First National Bank

Fort Stockton, Texas

DATE APPROVED BY BOARD March 2026

COMMUNITY REINVESTMENT ACT POLICY

I. **PURPOSE:** The Community Reinvestment Act of 1977 ("CRA") and the federal banking regulators' CRA Regulations were enacted to help ensure that banks meet the credit needs of their communities. The Regulations provide guidance about the methods regulators will use in assessing the Bank's CRA performance. Each bank must delineate one or more "assessment areas" within which the regulators will evaluate the Bank's record of helping to meet the credit needs of its community. Each bank must also make available to the public certain CRA related information. CRA encourages lenders to establish dialogues with local community members regarding their credit needs and to make efforts, within sound credit practices, to help meet those needs. The Board of Directors recognizes its responsibility to establish and implement policies and procedures to achieve compliance with the requirements of the CRA and to serve the community's credit needs, including the needs of low- and moderate-income areas.

II. **STATEMENT:** The Board of Directors and senior management will take an active role in assuring overall compliance with the CRA. The Board of Directors of the Bank will review and approve the Bank's CRA Policy, including the reasonableness of the delineated assessment area, at least annually and after each material change. All CRA-related discussions are to be documented in minutes of the Board of Directors' meetings. Further, the Board of Directors will review periodic self-assessments of the Bank's CRA compliance efforts. The Bank will make reasonable efforts to ascertain the credit needs of the community and to develop and market products and services to meet those needs. All the Bank's directors, officers and employees are encouraged to be familiar with the Bank's CRA goals and responsibilities. It is the Bank's policy to comply with the standards imposed by CRA and related regulations by making safe and sound loans and investments and providing safe and sound services on which the Bank expects to make a profit. The Bank will

develop and apply flexible underwriting standards for loans that benefit low- or moderate-income geographies or individuals which are consistent with safe and sound banking practices.

III. **CRA COMPLIANCE OFFICER:** Cassandra Sanchez is designated as the CRA Compliance Officer, the person responsible for coordinating, documenting, and monitoring the Bank's CRA program. The Bank's Board of Directors recognizes that CRA regulations are subject to change and that certain CRA regulations may or may not be effective as to the Bank or may become effective as to the Bank on different dates, depending on certain factors and alternative forms of CRA compliance which are available to the Bank under applicable regulations. The Board of Directors, with the guidance and assistance of the Compliance Officer, intends to ensure that the Bank complies with such regulations in a proper and timely manner.

The CRA Compliance Officer's responsibilities will include reporting periodically, but not less than annually, to the Board of Directors concerning the Bank's CRA efforts, performance, and, if appropriate, areas for improvement.

IV. **ASSESSMENT AREA:** The bank's assessment areas shall be the counties of Pecos and Midland, Texas.

V. **CRA NOTICE:** The Bank will provide in the lobby of its main office and each of its branches a public CRA Notice.

VI. **CRA PUBLIC FILE:** The Bank will maintain a public file, in which it will assemble all information and documents required by then effective regulations applicable to the Bank. Upon request, the Bank will provide copies of the information in its public file to any persons requesting such information. Such information will be provided in paper or other form acceptable to the person making the request. If the Bank charges fees for such service, the fees will be reasonable and will not exceed copying and mailing costs (if applicable). The information contained in the Bank's public file will be made available at the Bank's main office and, if the Bank is an interstate bank, at one branch office in each state. The Bank will make available at each of its branches: (i) a copy of the public section of its most recent CRA Performance Evaluation and a list of services provided by the branch; and (ii) within five calendar days of a request, all the information in the public file relating to the assessment area in which the branch is located. The Bank will update its

public file to ensure that the information contained therein will be current as of April 1 of each year.

VII. DATA COLLECTION, REPORTING AND DISCLOSURE: The Bank will assemble, collect, and maintain such CRA related information as may be required by applicable regulations in form and substance which are fully compliant with such regulations, including in a machine-readable format as prescribed by the regulators. These requirements are set forth in the Bank's Community Reinvestment Act Audit Procedures.

FIRST NATIONAL BANK OF FORT STOCKTON
LOAN TO DEPOSIT RATIOS AT QUARTER END

DATE	LOANS TO TOTAL DEPOSITS	LESS PUBLIC FUNDS
Jun-26	52.64%	60.51%
Mar-26	52.58%	57.82%
Dec-25	55.00%	60.94%
Sep-25	41.85%	45.48%
Jun-25	72.43%	80.55%
Mar-25	71.59%	76.77%
Dec-24	66.27%	70.08%
Sep-24	70.17%	74.89%

LOANS, TOTAL DEPOSITS, AND TOTAL DEPOSIT LESS PUBLIC FUNDS
(AT QUARTER END AND IN THOUSANDS)

DATE	LOANS	DEPOSITS	PUBLIC FUNDS	NET DEPOSITS
Jun-26	$72,516	$137,748	($17,911)	$119,837
Mar-26	$77,893	$148,139	($13,421)	$134,718
Dec-25	$77,645	$141,183	($13,781)	$127,402
Sep-25	$79,971	$191,099	($15,268)	$175,831
Jun-25	$83,269	$114,961	($11,582)	$103,379
Mar-25	$86,374	$120,648	($8,135)	$112,513
Dec-24	$79,428	$119,862	($6,518)	$113,344
Sep-24	$82,873	$118,103	($7,450)	$110,653

First National Bank of Fort Stockton

Fort Stockton, Texas

COMMUNITY REINVESTMENT ACT NOTICE

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

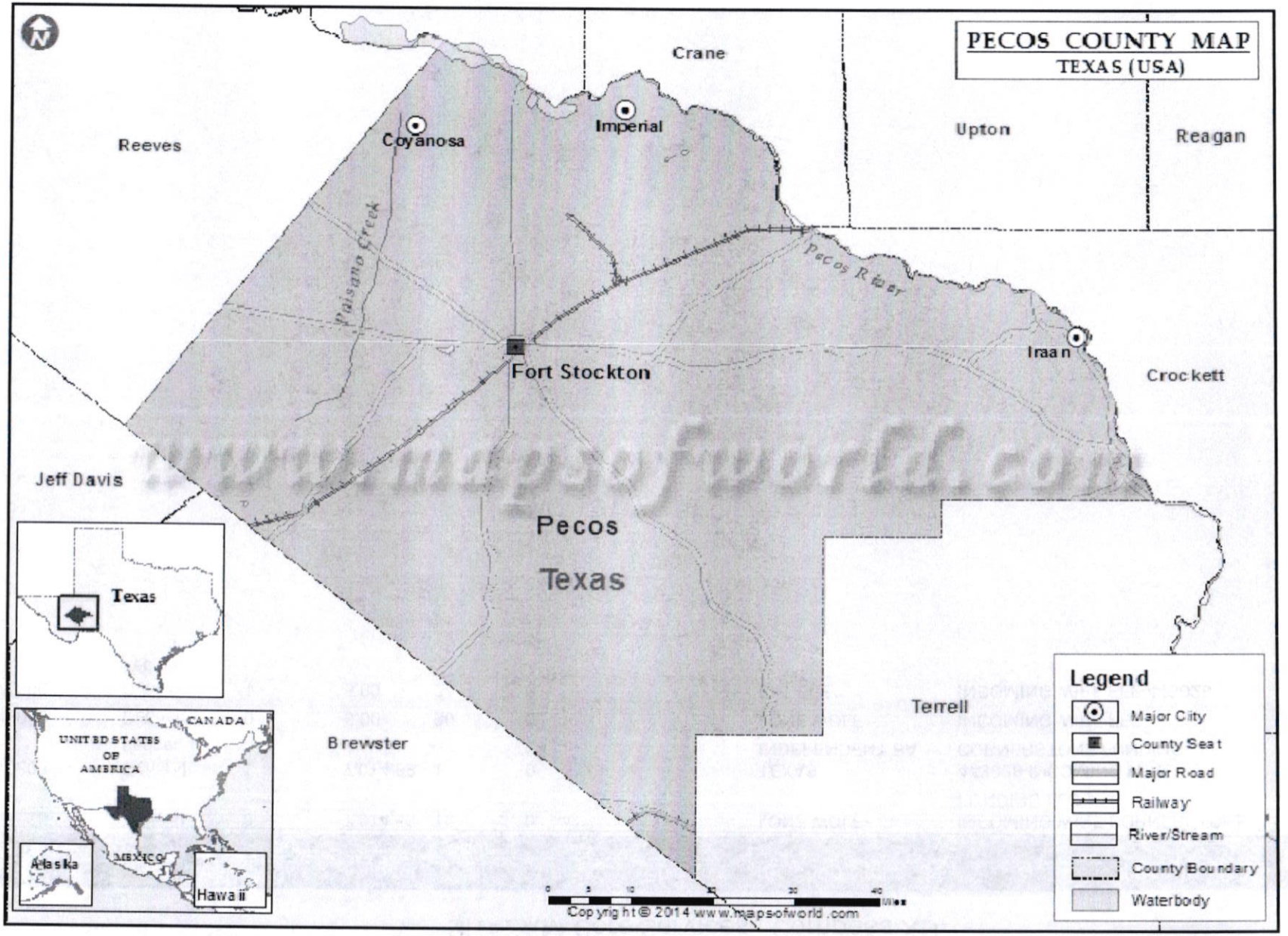
Your involvement is encouraged.

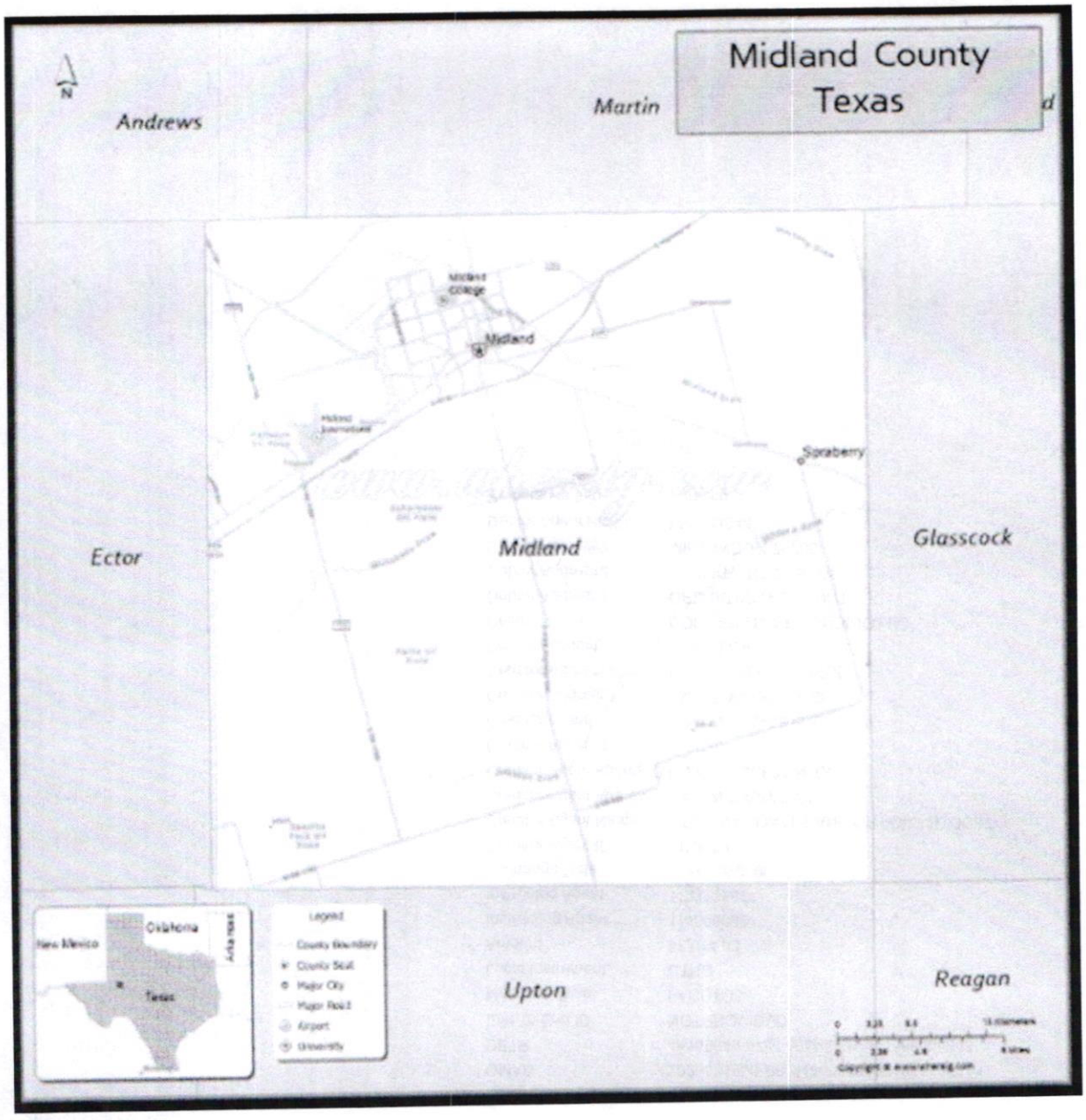
You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Comptroller, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this 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.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at First National Bank of Fort Stockton, located at 1000 W. Dickinson Blvd., Fort Stockton, Texas.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, P.O. Box 16095, Austin, TX 79756. You may send written comments about our performance in helping to meet community credit needs to First National Bank of Fort Stockton, P.O. Box 1329, Fort Stockton, TX 79735, and The Customer Assistance Group, P.O. Box 53570, Houston, TX. 77052. You may also contact the Deputy Controller at cracomments@occ.treas.gov. Your letter, 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 Holding Company, a bank holding company. You may request from the Office of the Comptroller of the Currency, Southern District, 500 North Akard Street, Suite 1600, Dallas, TX 75201 an announcement of applications covered by the CRA filed by bank holding companies.


PECOS COUNTY MAP
TEXAS (USA)
Crane
Upton
Reagan
Reeves
Coyanosa
Imperial
Paisano Creek
Pecos River
Fort Stockton
Iraan
Crockett
Jeff Davis
Pecos
Texas
Terrell
Brewster
Texas
CANADA
UNITED STATES OF AMERICA
MEXICO
Alaska
Hawaii
Legend
Major City
County Seat
Major Road
Railway
River/Stream
County Boundary
Waterbody
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Midland County
Texas
N
Andrews
Martin
Midland College
Midland
Midland International
Spraberry
Ector
Midland
Glasscock
Upton
Reagan
Oklahoma
New Mexico
Arkansas
Texas
Legend
County Boundary
County Seat
Major City
Major Road
Airport
University