage Loans
 - 1-4 Family Residential Property
 - Commercial and Industrial Properties
 - Land Acquisition And Improvement Loans - Raw Land or Residential Lots.
 - Variable Rate Mortgages with Terms up to 30 years
- c. Home Improvement Loans
- d. Home Equity Loans
- e. Interim Construction and Land Development Loans where the bank is committed to the permanent financing.
- f. Performing as agent for fixed rate mortgage loans administered by separate bank.

Real Estate Loan Fees (In-House):

1. Commercial
 - No Application Fee
 - Origination fee of 0.5% of loan amount, minimum \$950
 - Commercial Construction inspection fee \$750
2. Consumer Construction/Home Improvement Loans
 - No Application Fee
 - \$950 Administrative Fee
 - Inspection fee \$450
3. All Other Real Estate Loans
 - No Application Fee
 - \$750 Administrative Fee

4. Small Business Professional and Executive Loans

Secured and unsecured loans to small business owners and professionals such as accountants, attorneys, dentists, doctors, etc.

- Term loans for the purchase of equipment or to finance leasehold improvements.
- Practice Acquisition Loans

5. Commercial Loans

Loans secured primarily by accounts receivable, inventory, and equipment, including Small Business Administration (SBA) loans.

6. Farm, Ranch, & Timber Loans

- Livestock Loans
- Feed and Fertilizer Loans
- Equipment Loans
- Property Acquisition or Improvement Loans
- Timber acquisition and Harvesting Loans

6. Financing for Non-Profit Entities

Loans to local, county, city, and other government agencies and education entities for the purchase of equipment and construction of permanent improvements. (The bank also purchases bonds and certificates of obligations issued by such entities when they are available.)

Reduced rate loans to churches, hospital foundation, community park development association, volunteer fire departments, and other not-for-profit organizations.

7. Community Development Loans

All types of loans to and assistance for community development programs and projects, including construction loans to non-profit organizations and churches.

C. Depository/Investment/Non-Credit Services

1. Checking Accounts
2. Savings Accounts
3. Interest Bearing Transaction Accounts
4. Certificates of Deposit
5. Safe Deposit Boxes
6. Individual Retirement Accounts
7. Travel Card
8. Cashier's Checks
9. Money Orders
10. Check Cashing Services
11. Wire Transfer Services
12. Collection/Exchange
13. Merchant Programs for MasterCard/VISA credit cards
14. Community Room for Organizational Meetings
15. 24-hour Telebanking Service
16. Master Money Check Card - Debit/ATM (Instant Issue)
17. Business Debit Card
18. Notary Service and Signature Guarantees
19. ATM's – 5 at 3 locations
20. ATM Deposits – 4 at 3 locations
21. Church Street Financial Services - Full-Service Insurance Agency, Full Service Brokerage and Retirement Planning.
22. Expanded Overdraft Program – Pocket Money Overdraft Protection
23. No Service Charge Checking - Free Account
24. Extended Lobby Hours
25. Internet Banking
26. Cash Management Online
27. Bill Pay Online
28. Health Savings Accounts
29. Gift Cards
30. On-line applications for deposit and loan products
31. Quicken and QuickBooks Software for On-Line Banking
32. Lock Box Service
33. Messenger Service – Online Banking Product
34. Mobile Banking
35. Website – Educational Sections (Consumer Protection Info)
36. Fraud Education/Fraud Officer for Bank/Community
37. Free Community Shred Days
38. Mobile Banking App

39. Remote Deposit Capture
40. Merchant Deposit Capture
41. Facebook, X, LinkedIn, and Instagram on Social Media
42. Google Listing
43. Positive Pay
44. Transfer Now
45. YouTube Channel

Bank personnel offer technical assistance for small businesses, community-based organizations and low to moderate income consumers.

The bank is committed to offering additional financial services that address the evolving needs of our defined community. When specific services are identified as desirable and beneficial, whether through community feedback, market analysis, or regulatory factors, we will work to integrate them into our existing financial offerings. Our goal is to ensure that all individuals, small businesses, and community-based organizations, particularly those in low-to-moderate-income areas, have access to affordable and essential banking services.

Recognizing our responsibility to provide affordable services to all economic and financial segments of the community, we strive to balance accessibility with sustainability. While we are dedicated to offering cost-effective solutions, the provision of these services incurs expenses for the bank. To maintain financial viability, our policy is to establish service fees based on a combination of internal costs and competitive market pricing.

FIRST NATIONAL BANK OF LIVINGSTON, TEXAS
LOAN TO DEPOSIT RATIO

DATE	LOANS	DEPOSITS	RATIO
3/31/2022	129,069,011	471,680,296	27.36%
6/30/2022	141,841,614	487,676,706	29.09%
9/30/2022	153,207,955	468,461,448	32.70%
12/31/2022	160,727,020	457,280,900	35.15%
3/31/2023	165,668,118	443,332,618	37.37%
6/30/2023	175,287,321	440,180,588	39.82%
9/30/2023	180,695,532	418,909,096	43.13%
12/31/2023	187,362,408	416,539,845	44.98%
3/31/2024	191,312,467	408,155,158	46.87%
6/30/2024	197,060,363	399,650,949	49.31%
9/30/2024	195,455,088	396,157,444	49.34%
12/31/2024	199,155,943	394,247,846	50.52%
3/31/2025	205,825,747	406,623,858	50.62%
6/30/2025	207,517,529	391,202,512	53.05%
9/30/2025	210,574,681	393,858,301	53.46%
12/31/2025	214,965,592	374,705,439	57.37%

2022

Loan balances have continued to decline during the 1st quarter due to continued PPP Loan and Real Estate Loan Payoffs. Deposit growth has continued over the 1st quarter. Management continues to attribute this to increased growth in our community and savings during the pandemic.

Due to the rising rate environment, increased deposit balances seen during the pandemic are continuing to decline. With the decline in deposits and the increase in loan balances, our LTD ratio has continued to rise closer to pre-pandemic levels. Management anticipates as rates continue to rise, deposits will continue to decrease as funds are invested elsewhere, and slower loan growth is expected.

2023

As expected, over the first two quarters, deposits have continued to decline due to the rate environment. With loan balances continuing to increase, our LTD ratios have risen back to pre-pandemic levels. During the 3rd quarter, we experienced a sharp decline in core deposits, related primarily to 3 customers. This was due, in part, to the rate environment with a large portion being transferred to Church Street Financial Services. With the continued rise in loan balances and the decrease in deposits, our LTD has continued to rise and senior management expects this trend to continue.

2024

During the first two quarters, as expected, deposits have continued to decline due to the rate environment. With loan balances continuing to increase, our LTD ratios have continued to rise. Management expects to see a slow down in loan growth over the next 2 quarters.

Over the past two quarters, our LTD ratio has increased at a slower pace compared to the first half of 2024. This trend is driven by the rate environment which has led to a slowdown in deposit runoff and sustained loan growth. As interest rates decline, senior management expects deposit levels to stabilize.

2025

For the first quarter of 2025, our deposits stabilized as anticipated. With continued loan growth, our loan-to deposit ratio remained largely unchanged from previous quarter.

During the 4th quarter, we experienced a decline in deposits. This was due, in part, to the rate environment. With the continued rise in loan balances and the decrease in deposits, our LTD has continued to rise. Senior management expects deposits to stabilize in the first half of 2026.

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the OCC publishes a list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at *OCC.gov*.

You may send written comments about our performance in helping to meet community credit needs to A.C. Evans, Jr., President, PO Box 671, Livingston, TX 77351, to the OCC Southeast Region Deputy Comptroller, 1700 Pacific Ave., Suite 3600, Dallas, TX 75201. You may also submit comments electronically to the OCC at CRAComments@occ.treas.gov. Your written comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of FNB Company, a bank holding company. You may request from the Director of Applications, Federal Reserve Bank of Dallas 2200 N. Pearl St., Dallas, TX 75201 an announcement of applications covered by the CRA filed by bank holding companies.

COMMUNITY REINVESTMENT ACT STATEMENT

The First National Bank

Livingston, Texas

I. INTRODUCTION

Overview of The First National Bank

Chartered in 1902, The First National Bank is headquartered in Livingston, Texas, the county seat of Polk County. Livingston is situated at the intersection of U.S. Highways 59 and 190, approximately seventy-five miles north of Houston and forty-five miles east of Huntsville. While the town has experienced gradual demographic and social changes, the past two decades have seen an increase in Hispanic/Latino in-migration.

The First National Bank currently holds approximately \$449 million in assets. On September 11, 1998, it expanded through a merger with The Bank of Livingston, adding \$53 million in assets. The First National Bank operates three locations: its main office is in Livingston and two branches—one in Onalaska, a small tourist and recreation community on Lake Livingston approximately twelve miles west of Livingston on Highway 190, and another in downtown Livingston on Highway 190. Together, these three locations are a part of one defined primary market area, where the bank manages approximately 19.5% of the total deposit base in Polk County. The bank's strong financial standing enables it to effectively meet the defined credit needs of the community.

Community and Economic Landscape

Polk County has a population of approximately 54,258, with The City of Livingston accounting for around 5,747 residents or 11% of the county's total population. A significant portion of the community's population and the bank's customer base consists of retirees. The local economy is driven by its major industries: timber, tourism, and oil and gas. Over the past 30 years, the region has diversified economically with the establishment of a Texas Department of Criminal Justice prison facility.

Future economic development is likely to focus on healthcare, senior care, tourism, and small businesses. Livingston's expanding hospital facilities, new medical office buildings, nursing homes, assisted living centers, independent senior living communities, and close proximity to the Houston Medical Center continue to attract more seniors/retirees to the area. Additionally, the city's designation as a "Main Street City" has spurred downtown revitalization, supporting local businesses, tourism, and community events. Attractions such as antique stores, hotels, Trade Days, and the casino continue to stimulate economic activity. Lake Livingston, an 83,000-acre man-made lake, also plays a vital role in the local economy and recreation industry.

The Alabama-Coushatta Indian Reservation—the largest in Texas—is also within the bank's defined community. The Alabama-Coushatta Tribe of Texas further contributed to the local economy since 2016 by opening the Naskila Gaming Center. With the planned expansion of the Naskila Gaming Center, and continued development along the Highway 59 corridor, regional growth is expected to accelerate.

Recent business additions to the area include:

- Denny's
- King Ranch Ag & Turf John Deere
- Lyla's Coffee Shop
- Simple Simmons Pizza
- Onalaska Family Wellness
- Lagoon Ranch RV Resort and Pitt Row Restaurant
- Two Creeks Crossing Resort
- Ren Leagh Beauty Institute
- MDG Computers & MDG Pack N' Ship
- Precise Urgent Care
- The Angler
- Stella's
- Cheeky's Coffee
- The Vault Venue
- Dugout Bar & Grill
- Country Express Exxon
- Katie's Bakery

Major Employers

The largest employers in Livingston include:

- Livingston ISD
- Walmart
- IAH Detention Center-Holding Facility
- Polk County Government
- Chi-St. Luke Memorial Medical Center
- Pine Ridge Nursing Center
- Sam Houston Electric Cooperative
- The Bradford at Brookside Health Care
- Lowe's Home Improvement
- First National Bank

Major employers in surrounding areas include:

- Texas Department of Criminal Justice
- Corrigan-Camden ISD
- IAH Detention Facility

- Alabama-Coushatta Indian Reservation- Naskila Gaming Center
- Escapees
- Onalaska ISD
- Roy O. Martin
- Georgia-Pacific
- American Railcar Manufacturing

Commitment to Community Development

Within the bank's defined Community Reinvestment Act area for its primary location in Livingston(see Section II, below), five full-service commercial banks operate, with First National Bank being the second largest. First National Bank consistently aspires to be a leader among these institutions and is committed to fostering economic growth and development in Livingston by recognizing and meeting the credit needs of the community.

While relatively moderate in size, First National Bank, its management, and Board recognize that its vitality is directly tied to the vitality and growth of the general Livingston community. As a result, First National Bank is fully dedicated to serving the financial needs of all segments of its defined market area, including low- and moderate-income neighborhoods.

The bank's Directors have joined with its management to define its primary community, to determine the credit needs of this community, and to establish a philosophy of serving the financial needs of this defined area. The "how" and "what" of serving these needs is the purpose of the bank's Community Reinvestment Act Statement.

Apart from the Introduction (**Section I**), this Statement consists of seven additional sections, each serving a distinct purpose:

- **Section II** defines the bank's assessment area, with an attached map outlining the designated region. (see Exhibit A)
- **Section III** outlines the bank's commitment to non-discrimination and provides an overview of its financial services, including credit and deposit options offered by the bank, along with an explanation of how the availability of certain types of credit can vary with circumstances.
- **Section IV** contains a replica of the Public CRA Notice displayed in the bank's lobby and branches (see Exhibits B).
- **Section V** presents Community Evaluation, the locations and operating hours of the bank and branches, and ATM locations.
- **Section VI** briefly describes and highlights some of the bank's current and upcoming CRA activities. This section also describes the methods the bank uses to assess the credit needs of the community.
- **Section VII** provides details about the Public Comment File.
- **Section VIII** concludes with a provision for the continuing Board evaluation and up-dating of the bank's CRA activities.

II. ASSESSMENT OF THE BANK'S "COMMUNITY"

The First National Bank defines its assessment area as:

- A. Polk County**
- B. The secondary market is defined by our customers.**

This assessment area was "defined" for the bank after management carefully analyzed the zip codes from which the bank drew most of its deposits, to which it extended most of its credits, and where it has denied credit extensions. Within this assessment area are interspersed moderate-income areas. All sound productive loans, permitted by law and the bank's resources and that are good for the bank and the defined community, are actively sought.

This assessment area is outlined on the attached map, which is made a part of this Statement. (See Exhibit A)

The bank's primary marketing efforts in gathering deposits and extending credit will continue to be undertaken in this defined assessment area.

From time to time, the bank makes loans for various legitimate purposes to qualified depositor/borrowers outside of the defined assessment area when management considers such loans to be in the best overall interest of the bank, the borrowing customer, and when such loans are consistent with the safe and sound operation of the bank. (It should be noted that usually the bank prefers that credit is extended primarily to customers with a deposit relationship.)

III. PHILOSOPHY OF LENDING AND THE TYPES OF CREDIT/DEPOSIT SERVICES AVAILABLE FROM THE FIRST NATIONAL BANK

A. Policy

It is the intent of The First National Bank of Livingston to comply with the spirit and the letter of all the provisions of the Community Reinvestment Act. The convenience and needs of the local community include the need for credit services. It is the intent of the Board of Directors of the bank to operate it in such a manner as to meet the legitimate credit needs of its assessment area, including those of low- and moderate-income neighborhoods within the market, consistent with the safe and sound operation of the bank. Our objectives are to maintain both the confidence of the public and our reputation as a sound financial institution. Accordingly, while we have every desire to serve the legitimate credit needs of our defined community, we are not willing to sacrifice the right to make sound credit decisions.

The bank is fundamentally committed to assuring equality and fairness in all of its lending activities, and to this end all of our lending personnel are held accountable by the Board of Directors. In all applications for and extensions of credit, the bank intends to comply fully in both detail and spirit with all lending laws and regulations. It is the policy of the bank not to discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract), or because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act or any State law upon which an exemption has been granted by the Federal Reserve Board. In all extensions of credit, the lending officers will be expected to look to the lending guidelines established in the bank's Loan Policy. Every employee involved in the lending process is charged with the responsibility for adhering to the bank's nondiscrimination policy and for learning and following the appropriate lending guidelines.

The bank provides a broad range of consumer and small business loans to all qualified applicants. On a continuing basis, the bank will make a sincere effort to identify and provide other credit services needed by the community.

The following list describes the types of credit and depository services which The First National Bank is prepared to extend to qualified customers in our assessment area (consistent with the safe and sound operation of the bank). However, it must be noted that the availability of any of these types of credit at any particular time may be affected by numerous factors beyond the control of the bank. Such factors might include general economic conditions, usury ceilings, federal or state government regulatory actions, legal constraints, bank liquidity, etc.

B. Credit Services

1. Consumer Loans

Secured and unsecured loans (including revolving lines of credit) to individuals for personal, family or household purposes, such as:

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- a. Construction Loans
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C. Depository/Investment/Non-Credit Services

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22. Expanded Overdraft Program – Pocket Money Overdraft Protection
23. No Service Charge Checking - Free Account
24. Extended Lobby Hours
25. Internet Banking
26. Cash Management Online
27. Bill Pay Online
28. Health Savings Accounts
29. Gift Cards
30. On-line applications for deposit and loan products
31. Quicken and QuickBooks Software for On-Line Banking
32. Lock Box Service
33. Messenger Service – Online Banking Product
34. Mobile Banking
35. Website – Educational Sections (Consumer Protection Info)
36. Fraud Education/Fraud Officer for Bank/Community
37. Free Community Shred Days
38. Mobile Banking App
39. Remote Deposit Capture
40. Merchant Deposit Capture
41. Facebook, X, LinkedIn, and Instagram on Social Media
42. Google Listing
43. Positive Pay
44. Transfer Now

45. YouTube Channel

Bank personnel offer technical assistance for small businesses, community-based organizations and low to moderate income consumers.

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Recognizing our responsibility to provide affordable services to all economic and financial segments of the community, we strive to balance accessibility with sustainability. While we are dedicated to offering cost-effective solutions, the provision of these services incurs expenses for the bank. To maintain financial viability, our policy is to establish service fees based on a combination of internal costs and competitive market pricing.

IV. COMMUNITY REINVESTMENT ACT NOTICE

See Exhibit B attached.

V. COMMUNITY EVALUATION AS TO CURRENT AND FUTURE NEEDS

The First National Bank values active community involvement and encourages its employees to take part in various professional and civic organizations to stay informed about current and emerging issues affecting the community. A significant number of our officers are actively involved in organizations such as the Chamber of Commerce and local business groups. Through their participation, they gain firsthand knowledge of economic trends and community initiatives that may influence local businesses, residents, and overall economic development.

Additionally, other bank officers and/or directors serve on various civic and municipal boards. These roles provide a continuous stream of valuable insights regarding community needs, and this steady inflow of information allows the bank to evaluate emerging opportunities and challenges, ensuring that our financial

services remain relevant, responsive, and aligned with the evolving needs of the communities we serve.

A. Banking Hours:

Main Bank, Westside: 2121 Hwy 190 W, Livingston, TX 77351

Located in Census Tract Code 2102.04

Bank Lobby:	Monday through Friday	9:00 am - 5:30 pm
	Saturday	8:00 am - 12:00 pm
Drive-in:	Monday through Friday	7:30 am - 5:30 pm
	Saturday	8:00 am - 12:00 pm

Onalaska Branch: 14114 Hwy 190 West, Onalaska, TX 77360

Located in Census Tract Code 2103.01

Bank Lobby:	Monday through Friday	9:00 am - 5:30 pm
	Saturday	Closed
Drive-in:	Monday through Friday	7:30 am - 5:30 pm
	Saturday	8:00 am - 12:00 pm

Downtown Branch: 308 W. Church, Livingston, TX 77351

Located in Census Tract Code 2103.02

Bank Lobby:	Monday through Friday	9:00 am - 5:30 pm
	Saturday	Closed
Drive-in:	Monday through Friday	7:30 am - 5:30 pm
	Saturday	8:00 am - 12:00 pm

B. ATM Locations: The Bank has 5 ATM's:

Main Bank, Westside 2121 Hwy 190 W, Livingston, TX 77351 CT 2102.04

	Two ATMs at this location
Downtown Branch	308 W. Church, Livingston, TX 77351 CT 2103.02
	Two ATMs at this location
Onalaska Branch	14114 Hwy 190, Onalaska, TX 77360 CT 2103.01

VI. ASCERTAINING THE CREDIT NEEDS OF THE BANK'S DEFINED COMMUNITIES AND COMMUNICATING THOSE NEEDS TO THE COMMUNITIES

1. As an expression of its affirmative, proactive commitment to the letter and the spirit of the Community Reinvestment Act, the Board of Directors of First National Bank, along with the Officers and Employees, will endeavor to identify the various credit and deposit needs of the assessment area. These efforts include communication to the residents and businesses of this area the various deposit and credit products/services the Bank has to offer, and to evaluate the overall success of our CRA communication efforts by locating the various sources of our deposits and credit extensions in the delineated area.

Further, to ensure that the bank's CRA commitment is an active part of the culture of the Bank, we have developed an on-going CRA training program. No less than annually, every employee of the Bank participates in CRA training. This is one of the bank's strategic objectives of involving everyone in CRA and making CRA part of everyone's job description.

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The role of the community organizations in which Bank personnel are involved as both members and leaders include:

- Boys and Girls Club of Polk County
- Cedar Grove PTO
- CHI Memorial Livingston, Advisory Board
- Childrenz Haven
- Chamber of Commerce
- Churches (various denominations)
- Deep East Texas Workforce Solutions
- F.A.I.T.H. Military Support Group
- FNB Community Crew
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- Livingston ISD District Safety Committee
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- Onalaska ISD JROTC Booster Club
- Onalaska ISD School Health Advisory Council
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- Onalaska Ladies Group
- Onalaska Youth Sports Association
- Polk County 4H Shotgun Club
- Polk County Cares
- Polk County Economic Development Corp.
- Polk County Emergency Health Board
- Rotary Club of Livingston
- Teach Kids to Save
- The Salvation Army
- Trinity Neches Livestock Show

The Bank's collective involvement in these key service organizations provides unique and valuable insight into the community's diverse financial needs. Bank representatives report on meetings of these groups. Such input helps to formulate the Bank's programs and goals.

Beyond employee and director involvement, the Bank also demonstrates its commitment through financial support to these and many other organizations. In 2024, the Bank contributed to numerous civic, educational, and charitable organizations within its assessment area, reinforcing its dedication to community development.

3. As an internal monitor of the Bank's lending efforts, the Credit Department maintains a system of tracking and coding all the consumer, commercial, and real estate applications, declines, and loans. This assists the Bank not only to track lending patterns, it also helps to prevent patterns of discrimination from developing.
4. Periodically, the Bank engages in a modest amount of marketing and advertising of its loan and deposit services in the local media (newspaper, social media, and radio). It has ceased to use advertising that is simply institutional in nature. Supporting files are maintained of the advertising materials and brochures that are used.
5. To serve the banking needs of our entire community, the bank offers a no-service charge checking account for individuals and non-profit organizations. This product is called Free Checking.
6. In actual practice, the Bank has not established a minimum amount for personal loans. A good percentage of the personal loans made are for less than \$5,000 in order to accommodate the credit needs of the low-income-citizens in the area.
7. Bank officers and employees seek out opportunities to appear before community organizations and educational groups, to explain the Bank's lending and deposit services. They also provide valuable financial education through these organizations and groups, teaching individuals to navigate the complexities of personal money management.
8. The Bank believes that education is the key to the future of this community. After its commitment to housing, perhaps the Bank's greatest CRA development efforts have fallen into this category. As volunteers, the Bank has assisted/participated in the local independent school districts. Volunteers from the Bank work with the teachers from the local school districts in a variety of ways to enrich the school's program.

9. The Bank purchases the bond offerings of the City, County, and local Independent School Districts.
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As community needs develop, the Bank is committed to responding proactively and strategically, balancing innovation with fiscal responsibility. The Bank's primary goal is to provide meaningful support to the citizens within our defined assessment area. While we strive to be as beneficial as possible, we remain equally dedicated to maintaining safe and sound banking practices.

VII. PUBLIC COMMENT FILE

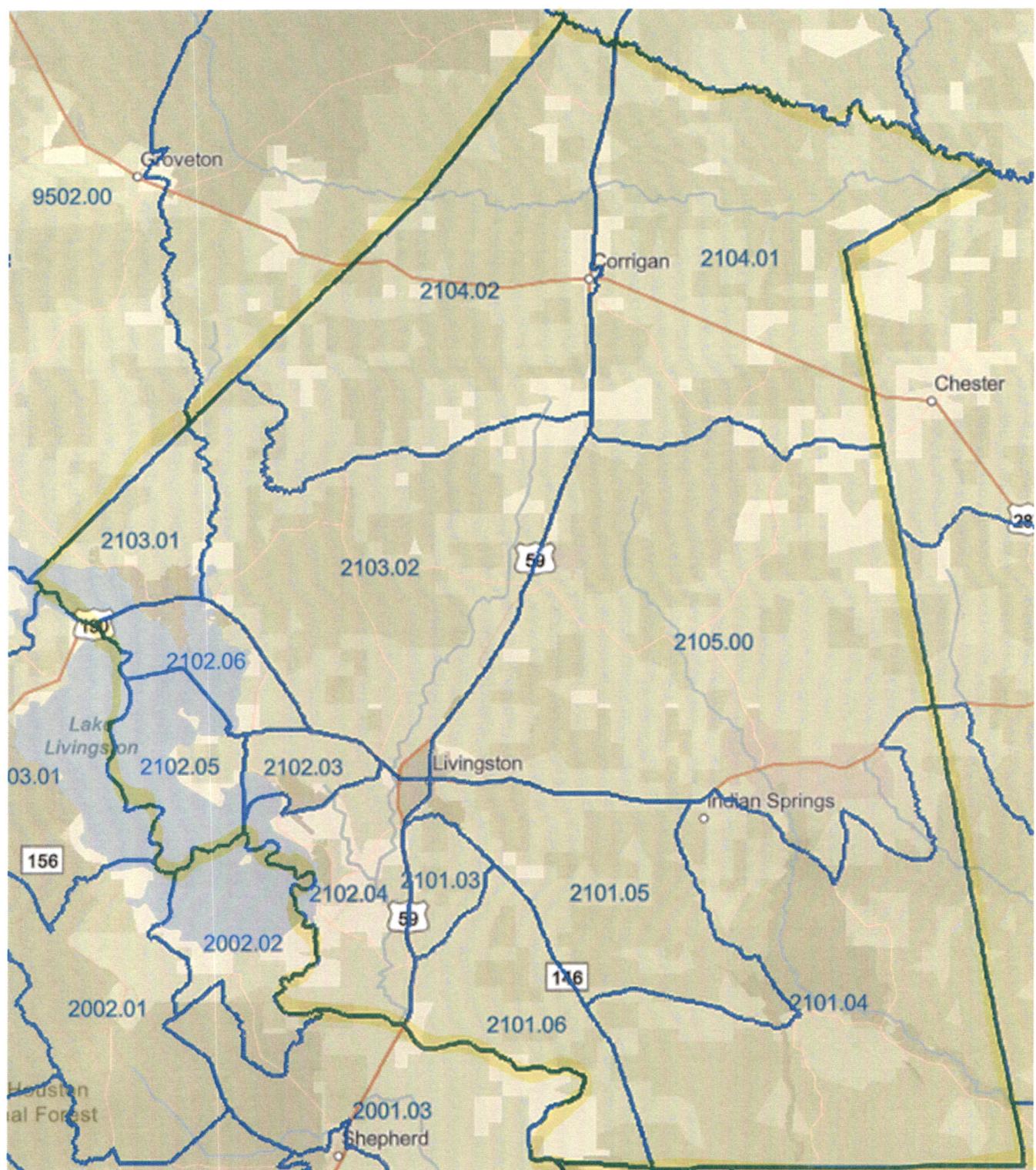
The Bank shall retain the public comment file according to the guidelines of its regulator. This file shall be under the administrative control of the Bank's CRA Officer, and its contents shall be current as of April 1 of each year.

VIII. REVIEW AND AMENDMENT

As a matter of routine, the Board of Directors shall ask the Bank's management to report periodically on the Bank's CRA activities and the relative success of the Bank in meeting its CRA objectives. Further, no less often than annually, this policy shall be reviewed by the management of the Bank and possible recommendations for changes shall be made to the Board of Directors. Adopted changes shall be placed into effect immediately.

This CRA policy shall supersede and replace any similar policy statement which may have been adopted by the Board of Directors. This policy was readopted by the Board of Directors on January 14, 2026.

“Exhibit A”



“Exhibit B”

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the OCC publishes a list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at *OCC.gov*.

You may send written comments about our performance in helping to meet community credit needs to A.C. Evans, Jr., President, PO Box 671, Livingston, TX 77351, to the OCC Southeast Region Deputy Comptroller, 1700 Pacific Ave., Suite 3600, Dallas, TX 75201. You may also submit comments electronically to the OCC at CRAComments@occ.treas.gov. Your written comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of FNB Company, a bank holding company. You may request from the Director of Applications, Federal Reserve Bank of Dallas 2200 N. Pearl St., Dallas, TX 75201 an announcement of applications covered by the CRA filed by bank holding companies.

**The First National Bank
Livingston, Texas****I. INTRODUCTION**

Chartered in 1902, The First National Bank is located in Livingston, Texas, the county seat of Polk County. The town of Livingston is approximately seventy-five miles north of Houston and forty-five miles east of Huntsville. U. S. Highway 59 and 190 intersect in the city. Livingston is a city that has undergone relatively slow demographic and social changes although there has been an in-migration of Hispanics during the past twenty years.

The First National Bank has approximately \$494 million in assets. On September 11, 1998, First National Bank merged with The Bank of Livingston and acquired \$53 million in assets. In addition to its head office in Livingston, the bank has two branches. One is located in Onalaska, a small tourist and recreation community on Lake Livingston approximately twelve miles west of Livingston on Highway 190. The other branch is located in the downtown area on Highway 190. The main location and the two branches are part of one defined primary market area. Through its three locations, the bank handles approximately 22.9% of the total deposit base in Polk & San Jacinto Counties. The bank's financial condition does not restrict its ability to meet the defined community's credit needs.

Polk County has a population of approximately 53,255 with the City of Livingston representing about 5,784 or 11% of the county population. A significant portion of the community population (and the bank's customer base) are retirees. The area's major industries are timber, tourism, and oil and gas. Over the past thirty years, Livingston has experienced a diversification of the economic base with the construction of the prison by the Texas Dept of Criminal Justice. It is anticipated that future growth for the region will continue to be focused on the health-care industry as well as retiree/senior-care related industry and small businesses. Livingston should continue to experience a growing senior population due to the continued expansion of the hospital, construction of new medical office buildings, nursing homes, assisted living, and independent living retirement facilities. Also, with the City's designation of a "Main Street City" and their program in place, we are experiencing a revitalization of the downtown area. The antique stores, hotels, Trade Days, Lake Livingston, and the casino have all contributed to growth in tourism and stimulation of this market. Some new businesses in our area are Stella's, Cheeky's Coffee, The Vault Venue, Dugout Bar & Grill, Country Express Exxon, Katie's Bakery, Island Time Tan, Valero, Dollar General Marketplace, Wendy's, Trusted Companion, Serenity Med Spa, Indulge Kitchen & Lounge, Patron Title, Fitz X Annie Clothing Store, Gobel West. The largest employers in Livingston are Livingston ISD, Wal-Mart, County of Polk, Chi-St Luke Memorial Medical Center, Pine Ridge Nursing Center, Sam Houston Electric Coop Inc., The Bradford at Brookside Health Care, Lowe's Home Improvement Center, and First National Bank. The largest employers in outlying areas include Texas Department of Criminal Justice, Corrigan Camden ISD, IAH Detention Facility, Naskila Gaming Center, Alabama-Coushatta Indian Reservation, Escapees, Onalaska ISD, Roy O Martin, Georgia Pacific, and American Railcar Manufacturing. The Alabama-Coushatta Indian Reservation, the

largest reservation in Texas, is located within the bank's defined community. Lake Livingston, a, 83-thousand-acre, man-made lake, is also located within the bank's defined market area.

In the bank's defined CRA community for its primary location in Livingston (see Section II, below), there are three full-service commercial banks. First National is the second largest and has consistently aspired to be a leader among these institutions in promoting and developing the defined community and providing for its credit needs.

Although the bank is relatively moderate in size, its management and Board are acutely aware that its vitality has been directly related to the growth and vitality of the general Livingston community. Therefore, the bank is dedicated to serving the financial needs of all segments of its defined market area, including the low- and moderate-income neighborhoods.

The bank's Directors have joined with its management to define its primary community, to determine the credit needs of this community, and to establish a philosophy of serving the financial needs of this defined area. The "how" and "what" of serving these needs is the purpose of the bank's Community Reinvestment Act Statement.

Besides the Introduction (Section I), there are six parts to this Statement, and each part serves a separate purpose. Section II delineates the approximate area which the bank regards as its assessment area. The attached map outlines this area. Section III describes the bank's philosophy of non-discrimination and contains a brief description of the general types of financial services, credit, and depository, offered by the bank, and an explanation of how the availability of certain kinds of credit can vary with circumstances. The fourth section of the Statement is a replica of the Public CRA Notice which is posted in the lobby of the bank and branches, see Exhibits B & C. Section V is Community Evaluation, Bank and Branch locations/hours of service, and ATM locations. Section VI details some of the CRA activities in which The First National Bank has been (and is preparing to become) engaged. For reasons of both space and time, these activities are only briefly described. The bank's CRA files contain more complete descriptions. Section VI also describes the methods the bank uses in ascertaining the credit needs of our community. Section VII includes information about the Public Comment File. The final section concludes with a provision for the continuing Board evaluation and up-dating of the bank's CRA activities.

II. ASSESSMENT OF THE BANK'S "COMMUNITY"

The First National Bank defines its assessment area as:

A. Polk County, San Jacinto County, and Trinity County

B. The secondary market is defined by our customers.

This assessment area was "defined" for the bank after management carefully analyzed the zip codes from which the bank drew most of its deposits, to which it extended most of its credits, and where it has denied credit extensions. Within this assessment area are interspersed moderate-income areas. All sound productive loans, permitted by law and the bank's resources and that are good for the bank and the defined community, are actively sought.

This assessment area is outlined on the attached maps, which is made a part of this Statement. (See Exhibit A)

The bank's primary marketing efforts in gathering deposits and extending credit will continue to be undertaken in this defined assessment area.

From time to time, the bank makes loans for various legitimate purposes to qualified depositor/borrowers outside of the defined assessment area when management considers such loans to be in the best overall interest of the bank, the borrowing customer, and when such loans are consistent with the safe and sound operation of the bank. (It should be noted that usually the bank prefers that credit is extended primarily to customers with a deposit relationship.)

III. PHILOSOPHY OF LENDING AND THE TYPES OF CREDIT/DEPOSIT SERVICES AVAILABLE FROM THE FIRST NATIONAL BANK

A. Policy

It is the intent of The First National Bank of Livingston to comply with the spirit and the letter of all the provisions of the Community Reinvestment Act. The convenience and needs of the local community include the need for credit services. It is the intent of the Board of Directors of the bank to operate it in such a manner as to meet the legitimate credit needs of its assessment area, including those of low- and moderate-income neighborhoods within the market, consistent with the safe and sound operation of the bank. Our objectives are to maintain both the confidence of the public and our reputation as a sound financial institution. Accordingly, while we have every desire to serve the legitimate credit needs of our defined community, we are not willing to sacrifice the right to make sound credit decisions.

The bank is fundamentally committed to assuring equality and fairness in all of its lending activities, and to this end all of our lending personnel are held accountable by the Board of Directors. In all applications for and extensions of credit, the bank intends to comply fully in both detail and spirit with all lending laws and regulations. It is the policy of the bank not to discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to contract), or because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act or any State law upon which an exemption has been granted by the Federal Reserve Board. In all extensions of credit, the lending officers will be expected to look to the lending guidelines established in the bank's Loan Policy. Every employee involved in the lending process is charged with the responsibility for adhering to the bank's nondiscrimination policy and for learning and following the appropriate lending guidelines.

The bank provides a broad range of consumer and small business loans to all qualified applicants. On a continuing basis, the bank will make a sincere effort to identify and provide other credit services needed by the community.

The following list describes the types of credit and depository services which The First National Bank is prepared to extend to qualified customers in our assessment area (consistent with the safe and sound operation of the bank). However, it must be noted that the availability of any of these types of credit at any particular time may be affected by numerous factors beyond the control of the bank. Such factors might include general economic conditions, usury ceilings, federal or state government regulatory actions, legal constraints, bank liquidity, etc.

B. Credit Services

1. Consumer Loans

Secured and unsecured loans (including revolving lines of credit) to individuals for personal, family or household purposes, such as:

- a. automobile
- b. home and property improvement
- c. household goods (furniture, appliances, & computers)
- d. recreational vehicle
- e. mobile home
- f. boats
- g. health and medical purpose
- h. other personal, family, or household needs
- i. overdraft protection ("Pocket Money Account")
- j. home equity loans

2. Real Estate Loans

Secured loans to individuals and businesses to construct, improve or purchase real property and improvements.

a. Construction Loans

- i. 1-4 family residential property
- ii. Commercial and industrial property

b. Long-term mortgage loans

- i. 1-4 family residential property
- ii. Commercial and industrial properties

- iii. Land acquisition and improvement loans - raw land or residential lots.
- iv. Variable rate mortgages with terms up to 30 years
- c. Home improvement loans
- d. Home equity loans
- e. Interim construction and land development loans where the bank is committed to the permanent financing.
- f. Performing as agent for fixed rate mortgage loans administered by separate bank.

Real Estate Loan Fees:

- 1. Commercial
 - a. No Application Fee
 - b. Origination fee of 0.5% of loan amount, minimum \$950
 - c. Commercial Construction inspection fee \$750
- 2. Consumer Construction/Home Improvement Loans
 - a. No Application Fee
 - b. \$950 Administrative Fee
 - c. Inspection fee \$450
- 3. All Other Real Estate Loans
 - a. No Application Fee
 - b. \$750 Administrative Fee

3. Small Business Professional and Executive Loans

Secured and unsecured loans to small business owners and professionals such as accountants, attorneys, dentists, doctors, etc.

- a. Term loans for the purchase of equipment or to finance leasehold improvements.
- b. Practice Acquisition loans

4. Commercial Loans

Loans secured primarily by accounts receivable, inventory, and equipment, including Small Business Administration (SBA) loans.

5. Farm, Ranch, & Timber Loans

- a. Livestock loans
- b. Feed and fertilizer loans

- c. Equipment loans
- d. Property acquisition or improvement loans
- e. Timber acquisition and harvesting loans

6. Financing for Non-Profit Entities

Loans to local, county, city, and other government agencies and education entities for the purchase of equipment and construction of permanent improvements. (The bank also purchases bonds and certificates of obligations issued by such entities when they are available.)

Reduced rate loans to churches, hospital foundation, community park development association, volunteer fire departments, and other not-for-profit organizations.

7. Community Development Loans

All types of loans to and assistance for community development programs and projects, including construction loans to non-profit organizations and churches.

C. Depository/Investment/Non-Credit Services

- 1. Checking accounts
- 2. Savings accounts
- 3. Interest bearing transaction accounts
- 4. Certificates of Deposit
- 5. Safe deposit boxes
- 6. Individual Retirement Accounts
- 7. Travel Card
- 8. Cashier's checks
- 9. Money orders
- 10. Check cashing services
- 11. Wire transfer services
- 12. Collection/Exchange
- 13. Merchant programs for MasterCard/VISA credit cards
- 14. Community room for organizational meetings
- 15. 24-hour Telebanking Service
- 16. Master Money Check Card - Debit/ATM (Instant Issue)
- 17. Business Debit Card
- 18. Notary service and signature guarantees
- 19. ATM's – 5 at 3 locations
- 20. ATM Deposits – 4 at 3 locations

21. Church Street Financial Services - Full-service insurance agency, full service brokerage and retirement planning.
22. Expanded Overdraft Program – Pocket Money Overdraft Protection
23. No Service Charge Checking - Free Account
24. Extended Lobby Hours
25. Internet Banking
26. Cash Management Online
27. Bill Pay Online
28. Health Savings Accounts
29. Gift Cards
30. On-line applications for deposit and loan products
31. Quicken and QuickBooks software for on-line banking
32. Lock Box Service
33. Messenger Service – Online banking product
34. Mobile Banking
35. Website – Educational Sections (Consumer Protection Info)
36. Fraud Education/Fraud Officer for Bank/Community
37. Free Community Shred Days
38. Mobile Banking App
39. Remote Deposit Capture
40. Merchant Deposit Capture
41. Facebook, Twitter, LinkedIn, and Instagram on social media
42. Google Listing
43. Positive Pay
44. Transfer Now
45. YouTube Channel

Bank personnel offer technical assistance for small businesses, community-based organizations and low to moderate income consumers.

Additional services, when identified as being desirable and beneficial to our defined community, shall be made available as part of the financial services provided by the bank. The bank recognizes its responsibility to provide affordable services to all economic and financial segments of the community. However, these services cannot be made available without cost to the bank. It is our policy to establish service fees on the basis of both internal costs and competitive market prices.

IV. COMMUNITY REINVESTMENT ACT NOTICE

See Exhibit B attached.

V. COMMUNITY EVALUATION AS TO CURRENT AND FUTURE NEEDS

Most of the officers in the Bank are active in various social organizations and the Chamber of Commerce and are therefore constantly exposed to current or anticipated events that would or will affect the community.

Other officers and/or directors also serve on various civic and municipal boards, from which comes a constant inflow of current information available for evaluation.

A. Banking Hours:

Main Bank, Westside – 2121 Hwy 190 W, Livingston, TX 77351
Located in Census Tract Code 2102.04

Bank Lobby:	Monday through Friday	9:00 am - 5:30 pm
	Saturday	8:00 am - 12:00 pm
Drive-in:	Monday through Friday	7:30 am - 5:30 pm
	Saturday	8:00 am - 12:00 pm

Onalaska Branch – 14114 Hwy 190 West, Onalaska, TX 77360
Located in Census Tract Code 2103.01

Bank Lobby:	Monday through Friday	9:00 am - 5:30 pm
	Saturday	8:00 am - 12:00 pm
Drive-in:	Monday through Friday	7:30 am - 5:30 pm
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Downtown Branch - 308 W. Church, Livingston, TX 77351
Located in Census Tract Code 2103.02

Bank Lobby:	Monday through Friday	9:00 am - 5:30 pm
	Saturday	Closed
Drive-in:	Monday through Friday	7:30 am - 5:30 pm
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B. ATM Locations: The Bank has 5 ATM's:

Main Bank, Westside 2121 Hwy 190 W, Livingston, TX 77351 CT 2102.04
Two ATMs at this location

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The Bank's collective involvement in these key service organizations gives the Bank a unique "eye and ear" on the community's wide and varying financial needs. Bank representatives report on meetings of these groups. Such input helps to formulate the Bank's programs and goals.

It should be noted that the Bank not only supports these organizations through employee/director time and involvement, but the Bank also placed its charitable contribution dollars to work in these places. In 2023, the Bank made numerous separate contributions to the civic, education, and charitable organizations of its assessment area.

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As community needs arise, the Bank plans to be aggressive in as many ways as is feasible - but also prudent. The Bank's greatest desire is to be as beneficial as possible to the citizens of its defined assessment area, while it remains dedicated at the same time to safe and sound banking practices.

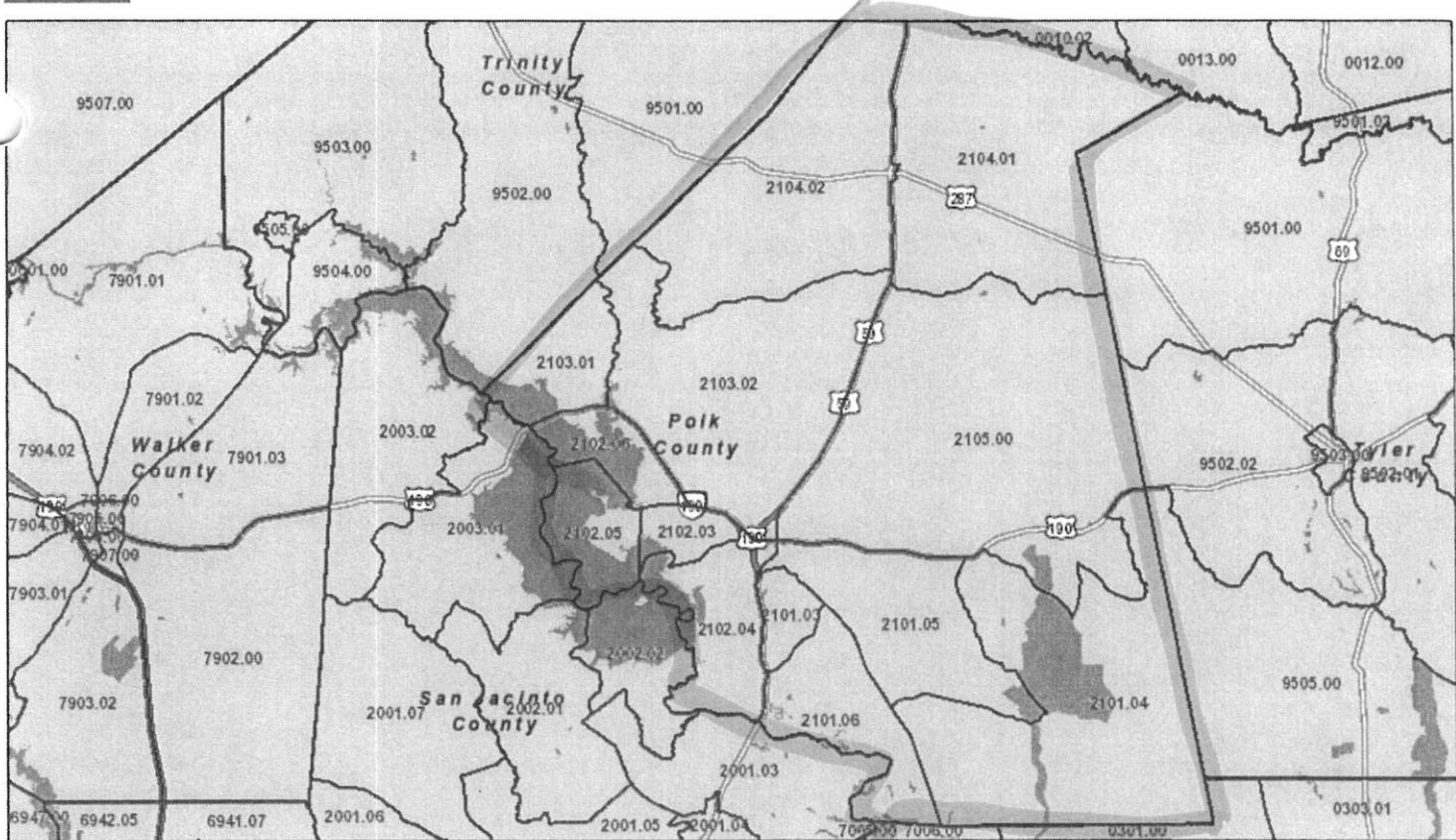
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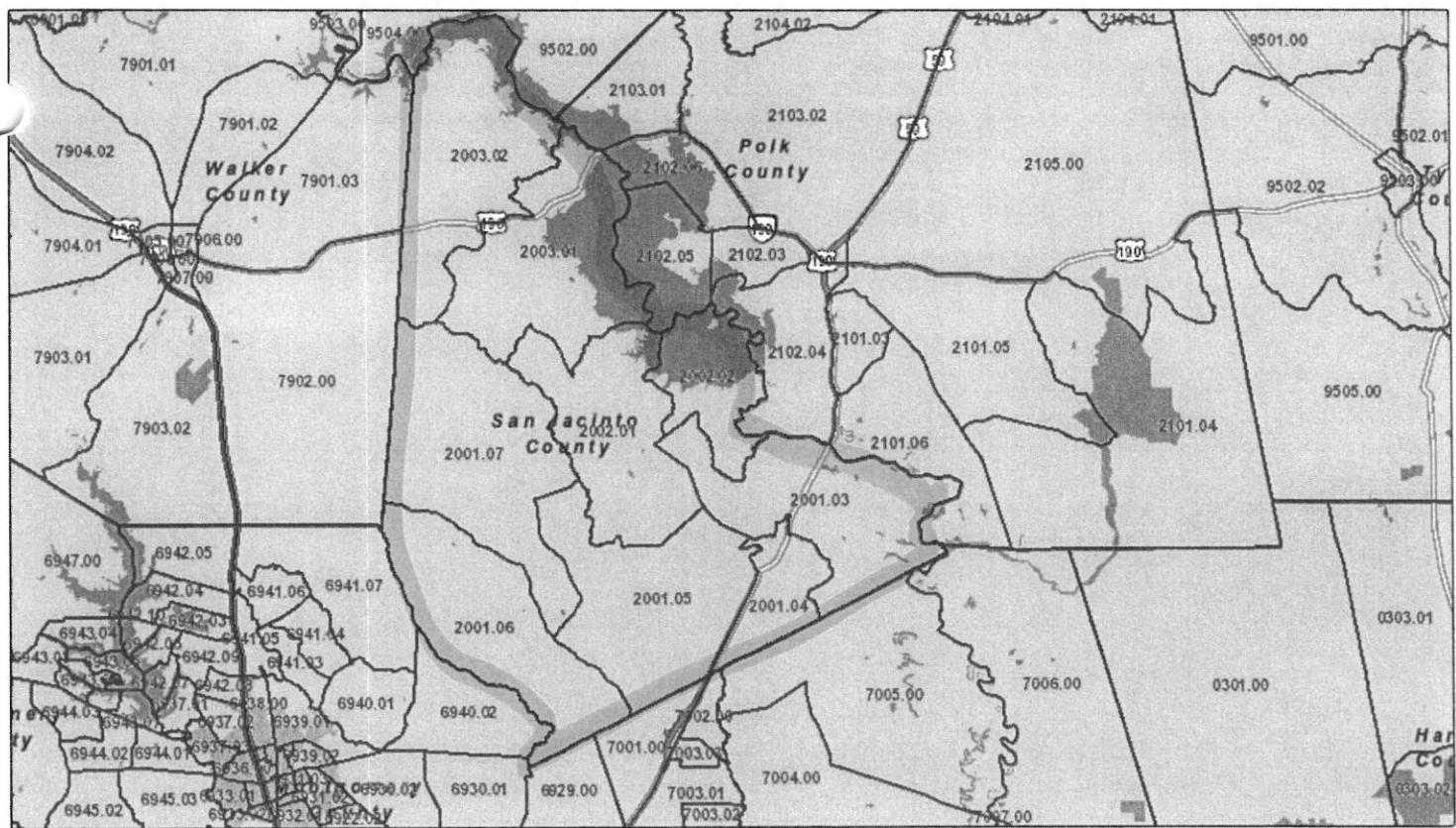
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Matched Address:
MSA: || State: || County: || Tract Code:

Selected Tract
MSA: II State: II County: II Tract Code:

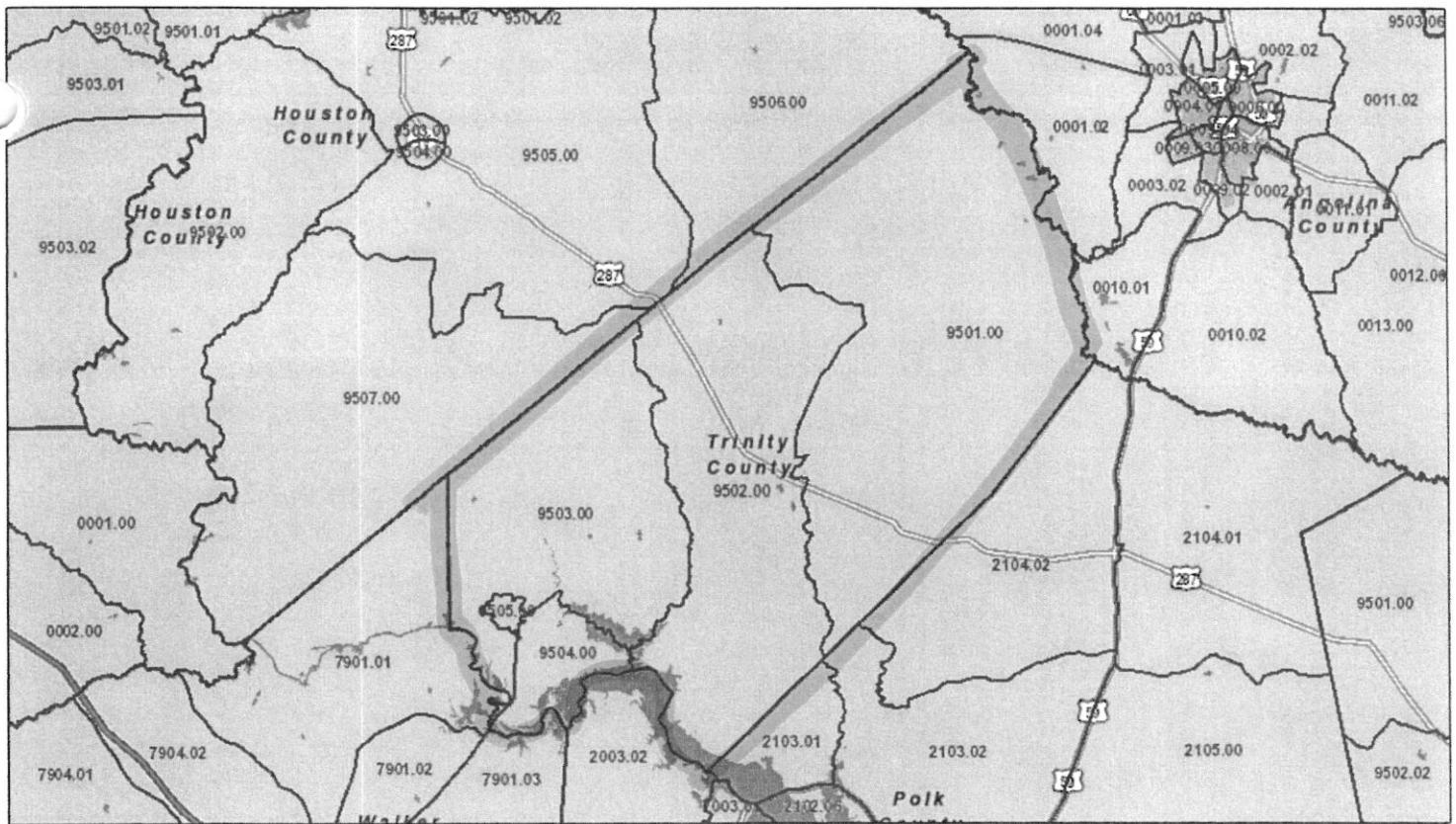


● Matched Address:

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Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC; and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at 2121 US Highway 190 W, Livingston, TX 77351.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, Southern District, 500 N Akard St, Suite 1600, Dallas, TX, 75201. You may send written comments regarding the needs and opportunities of any of the banks's assessment area(s) to A.C. Evans, Jr, President, PO Box 671, Livingston, TX, cevans@fnblivingston.com and Deputy Comptroller Southern District, 500 N Akard St, Suite 1600, Dallas, TX, 75201, CommunityAffairs@occ.treas.gov. Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of FNB Company, a bank holding company. You may request from the Director of Applications, Federal Reserve 303 Bank of Dallas, 2200 N Pearl St., Dallas, TX 75201 an announcement of applications covered by the CRA filed by bank holding companies.

EXHIBIT "B"



PUBLIC DISCLOSURE

April 3, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Livingston
Charter Number 6169

2121 Highway 190 West
Livingston, TX 77351

Office of the Comptroller of the Currency

909 Fannin Street, Suite 1900
Houston, TX 77010

NOTE: 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, and should not 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.

Table of Contents

Overall CRA Rating.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	5
State Rating.....	6
Community Development Test	10
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, a substantial majority of loans originated inside the assessment area (AA), and reasonable geographic and borrower distributions of loans. The bank demonstrated excellent borrower distribution performance for small business loans.
- The Community Development (CD) Test rating is based on a reasonable amount of CD loans, investments, and services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, performance context, and credit needs of the AA, the bank's LTD ratio is reasonable. As of December 31, 2022, the bank's quarterly average LTD ratio since the last Community Reinvestment Act (CRA) examination was 34 percent. During the evaluation period, the bank's quarterly LTD ratio ranged from a low of 27 percent to a high of 40 percent. Our analysis included five similarly situated community banks serving the same AA. The comparator bank quarterly average LTD ratio was 45 percent, with an average low of 31 percent and average high of 66 percent.

Several factors impacted First National Bank of Livingston's (FNB Livingston) LTD ratio, which we considered in our evaluation. During the COVID-19 Pandemic the bank provided assistance to many small business customers through the Paycheck Protection Program (PPP), which increased the loan volume temporarily. PPP loan proceeds, government stimulus funds, overall increased savings during the pandemic, and growth in the community resulted in a rise in deposit balances. During the fourth quarter of 2020 through 2021 and part of 2022, loan volume continued to decline from PPP loan forgiveness while deposit balances remained elevated, further impacting the LTD ratio. Also, FNB Livingston holds public fund deposits that reduce available funds to lend. After excluding public fund balances as of December 31, 2022, the adjusted LTD ratio increases to 40 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated or purchased 95 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under other performance criteria. Our analysis included a sample of loans originated since January 1, 2020, through December 31, 2021, consisting of 40 residential real estate loans, 40 consumer loans, and 40 commercial loans.

Lending Inside and Outside of the Assessment Area												
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)		
	Inside		Outside			Inside		Outside				
	#	%	#	%		\$	%	\$	%			
Home Mortgage	40	100	0	0.00	40	7,329	100.00	0	0.00	7,329		
Small Business	35	87.50	5	12.50	40	2,117	42.98	2,809	57.02	4,926		
Consumer	39	97.50	1	2.50	40	340	97.36	9	2.64	349		
Total	114	95.00	6	5.00	120	9,786	77.64	2,818	22.36	12,604		

Description of Institution

FNB Livingston is a full-service community bank chartered in 1902 and is a wholly owned subsidiary of FNB Company, a Texas holding company. The main office is located at 2121 US Hwy 190 West in Livingston, Texas. There are two additional branches located within Polk County in Livingston and Onalaska, Texas. All locations have reasonable operating hours with additional extended drive-thru hours available on Saturday to meet the needs of the community. All locations operate automated teller machines (ATMs) which allows for afterhours deposits. A stand-alone ATM is also available inside the local Walmart. Online and mobile banking is available 24 hours daily.

FNB Livingston offers a full range of credit products that include commercial, consumer, real estate, and agriculture loans. Other credit services include secured and unsecured loans, financing for non-profit entities, and community development loans. There is no minimum amount for personal loans and a high percentage of these loans are originated for less than \$5,000 to accommodate credit needs of lower income customers. Of note, the bank has partnered with third party mortgage banks where they refer customers requesting longer-term home mortgage loans. For the years 2020-2022, the bank referred a total of \$12 million in residential mortgage loans.

As of December 31, 2022, loans and leases totaled \$163 million. FNB Livingston reported total assets of \$502 million and tier 1 leverage capital of 12.54 percent. The loan portfolio is primarily residential real estate loans totaling \$133.5 million, or 82 percent of total loans. The remainder of the portfolio consists of commercial loans totaling \$28 million, or 17 percent of the total portfolio and consumer loans totaling \$15 million, or 9 percent. The local market does not call for an abundance of large commercial lending and FNB Livingston remains committed to small and local businesses to ensure their financial needs are met. During the COVID-19 Pandemic, FNB Livingston assisted many small businesses through PPP lending. FNB Livingston provided 525 loans totaling over \$30 million, with most of the funds benefitting businesses within the AA.

Other services provided by FNB Livingston include free checking, safe deposit boxes, internet and mobile banking, remote deposit capture, deposit-taking ATMs, free notary service, and utilization of their community room for organizational meetings for free.

There are no legal or financial factors impeding the bank's ability to meet the credit needs of its AA. There were no branch openings or closings during the evaluation period. The last CRA evaluation dated February 10, 2020, resulted in an Outstanding rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB Livingston was evaluated under the Intermediate Small Bank CRA evaluation procedures, which includes a Lending Test and a CD Test that analyzes the bank's record of meeting the credit needs of its AA through lending and CD activities. Since there were demographic changes in 2022 and Home Mortgage Disclosure Act (HMDA) and CRA aggregate data were not available for comparison, we did not evaluate 2022 lending activities. The evaluation period for the Lending Test is January 1, 2020, through December 31, 2021. The evaluation period for the CD test is January 1, 2020, through December 31, 2022.

By dollar amount, primary loan products were residential real estate and commercial loans. By number of loans, consumer lending is also a primary product. All three primary products were given equal consideration during this evaluation. FNB Livingston is not a HMDA or CRA reporter; therefore, we relied on a sample of loans for the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The state of Texas is the only rating area. FNB Livingston has one AA located within three counties: Polk, San Jacinto, and Trinity. The state rating is based on performance in all bank AAs. Refer to the "Scope" section under each state rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable geographic distribution of loans;
- A reasonable distribution of loans to individuals of different income levels and businesses of different sizes; and
- A reasonable level of CD loans, qualified CD donations, and CD services.

Description of Institution's Operations in Texas

FNB Livingston operates three full-service branch locations in Polk County. The main branch is located in Livingston with one branch located in Onalaska, a small tourist and recreation community on Lake Livingston, and the other branch is located in the downtown area. The bank has five ATMs, as the main location includes a lobby and drive-thru ATM.

FNB Livingston's non-MSA AA (Livingston AA) includes Polk, San Jacinto, and Trinity Counties. The AA includes all 19 census tracts (CTs) and does not arbitrarily exclude low- or moderate-income (LMI) areas. There are no low-income CTs and only three moderate-income CTs, with the remaining 16 CTs designated as middle-income. Each of the three counties include one moderate-income CT. All four middle-income CTs in Trinity County were considered distressed or under-served in 2020. All three FNB Livingston branches are located in middle-income CTs.

The Federal Deposit Insurance Corporation Market Share Report as of June 30, 2022, showed eight banks operating 17 branches in the AA. FNB Livingston has the largest market share at 35 percent of area deposits. The next largest holdings in the area include First State Bank, Peoples State Bank, and Citizens State Bank.

Community Contacts

We contacted one organization to identify various needs in the community. This contact indicated a need for various services, particularly transportation. A majority of the residents they service do not have transportation and find it difficult to get to places such as medical facilities and grocery stores. The representative also indicated is a need for affordable housing and there are various opportunities for financial institutions to provide assistance.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Livingston AA

Table A – Demographic Information of the Assessment Area Assessment Area: Livingston 2020-2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	15.8	84.2	0.0	0.0
Population by Geography	87,541	0.0	18.4	81.6	0.0	0.0
Housing Units by Geography	45,493	0.0	11.9	88.1	0.0	0.0
Owner-Occupied Units by Geography	26,064	0.0	10.9	89.1	0.0	0.0
Occupied Rental Units by Geography	6,217	0.0	20.7	79.3	0.0	0.0
Vacant Units by Geography	13,212	0.0	9.6	90.4	0.0	0.0
Businesses by Geography	5,160	0.0	8.6	91.4	0.0	0.0
Farms by Geography	205	0.0	8.8	91.2	0.0	0.0
Family Distribution by Income Level	22,681	23.7	19.2	18.7	38.4	0.0
Household Distribution by Income Level	32,281	24.7	18.3	16.9	40.1	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$86,151
			Median Gross Rent			\$644
			Families Below Poverty Level			13.4%

Source: 2015 ACS and 2021 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.*

Scope of Evaluation in Texas

FNB Livingston has only one AA in Texas, which received a full-scope review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state. There were no low-income CTs in the Livingston AA, so our analysis focused on moderate-income CTs.

Home Mortgage Loans

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The distribution of residential loans to moderate-income geographies is reasonable. The proportion of loans originated in moderate-income CTs was significantly below the percentage of owner-occupied housing units; however, only slightly below the aggregate lending of all financial institutions.

Small Loans to Businesses

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The distribution of small loans to businesses in moderate-income geographies is reasonable. The proportion of loans originated in moderate-income CTs was lower than both the percentage of businesses in those CTs and the aggregate lending of all financial institutions. Given the limited number of businesses located in those tracts, geographic distribution of small loans to businesses is considered reasonable.

Consumer Loans

Refer to Table U in appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to moderate-income geographies is reasonable. The proportion of loans originated in moderate-income CTs was consistent with the percentage of households located in those geographies. There is no aggregate data for consumer loans.

Distribution of Loans by Income Level of the Borrower

The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans is poor. FNB Livingston did not originate any home mortgage loans to low-income borrowers during the evaluation period. The percentage of home mortgage loans originated to moderate-income borrowers was significantly below the demographic and aggregate lending of all institutions. This low level of lending to LMI borrowers is primarily related to the impact from the COVID-19 pandemic. Unemployment in the AA was high during the evaluation years, with Polk County's unemployment rate above 8 percent. Given the uncertainty in the job market, this resulted in lower level of mortgage loan requests.

Small Loans to Businesses

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of small loans to businesses is excellent. The percentage of small loans to businesses is below the percentages of businesses but significantly exceeds the aggregate data reported by all financial institutions.

Consumer Loans

Refer to Table V in appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans is reasonable. The percentage of consumer loans originated to low-income borrowers is below the percentage of households but lending to moderate-income borrower exceeded the demographic comparator.

Responses to Complaints

FNB Livingston did not have any CRA related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area	Community Development Loans			
	#	% of Total #	\$(000's)	% of Total \$
Livingston	30	100	\$3,612	100

During the evaluation period, FNB Livingston demonstrated adequate responsiveness to CD loans as they originated 30 loans totaling \$3.6 million. The bank originated five loans for the purpose of providing affordable housing in the AA. Several loans provided community services including assisting

with the purchase of school buses for the district where a majority of the students are economically disadvantaged. A majority of the CD loans supported economic development by providing jobs to LMI individuals. Of note, FNB Livingston made 525 PPP loans totaling over \$30 million in response to the COVID-19 Pandemic.

Number and Amount of Qualified Investments

Assessment Area	Qualified Investments									
	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Livingston	0	0	52	46	52	100	46	100	0	0

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

During the evaluation period, FNB Livingston demonstrated adequate responsiveness to CD investments as they made 52 qualified donations to 27 organizations, totaling approximately \$46,000. The majority of the bank's donations helped local organizations provide community services to LMI individuals. Of note, the bank donated \$15,000 to organizations that helped provide programs to LMI youth and their families. FNB Livingston contributed \$31,000 to various organizations within communities in the AA. The bank also partnered with the Independent Bankers Association and Texas Bankers Association to contribute towards a memorial fund for events in Texas and with Kentucky Bankers Relief Fund for tornado relief in 19 counties in Kentucky.

There were no qualified investments bought during the evaluation period; however, the bank did purchase three school bonds outside of the AA totaling \$1.4 million where the student population is primarily economically disadvantaged. They also purchased two bonds totaling \$986,000 in two counties for street and road improvement where the majority of the CTs are LMI.

Extent to Which the Bank Provides Community Development Services

Bank employees provided a total of 915 hours of service to 18 organizations in the AA. Most of the organizations provide community services that benefit LMI individuals; however, one organization helped support affordable housing. A number of employees held leadership positions through board membership, while other employees provided financial education classes at local schools. These classes are designed to help increase financial skills for students in the bank's AA who are primarily classified as economically disadvantaged.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2020 to 12/31/2021 – Lending Test 01/01/2020 to 12/31/2022 – CD Test	
Bank Products Reviewed:	Home mortgage, small business, consumer loans CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
TEXAS		
Livingston AA	Full-Scope	All CTs in Polk, San Jacinto, and Trinity Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS FNB Livingston			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
FNB Livingston	Satisfactory	Satisfactory	Satisfactory
MMSA or State:			
State of Texas	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, other secured consumer loans, and other unsecured consumer loans.

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, which 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).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): 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, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																2020-21			
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Livingston	40	7,329	100.0	2,719	0.0	0.0	0.0	10.9	5.0	7.5	89.1	95.0	92.5	0.0	0.0	0.0	0.0	0.0	0.0
Total	40	7,329	100.0	2,719	0.0	0.0	0.0	10.9	5.0	7.5	89.1	95.0	92.5	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																2020-21			
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Livingston	40	7,329	100.0	2,719	23.7	0.0	2.6	19.2	2.5	10.0	18.7	15.0	15.4	38.4	82.5	50.8	0.0	0.0	21.1
Total	40	7,329	100.0	2,719	23.7	0.0	2.6	19.2	2.5	10.0	18.7	15.0	15.4	38.4	82.5	50.8	0.0	0.0	21.1

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography															2020-21				
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Livingston	35	2,117	100.0	1,551	0.0	0.0	0.0	8.6	5.7	9.2	91.4	94.3	90.8	0.0	0.0	0.0	0.0	0.0	0.0
Total	35	2,117	100.0	1,551	0.0	0.0	0.0	8.6	5.7	9.2	91.4	94.3	90.8	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues															2020-21		
Assessment Area:	Total Loans to Small Businesses					Businesses with Revenues <= 1MM				Businesses with Revenues > 1MM			Businesses with Revenues Not Available				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses
Livingston	35	2,117	100.0	1,551	88.4	68.6	39.8	2.9	25.7	8.7	5.7	8.7	5.7	8.7	5.7	8.7	5.7
Total	35	2,117	100.0	1,551	88.4	68.6	39.8	2.9	25.7	8.7	5.7	8.7	5.7	8.7	5.7	8.7	5.7

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography **2020-21**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Livingston	39	340	100.0	0.0	0.0	12.8	12.8	87.2	87.2	0.0	0.0	0.0	0.0
Total	39	340	100.0	0.0	0.0	12.8	12.8	87.2	87.2	0.0	0.0	0.0	0.0

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2020-21**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Livingston	39	340	100.0	24.7	15.4	18.3	23.1	16.9	7.7	40.1	53.9	0.0	0.0
Total	39	340	100.0	24.7	15.4	18.3	23.1	16.9	7.7	40.1	53.9	0.0	0.0

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

First National Bank of Livingston, Texas

Public Comments

2022	No Comments Received
2023	No Comments Received
2024	No Comments Received
2025	No Comments Received

First National Bank of Livingston, Texas

Public Complaints

2022	No Complaints Received
2023	No Complaints Received
2024	No Complaints Received
2025	No Complaints Received