

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer										
2025	8,860	92.0	771	8.0	9,631	20,650,000.00	92.8	1,599,000.00	7.2	22,249,000.00
Subtotal	8,860	92.0	771	8.0	9,631	20,650,000.00	92.8	1,599,000.00	7.2	22,249,000.00
Total	8,860	92.0	771	8.0	9,631	20,650,000.00	92.8	1,599,000.00	7.2	22,249,000.00

Source: Bank Data
 Due to rounding, totals may not equal 100.0
 Dollar amounts for Small Business, Small Farm, and Consumer loans are multiplied by 1000.

Institution: Woodforest National Bank		Geography: Texas										Evaluation Period: January 1, 2025 TO December 31, 2025									
Consumer Loans		Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Amarillo TX MSA	35	0.71	6.42	14.29	25.76	45.71	30.44	34.29	37.38	5.71	35	0.71	24.26	65.71	17.02	22.86	17.13	8.57	41.59	2.86	
Austin-Round Rock-San Marcos TX MSA	190	3.87	6.55	6.32	23.94	45.79	36.80	36.84	31.15	8.42	190	3.87	22.61	75.26	16.87	14.74	18.42	6.84	42.10	3.16	
Beaumont-Port Arthur TX MSA	49	1.00	8.21	22.45	33.18	34.69	24.14	20.41	31.77	20.41	49	1.00	27.15	48.98	16.24	26.53	17.32	16.33	39.30	8.16	
Brownsville-Harlingen TX MSA	175	3.57	2.07	0.57	25.38	42.86	40.25	38.29	31.59	18.29	175	3.57	26.16	42.86	15.26	31.43	15.14	16.00	43.44	9.71	
Cass County TX	38	0.77	-	-	8.66	5.26	68.88	81.58	22.46	13.16	38	0.77	27.58	63.16	14.70	26.32	19.29	5.26	38.44	5.26	
Cooke County TX	9	0.18	-	-	12.40	11.11	28.07	33.33	59.54	55.56	9	0.18	15.97	11.11	14.48	44.44	17.75	22.22	51.80	22.22	
Dallas-Fort Worth-Arlington TX MSA	496	10.11	8.97	7.46	25.24	35.69	31.34	37.90	33.63	18.75	496	10.11	22.96	60.69	17.02	26.21	17.96	9.88	42.06	3.23	
Eastern Non-MSA TX	92	1.87	-	-	22.79	8.70	56.11	65.22	21.10	26.09	92	1.87	24.10	48.91	17.07	23.91	18.82	11.96	40.02	15.22	
Gillespie County TX	20	0.41	-	-	-	-	46.78	65.00	53.22	35.00	20	0.41	16.21	55.00	16.34	35.00	17.01	5.00	50.44	5.00	
Houston-Pasadena-The Woodlands TX MSA	2,772	56.49	10.20	9.20	24.13	29.80	28.31	35.03	35.67	24.78	2,772	56.49	24.60	54.22	15.94	24.35	16.86	13.02	42.60	8.41	
Howard County TX	15	0.31	5.71	-	-	-	61.61	93.33	32.69	6.67	15	0.31	20.22	46.67	14.51	26.67	18.16	13.33	47.11	13.33	
Longview TX MSA	69	1.41	-	-	19.95	28.99	60.90	57.97	19.14	13.04	69	1.41	23.79	49.28	16.23	33.33	18.00	10.15	41.97	7.25	
Northeast Non-MSA TX	141	2.87	0.88	2.13	12.06	14.89	66.63	68.79	20.44	14.18	141	2.87	24.05	46.10	15.97	32.62	17.69	12.77	42.29	8.51	
San Antonio-New Braunfels TX MSA	506	10.31	6.18	8.30	29.98	33.79	31.55	39.53	31.78	17.98	506	10.31	24.10	62.65	15.96	25.49	18.44	7.91	41.51	3.95	
Shelby County TX	29	0.59	-	-	39.85	51.72	60.15	48.28	-	-	29	0.59	30.49	41.38	18.48	24.14	16.21	27.59	34.82	6.90	
Sherman-Denison TX MSA	35	0.71	2.15	5.71	25.46	37.14	50.39	45.71	22.00	11.43	35	0.71	22.90	60.00	17.12	40.00	18.51	-	41.47	-	
Southeast Non-MSA TX	119	2.43	1.25	0.84	23.64	17.65	50.89	63.87	24.23	17.65	119	2.43	24.58	47.90	15.80	25.21	17.11	11.77	42.50	15.13	
Texarkana TX MSA	34	0.69	4.03	2.94	15.57	20.59	46.96	44.12	33.45	32.35	34	0.69	25.82	41.18	13.43	32.35	16.69	20.59	44.07	5.88	
Titus County TX	29	0.59	-	-	4.18	6.90	95.82	93.10	-	-	29	0.59	21.40	51.72	16.78	24.14	18.61	20.69	43.21	3.45	
Tyler TX MSA	54	1.10	1.82	-	24.31	44.44	43.52	42.59	29.45	11.11	54	1.10	24.22	66.67	15.60	20.37	18.90	7.41	41.28	5.56	

Institution: Woodforest National Bank		Geography: Alabama										Evaluation Period: January 1, 2025 TO December 31, 2025								
Consumer Loans		Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Anniston-Oxford AL MSA	36	4.74	2.88	2.78	19.19	27.78	55.22	47.22	21.60	13.89	36	4.74	24.97	47.22	16.82	27.78	17.54	25.00	40.68	-
Birmingham AL MSA	213	28.06	6.63	12.68	25.53	40.38	34.24	36.15	32.45	7.51	213	28.06	25.20	58.22	15.39	29.58	16.97	9.39	42.44	2.82
Daphne-Fairhope-Foley AL MSA	42	5.53	-	-	18.43	23.81	59.09	69.05	21.65	7.14	42	5.53	23.22	73.81	17.84	21.43	16.75	2.38	42.19	2.38
Decatur AL MSA	29	3.82	1.33	-	15.08	20.69	62.57	51.72	21.01	27.59	29	3.82	24.48	68.97	16.69	31.03	17.14	-	41.70	-
Gadsden AL MSA	16	2.11	6.98	6.25	15.53	6.25	44.52	56.25	31.32	31.25	16	2.11	23.91	37.50	16.60	37.50	17.26	25.00	42.23	-
Huntsville AL MSA	77	10.14	12.21	23.38	19.49	20.78	32.62	36.36	35.00	19.48	77	10.14	25.65	71.43	15.49	22.08	16.07	3.90	42.78	2.60
Mobile AL MSA	104	13.70	3.57	10.58	27.09	28.85	41.11	44.23	27.92	15.39	104	13.70	25.69	45.19	15.24	30.77	16.99	15.39	42.08	8.65
Montgomery AL MSA	100	13.18	7.04	9.00	26.82	36.00	39.03	49.00	26.34	6.00	100	13.18	25.78	51.00	15.02	27.00	17.81	19.00	41.39	3.00
Northern Non-MSA AL	24	3.16	-	-	4.45	12.50	67.57	54.17	27.97	33.33	24	3.16	19.46	37.50	14.28	20.83	17.72	29.17	48.53	12.50
Southern Non-MSA AL	94	12.38	2.24	-	13.90	19.15	63.61	70.21	19.63	5.32	94	12.38	25.40	39.36	14.93	31.92	16.20	23.40	43.47	5.32
Tuscaloosa AL MSA	24	3.16	7.35	4.17	11.21	12.50	45.53	66.67	31.62	12.50	24	3.16	23.83	54.17	14.50	29.17	16.54	8.33	45.13	8.33

Institution: Woodforest National Bank											Consumer Loans										Geography: Florida				Evaluation Period: January 1, 2025 TO December 31, 2025			
Assessment Area:	Total Consumer Loans		Geographic Distribution								Borrower Distribution																	
			Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower									
	#	% of State	% of Hhlds	% of Bank	% of Hhlds	% of Bank	% of Hhlds	% of Bank	% of Hhlds	% of Bank	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans								
Jacksonville FL MSA	71	70.30	8.07	23.94	31.47	40.85	34.78	33.80	24.75	-	71	70.30	25.98	70.42	17.98	21.13	19.11	5.63	36.93	2.82								
Orlando-Kissimmee-Sanford FL MSA	22	21.78	3.67	4.55	32.69	72.73	31.01	18.18	31.35	4.55	22	21.78	23.00	63.64	17.49	31.82	18.97	4.55	40.54	-								
Tampa-St. Petersburg-Clearwater FL MSA	8	7.92	5.73	25.00	22.98	50.00	31.58	-	38.76	25.00	8	7.92	22.21	75.00	15.94	12.50	17.17	12.50	44.68	-								

Institution: Woodforest National Bank																									
Consumer Loans												Geography: Georgia										Evaluation Period: January 1, 2025 TO December 31, 2025			
Assessment Area:	Geographic Distribution										Borrower Distribution														
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower						
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans					
Atlanta-Sandy Springs-Roswell GA MSA	170	100.00	7.21	12.35	22.57	41.18	31.57	29.41	35.71	13.53	170	100.00	23.61	63.53	16.34	20.00	17.95	12.94	42.09	3.53					

Institution: Woodforest National Bank		Geography: Illinois										Evaluation Period: January 1, 2025 TO December 31, 2025									
Consumer Loans		Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Central Non-MSA IL	101	14.66	1.53	4.95	7.95	18.81	67.67	57.43	22.84	18.81	101	14.66	21.28	61.39	16.08	24.75	17.64	9.90	45.01	3.96	
Champaign-Urbana IL MSA	59	8.56	12.04	16.95	20.45	49.15	27.14	16.95	35.02	16.95	59	8.56	28.05	67.80	14.47	23.73	15.64	6.78	41.85	1.70	
Coles County IL	11	1.60	-	-	35.37	18.18	49.28	72.73	15.35	9.09	11	1.60	28.87	45.46	17.59	54.55	17.35	-	36.19	-	
Davenport-Moline-Rock Island IL MSA	34	4.93	4.56	11.77	23.80	41.18	59.41	44.12	12.23	2.94	34	4.93	25.16	73.53	16.61	20.59	18.78	5.88	39.46	-	
Decatur IL MSA	34	4.93	7.11	5.88	23.60	55.88	51.52	35.29	16.67	2.94	34	4.93	24.51	58.82	16.20	29.41	17.81	8.82	41.48	2.94	
Jefferson County IL	16	2.32	-	-	29.00	37.50	59.14	56.25	11.86	6.25	16	2.32	24.44	62.50	16.74	25.00	18.96	6.25	39.86	6.25	
Kankakee IL MSA	48	6.97	1.91	6.25	23.72	25.00	43.61	31.25	30.76	37.50	48	6.97	24.65	56.25	15.83	31.25	17.95	8.33	41.58	4.17	
Knox County IL	26	3.77	-	-	12.89	34.62	79.27	57.69	3.33	-	26	3.77	31.21	76.92	17.19	15.39	16.70	3.85	34.90	3.85	
McDonough County IL	29	4.21	-	-	8.45	20.69	47.81	27.59	43.57	51.72	29	4.21	34.46	58.62	14.92	27.59	15.40	13.79	35.22	-	
Morgan County IL	38	5.52	-	-	28.47	44.74	57.36	52.63	14.17	2.63	38	5.52	23.87	73.68	17.71	15.79	16.65	7.90	41.77	2.63	
Peoria IL MSA	65	9.43	6.32	10.77	20.32	29.23	52.34	49.23	21.02	10.77	65	9.43	24.13	69.23	15.99	23.08	18.48	6.15	41.41	1.54	
Rockford IL MSA	22	3.19	7.15	13.64	27.82	36.36	33.84	31.82	29.74	18.18	22	3.19	25.20	50.00	16.39	36.36	18.02	13.64	40.39	-	
Southern Non-MSA IL	63	9.14	3.92	1.59	34.22	53.97	38.65	26.98	17.05	11.11	63	9.14	27.63	55.56	14.76	30.16	16.42	6.35	41.19	7.94	
Springfield IL MSA	72	10.45	13.93	37.50	22.40	31.94	30.42	20.83	33.25	9.72	72	10.45	25.12	73.61	15.92	12.50	16.94	12.50	42.02	1.39	
St. Louis IL MSA	38	5.52	9.73	10.53	23.94	50.00	44.34	34.21	21.45	5.26	38	5.52	27.71	76.32	15.83	18.42	18.38	2.63	38.08	2.63	
Vermilion County IL	33	4.79	11.94	15.15	12.36	15.15	68.12	60.61	5.64	3.03	33	4.79	23.51	51.52	16.63	18.18	17.34	18.18	42.52	12.12	

Institution: Woodforest National Bank		Geography: Indiana										Evaluation Period: January 1, 2025 TO December 31, 2025									
Consumer Loans		Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Bloomington IN MSA	5	0.67	7.11	-	16.88	20.00	35.88	60.00	33.57	20.00	5	0.67	26.91	80.00	13.03	20.00	17.51	-	42.55	-	
Central Non-MSA IN	60	8.08	-	-	17.29	25.00	65.21	61.67	17.50	13.33	60	8.08	21.12	60.00	16.52	18.33	18.77	21.67	43.59	-	
Columbus IN MSA	17	2.29	-	-	23.95	52.94	63.08	47.06	12.97	-	17	2.29	24.23	64.71	16.39	35.29	19.36	-	40.02	-	
Elkhart-Goshen IN MSA	35	4.71	4.41	2.86	21.19	14.29	52.18	54.29	22.22	28.57	35	4.71	22.24	51.43	17.24	40.00	19.59	8.57	40.93	-	
Evansville IN MSA	70	9.42	11.39	25.71	22.03	22.86	39.40	24.29	26.84	25.71	70	9.42	23.18	58.57	16.81	32.86	17.61	4.29	42.40	4.29	
Fort Wayne IN MSA	58	7.81	5.24	13.79	19.55	27.59	47.88	44.83	26.89	10.35	58	7.81	22.12	46.55	16.93	36.21	19.53	13.79	41.42	3.45	
Henry County IN	18	2.42	4.50	5.56	20.38	55.56	75.12	38.89	-	-	18	2.42	23.91	72.22	17.22	11.11	20.97	11.11	37.90	5.56	
Indianapolis-Carmel-Greenwood IN MSA	157	21.13	10.05	10.83	25.15	33.76	40.41	48.41	22.89	6.37	157	21.13	25.61	66.88	17.57	21.02	18.74	10.83	38.08	1.27	
Lafayette-West Lafayette IN MSA	11	1.48	7.35	27.27	17.26	18.18	44.32	27.27	26.47	27.27	11	1.48	26.80	45.46	14.82	27.27	16.50	18.18	41.88	9.09	
Michigan City-La Porte IN MSA	40	5.38	-	-	25.21	35.00	52.53	42.50	22.17	22.50	40	5.38	23.82	50.00	16.60	37.50	18.41	7.50	41.16	5.00	
Muncie IN MSA	20	2.69	3.46	5.00	16.54	50.00	46.13	35.00	30.77	10.00	20	2.69	25.58	40.00	16.22	25.00	15.83	25.00	42.37	10.00	
Northern Non-MSA IN	86	11.57	-	-	12.10	20.93	65.14	62.79	22.76	16.28	86	11.57	19.80	40.70	16.75	31.40	19.51	22.09	43.95	5.81	
South Bend-Mishawaka IN MSA	73	9.83	6.57	9.59	24.77	41.10	38.57	32.88	29.54	13.70	73	9.83	24.78	56.16	16.41	28.77	17.83	12.33	40.98	2.74	
Southeastern Non-MSA IN	55	7.40	1.47	-	11.02	16.36	68.62	72.73	18.88	10.91	55	7.40	22.37	60.00	16.40	25.46	18.73	12.73	42.50	1.82	
Terre Haute IN MSA	38	5.11	6.63	13.16	16.73	18.42	43.31	28.95	32.04	36.84	38	5.11	24.95	55.26	16.46	31.58	18.09	10.53	40.50	2.63	

Institution: Woodforest National Bank																																
Consumer Loans											Geography: Kentucky											Evaluation Period: January 1, 2025 TO December 31, 2025										
Assessment Area:	Geographic Distribution											Borrower Distribution																				
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies			Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower												
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans										
Bowling Green KY MSA	40	8.97	2.72	7.50	25.91	40.00	40.31	40.00	28.40	12.50	40	8.97	23.20	42.50	15.48	32.50	17.56	22.50	43.76	2.50												
Elizabethtown KY MSA	24	5.38	-	-	27.66	50.00	37.22	16.67	35.12	33.33	24	5.38	21.69	41.67	18.00	29.17	17.90	25.00	42.41	4.17												
Franklin County KY	18	4.04	-	-	8.80	16.67	23.87	22.22	67.33	61.11	18	4.04	14.03	33.33	12.37	44.44	16.22	11.11	57.38	11.11												
Lexington-Fayette KY MSA	77	17.26	5.97	14.29	24.45	41.56	37.82	36.36	29.79	7.79	77	17.26	24.86	68.83	16.40	27.27	17.30	3.90	41.44	-												
Owensboro KY MSA	9	2.02	-	-	23.22	22.22	55.17	44.44	20.23	11.11	9	2.02	24.16	55.56	15.85	33.33	17.63	11.11	42.37	-												
Paducah KY MSA	25	5.61	4.74	4.00	19.06	20.00	34.92	52.00	38.88	24.00	25	5.61	21.57	64.00	16.59	24.00	14.76	4.00	47.08	8.00												
Rowan County KY	30	6.73	-	-	26.40	26.67	15.96	13.33	57.64	60.00	30	6.73	27.10	56.67	16.20	10.00	14.98	20.00	41.73	13.33												
Southeastern Non-MSA KY	135	30.27	2.02	0.74	18.91	15.56	47.46	57.04	31.62	26.67	135	30.27	25.84	43.70	14.22	39.26	15.25	14.07	44.69	2.96												
Southern Non-MSA KY	48	10.76	-	-	3.54	6.25	61.31	58.33	35.15	35.42	48	10.76	22.02	45.83	14.54	41.67	17.14	10.42	46.30	2.08												
Western Non-MSA KY	40	8.97	5.98	17.50	3.90	12.50	27.02	22.50	61.51	45.00	40	8.97	22.26	57.50	14.58	17.50	14.65	22.50	48.51	2.50												

Institution: Woodforest National Bank		Geography: Louisiana										Evaluation Period: January 1, 2025 TO December 31, 2025								
Consumer Loans		Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Alexandria LA MSA	14	3.46	6.22	7.14	22.10	50.00	33.46	28.57	38.23	14.29	14	3.46	25.72	35.71	14.72	42.86	17.70	7.14	41.85	14.29
Baton Rouge LA MSA	43	10.62	10.00	32.56	17.21	20.93	35.26	32.56	34.54	13.95	43	10.62	25.10	48.84	14.40	30.23	16.13	20.93	44.37	-
Hammond LA MSA	46	11.36	7.59	4.35	14.35	23.91	49.53	60.87	27.44	10.87	46	11.36	28.22	67.39	15.35	19.57	12.57	8.70	43.87	4.35
Houma-Bayou Cane-Thibodaux LA MSA	31	7.65	3.56	6.45	15.99	45.16	46.86	32.26	30.86	12.90	31	7.65	26.91	41.94	15.07	29.03	14.73	22.58	43.29	6.45
Iberia Parish LA	28	6.91	7.70	21.43	6.79	21.43	35.62	10.71	47.05	46.43	28	6.91	26.75	46.43	15.22	28.57	20.21	14.29	37.82	10.71
Lafayette LA MSA	26	6.42	7.17	15.39	28.30	34.62	31.17	38.46	33.36	11.54	26	6.42	26.06	42.31	14.90	26.92	14.59	19.23	44.46	11.54
Lake Charles LA MSA	27	6.67	8.66	7.41	16.72	22.22	38.36	29.63	34.93	25.93	27	6.67	24.93	51.85	15.43	22.22	16.29	18.52	43.35	7.41
Monroe LA MSA	39	9.63	15.59	33.33	16.24	43.59	30.47	7.69	37.71	15.39	39	9.63	27.11	58.97	14.52	25.64	15.95	12.82	42.43	2.56
New Orleans-Metairie LA MSA	75	18.52	9.24	17.33	26.68	34.67	29.67	32.00	32.84	12.00	75	18.52	28.99	61.33	14.75	25.33	15.83	9.33	40.44	4.00
Shreveport-Bossier City LA MSA	15	3.70	6.54	-	25.92	46.67	29.40	33.33	35.71	20.00	15	3.70	26.11	40.00	15.44	26.67	15.86	13.33	42.59	20.00
Slidell-Mandeville-Covington LA MSA	20	4.94	4.44	5.00	15.03	10.00	57.84	75.00	22.07	10.00	20	4.94	19.05	70.00	12.52	25.00	15.75	5.00	52.68	-
Western Non-MSA LA	41	10.12	14.62	9.76	22.41	56.10	39.35	31.71	21.48	-	41	10.12	27.62	51.22	14.63	19.51	16.08	24.39	41.68	4.88

Institution: Woodforest National Bank																							
Consumer Loans											Geography: Maryland											Evaluation Period: January 1, 2025 TO December 31, 2025	
Assessment Area:	Geographic Distribution										Borrower Distribution												
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower				
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans			
Baltimore-Columbia-Towson MD MSA	96	61.15	8.37	21.88	23.72	26.04	36.32	32.29	30.80	17.71	96	61.15	25.31	70.83	15.88	17.71	17.75	10.42	41.06	1.04			
Lexington Park MD MSA	7	4.46	5.59	42.86	11.76	-	76.81	42.86	5.83	14.29	7	4.46	23.38	71.43	16.25	14.29	19.58	14.29	40.79	-			
Salisbury MD MSA	42	26.75	6.01	7.14	12.25	16.67	54.99	59.52	24.21	14.29	42	26.75	27.86	52.38	16.92	26.19	18.87	11.91	36.35	9.52			
Worcester County MD	12	7.64	-	-	13.50	66.67	50.81	33.33	35.70	-	12	7.64	23.39	75.00	15.73	16.67	16.58	8.33	44.31	-			

Institution: Woodforest National Bank																									
Consumer Loans												Geography: Mississippi										Evaluation Period: January 1, 2025 TO December 31, 2025			
Assessment Area:	Geographic Distribution											Borrower Distribution													
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies			Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower					
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans					
Central Non-MSA MS	49	8.26	5.14	4.08	21.47	14.29	55.36	51.02	16.34	26.53	49	8.26	30.96	48.98	14.31	20.41	16.69	16.33	38.05	14.29					
Gulfport-Biloxi MS MSA	102	17.20	6.31	6.86	16.72	23.53	40.37	35.29	33.31	29.41	102	17.20	24.92	41.18	15.24	34.31	17.90	12.75	41.95	11.77					
Jackson MS MSA	51	8.60	16.95	19.61	23.95	31.37	30.74	41.18	27.54	5.88	51	8.60	28.31	60.78	16.57	25.49	16.33	5.88	38.79	7.84					
Memphis MS MSA	27	4.55	1.51	-	23.81	7.41	37.30	74.07	34.63	14.82	27	4.55	19.46	55.56	14.74	29.63	17.88	7.41	47.92	7.41					
Northwestern Non-MSA MS	328	55.31	5.15	5.79	14.80	22.26	46.29	46.04	32.44	25.31	328	55.31	25.89	48.78	14.20	32.93	15.34	12.20	44.57	6.10					
Western Non-MSA MS	36	6.07	7.82	11.11	14.32	11.11	39.24	36.11	38.62	41.67	36	6.07	26.02	55.56	11.90	22.22	16.75	19.44	45.34	2.78					

Institution: Woodforest National Bank		Geography: North Carolina										Evaluation Period: January 1, 2025 TO December 31, 2025								
Consumer Loans		Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Asheville NC MSA	53	2.87	1.17	1.89	19.20	16.98	57.91	73.59	21.73	7.55	53	2.87	22.39	64.15	16.76	24.53	17.74	9.43	43.12	1.89
Burlington NC MSA	49	2.65	4.65	20.41	26.59	42.86	39.16	28.57	29.60	8.16	49	2.65	24.12	53.06	15.34	32.65	18.19	12.25	42.35	2.04
Central Non-MSA NC	54	2.92	1.48	1.85	10.43	14.82	46.49	53.70	41.60	29.63	54	2.92	21.43	53.70	14.29	29.63	17.39	7.41	46.89	9.26
Duplin County NC	36	1.95	-	-	22.57	16.67	67.58	69.44	6.76	13.89	36	1.95	22.14	63.89	19.24	27.78	18.03	8.33	40.59	-
Durham-Chapel Hill NC MSA	60	3.25	10.75	11.67	17.47	26.67	33.79	43.33	37.49	18.33	60	3.25	23.37	80.00	16.02	13.33	16.76	3.33	43.85	3.33
Fayetteville NC MSA	60	3.25	1.14	-	21.67	21.67	52.07	60.00	25.11	18.33	60	3.25	25.02	43.33	16.57	33.33	18.67	15.00	39.75	8.33
Goldsboro NC MSA	62	3.36	5.73	3.23	18.61	27.42	50.70	45.16	23.05	24.19	62	3.36	23.22	45.16	16.96	33.87	18.08	19.36	41.74	1.61
Greensboro-High Point NC MSA	252	13.64	7.84	9.52	21.35	31.35	41.30	50.40	28.75	8.33	252	13.64	23.65	61.51	16.65	26.19	17.48	8.73	42.22	3.57
Greenville NC MSA	23	1.25	4.75	4.35	15.41	8.70	48.96	60.87	23.51	13.04	23	1.25	24.34	65.22	16.42	17.39	17.18	8.70	42.06	8.70
Haywood County NC	16	0.87	-	-	3.46	-	68.99	87.50	24.92	12.50	16	0.87	27.28	50.00	16.70	37.50	17.11	12.50	38.91	-
Hickory-Lenoir-Morganton NC MSA	170	9.20	0.61	0.59	15.65	20.00	61.25	63.53	22.49	15.88	170	9.20	23.37	53.53	16.69	26.47	18.32	12.94	41.62	7.06
Jacksonville NC MSA	30	1.62	0.84	-	20.26	20.00	52.19	70.00	26.69	10.00	30	1.62	20.03	50.00	18.58	20.00	20.39	23.33	41.00	6.67
Northeastern Non-MSA NC	72	3.90	2.11	4.17	40.83	52.78	47.48	38.89	8.50	2.78	72	3.90	30.46	54.17	16.61	30.56	17.26	9.72	35.68	5.56
Northern Non-MSA NC	51	2.76	-	-	7.08	7.84	75.03	80.39	17.89	11.77	51	2.76	25.57	58.82	15.70	31.37	15.90	5.88	42.84	3.92
Pasquotank County NC	11	0.60	7.24	27.27	-	-	36.40	36.36	56.35	36.36	11	0.60	20.36	45.46	13.14	36.36	15.25	9.09	51.26	9.09
Pinehurst-Southern Pines NC MSA	21	1.14	-	-	10.56	9.52	72.21	90.48	14.69	-	21	1.14	15.76	85.71	12.31	9.52	14.06	4.76	57.88	-
Raleigh-Cary NC MSA	160	8.66	7.44	15.63	21.60	41.25	36.56	30.63	32.85	8.75	160	8.66	23.29	81.88	16.85	13.75	18.10	4.38	41.76	-
Rocky Mount NC MSA	85	4.60	-	-	21.56	32.94	50.59	51.77	27.85	15.29	85	4.60	24.87	52.94	15.36	29.41	17.83	12.94	41.94	4.71
Southeastern Non-MSA NC	59	3.19	-	-	10.78	10.17	47.08	69.49	40.41	18.64	59	3.19	20.03	62.71	16.20	13.56	16.99	15.25	46.79	8.48
Southern Non-MSA NC	147	7.96	3.02	3.40	57.12	64.63	36.11	29.25	3.75	2.72	147	7.96	32.22	56.46	17.48	24.49	15.24	15.65	35.06	3.40
Stanly County NC	42	2.27	-	-	-	-	46.66	42.86	48.47	42.86	42	2.27	18.02	45.24	14.07	33.33	16.89	19.05	51.02	2.38
Western Non-MSA NC	78	4.22	2.00	1.28	21.97	24.36	64.66	61.54	11.38	12.82	78	4.22	26.48	51.28	15.44	29.49	17.83	15.39	40.25	3.85
Wilmington NC MSA	30	1.62	1.59	-	23.43	30.00	55.57	63.33	19.41	6.67	30	1.62	21.22	76.67	14.60	10.00	18.49	13.33	45.69	-
Wilson County NC	28	1.52	7.04	3.57	16.16	39.29	42.41	25.00	29.07	32.14	28	1.52	25.56	42.86	15.81	46.43	16.05	7.14	42.58	3.57
Winston-Salem NC MSA	198	10.72	5.94	14.14	17.69	19.19	51.15	56.57	25.22	10.10	198	10.72	23.67	58.59	16.67	25.25	17.49	9.09	42.16	7.07

Institution: Woodforest National Bank		Geography: New York										Evaluation Period: January 1, 2025 TO December 31, 2025								
Consumer Loans		Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Albany-Schenectady-Troy NY MSA	16	4.34	12.08	12.50	16.46	37.50	44.95	31.25	24.90	12.50	16	4.34	26.03	81.25	16.67	6.25	17.76	6.25	39.55	6.25
Buffalo-Cheektowaga NY MSA	88	23.85	10.04	12.50	17.43	34.09	44.08	43.18	27.75	10.23	88	23.85	25.32	57.96	15.52	35.23	16.90	6.82	42.27	-
Elmira NY MSA	27	7.32	12.67	3.70	15.19	14.82	53.79	74.07	18.35	7.41	27	7.32	24.69	55.56	15.25	29.63	17.88	11.11	42.19	3.70
Genesee County NY	25	6.78	-	-	10.06	32.00	47.68	48.00	42.27	20.00	25	6.78	20.28	52.00	15.53	36.00	17.95	12.00	46.25	-
Rochester NY MSA	80	21.68	9.18	22.50	19.86	33.75	41.57	35.00	28.74	8.75	80	21.68	24.75	67.50	15.46	23.75	17.62	7.50	42.17	1.25
Utica-Rome NY MSA	55	14.91	6.37	3.64	17.57	30.91	50.18	54.55	21.69	9.09	55	14.91	24.65	56.36	15.64	23.64	18.13	20.00	41.58	-
Watertown-Fort Drum NY MSA	14	3.79	-	-	23.29	42.86	53.86	28.57	22.86	28.57	14	3.79	22.28	42.86	17.17	42.86	18.39	7.14	42.17	7.14
Western Non-MSA NY	64	17.34	4.19	10.94	16.91	21.88	72.79	60.94	6.12	6.25	64	17.34	28.69	70.31	16.74	20.31	17.72	9.38	36.85	-

Institution: Woodforest National Bank		Geography: Ohio										Evaluation Period: January 1, 2025 TO December 31, 2025									
Consumer Loans		Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Akron OH MSA	99	5.78	8.72	7.07	21.40	33.33	40.09	47.48	28.59	12.12	99	5.78	24.49	64.65	16.09	27.27	17.58	7.07	41.85	1.01	
Canton-Massillon OH MSA	126	7.35	6.55	25.40	15.48	26.19	50.35	42.06	27.62	6.35	126	7.35	23.70	59.52	16.18	30.16	18.34	7.94	41.78	2.38	
Cleveland OH MSA	136	7.93	11.43	21.32	23.25	38.97	35.43	25.74	27.99	10.29	136	7.93	26.79	59.56	16.21	30.15	16.97	7.35	40.04	2.94	
Columbiana County OH	81	4.73	2.56	8.64	8.47	13.58	78.69	65.43	10.28	12.35	81	4.73	26.34	59.26	17.35	24.69	18.23	12.35	38.08	3.70	
Columbus OH MSA	143	8.34	10.36	14.69	23.63	43.36	37.61	39.16	27.52	2.80	143	8.34	24.48	70.63	17.10	19.58	18.58	8.39	39.85	1.40	
Dayton-Kettering-Beavercreek OH MSA	105	6.13	8.73	11.43	22.59	37.14	38.39	41.91	29.85	9.52	105	6.13	24.77	65.71	16.05	25.71	17.12	6.67	42.06	1.91	
Lima OH MSA	23	1.34	8.67	13.04	26.72	39.13	42.74	34.78	21.86	13.04	23	1.34	24.03	47.83	17.19	30.44	17.02	17.39	41.76	4.35	
Mansfield OH MSA	27	1.58	10.09	22.22	14.79	22.22	49.57	37.04	25.50	18.52	27	1.58	23.47	25.93	16.45	44.44	18.55	25.93	41.53	3.70	
Northeastern Non-MSA OH	38	2.22	-	-	12.06	18.42	70.28	60.53	17.66	21.05	38	2.22	17.02	63.16	15.86	10.53	19.40	15.79	47.72	10.53	
Northern Non-MSA OH	394	22.99	0.97	2.28	14.32	17.26	65.05	68.27	19.44	11.93	394	22.99	21.16	61.17	16.34	24.87	19.44	11.17	43.05	2.79	
Preble County OH	11	0.64	-	-	-	-	68.48	63.64	31.52	36.36	11	0.64	18.46	54.55	14.41	36.36	19.43	9.09	47.71	-	
Sandusky OH MSA	45	2.63	2.35	-	22.66	44.44	57.27	46.67	17.19	8.89	45	2.63	19.64	57.78	15.43	26.67	18.70	13.33	46.23	2.22	
Southern Non-MSA OH	148	8.63	2.95	2.70	24.92	38.51	61.41	51.35	10.72	7.43	148	8.63	29.28	62.16	16.09	21.62	17.20	11.49	37.43	4.73	
Springfield OH MSA	28	1.63	7.62	17.86	20.22	28.57	43.24	25.00	28.92	28.57	28	1.63	22.38	42.86	17.93	42.86	18.47	14.29	41.21	-	
Toledo OH MSA	171	9.98	9.44	14.62	19.11	23.98	36.17	38.60	31.79	15.79	171	9.98	25.41	60.82	15.67	26.90	17.08	8.77	41.84	3.51	
Wheeling OH MSA	31	1.81	-	-	26.88	38.71	55.67	38.71	17.45	22.58	31	1.81	21.90	51.61	16.21	25.81	18.20	-	43.70	22.58	
Youngstown-Warren OH MSA	108	6.30	5.54	4.63	20.11	26.85	48.44	54.63	25.08	12.96	108	6.30	24.80	50.93	16.39	27.78	17.64	12.96	41.17	8.33	

Institution: Woodforest National Bank		Geography: Pennsylvania										Evaluation Period: January 1, 2025 TO December 31, 2025									
Consumer Loans		Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Altoona PA MSA	25	2.88	1.95	-	20.45	20.00	57.68	72.00	19.93	8.00	25	2.88	23.51	64.00	17.11	24.00	16.80	12.00	42.58	-	
Central Non-MSA PA	138	15.88	3.14	7.25	13.77	26.81	68.90	61.59	13.68	3.62	138	15.88	24.23	53.62	16.09	29.71	17.24	15.22	42.43	1.45	
Chambersburg PA MSA	35	4.03	-	-	12.05	11.43	81.13	85.71	6.82	2.86	35	4.03	20.24	54.29	18.00	40.00	21.34	2.86	40.42	2.86	
Eastern Non-MSA PA	45	5.18	-	-	2.99	4.44	47.59	55.56	48.80	40.00	45	5.18	24.67	57.78	18.10	20.00	19.74	15.56	37.49	6.67	
Erie PA MSA	42	4.83	7.86	11.91	19.99	35.71	41.87	30.95	29.39	19.05	42	4.83	24.67	57.14	15.94	28.57	17.36	11.91	42.03	2.38	
Greene County PA	28	3.22	-	-	-	-	90.14	89.29	6.41	3.57	28	3.22	23.77	53.57	14.81	28.57	15.54	10.71	45.87	7.14	
Harrisburg-Carlisle PA MSA	40	4.60	5.84	7.50	16.78	12.50	49.18	70.00	28.20	10.00	40	4.60	22.19	65.00	17.10	25.00	19.33	7.50	41.38	2.50	
Johnstown PA MSA	26	2.99	4.67	-	13.39	3.85	60.52	65.39	21.42	30.77	26	2.99	23.45	65.39	17.02	23.08	17.08	7.69	42.45	3.85	
Lancaster PA MSA	13	1.50	2.76	7.69	13.79	30.77	71.07	46.15	12.38	15.39	13	1.50	22.31	46.15	16.21	23.08	20.49	30.77	40.99	-	
Northwestern Non-MSA PA	56	6.44	2.93	7.14	11.89	12.50	76.17	67.86	9.00	12.50	56	6.44	23.42	73.21	17.10	19.64	18.93	3.57	40.56	3.57	
Philadelphia PA MSA	25	2.88	7.40	4.00	25.28	52.00	37.22	28.00	28.99	12.00	25	2.88	26.72	60.00	15.96	12.00	17.13	20.00	40.20	8.00	
Pittsburgh PA MSA	220	25.32	4.94	5.46	21.74	42.73	43.58	42.27	29.20	9.09	220	25.32	25.16	68.18	15.58	22.27	17.57	7.73	41.70	1.82	
Reading PA MSA	47	5.41	8.79	25.53	12.11	34.04	55.07	36.17	24.03	4.26	47	5.41	23.67	72.34	16.10	19.15	18.16	6.38	42.08	2.13	
Scranton-Wilkes-Barre PA MSA	74	8.52	2.93	4.05	26.14	40.54	45.31	47.30	25.22	8.11	74	8.52	25.01	58.11	15.98	25.68	17.02	16.22	41.99	-	
York-Hanover PA MSA	55	6.33	6.42	27.27	8.72	16.36	66.44	52.73	18.42	3.64	55	6.33	22.49	72.73	16.47	21.82	20.31	5.46	40.72	-	

Institution: Woodforest National Bank		Geography: South Carolina										Evaluation Period: January 1, 2025 TO December 31, 2025									
Consumer Loans		Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Augusta-Richmond County SC MSA	36	4.44	2.81	11.11	22.42	19.44	53.66	55.56	20.24	13.89	36	4.44	25.00	52.78	16.40	33.33	17.94	8.33	40.65	5.56	
Charleston-North Charleston SC MSA	74	9.14	6.19	9.46	26.44	47.30	32.89	29.73	33.60	13.51	74	9.14	24.00	75.68	16.09	16.22	17.95	8.11	41.97	-	
Cherokee County SC	29	3.58	-	-	20.00	41.38	59.39	51.72	20.61	6.90	29	3.58	26.53	51.72	17.44	24.14	16.45	20.69	39.59	3.45	
Columbia SC MSA	102	12.59	3.07	7.84	24.79	30.39	40.40	44.12	30.85	14.71	102	12.59	23.50	51.96	15.81	33.33	17.90	11.77	42.80	2.94	
Florence SC MSA	41	5.06	2.10	2.44	25.06	26.83	43.76	41.46	29.08	29.27	41	5.06	25.34	60.98	15.81	19.51	15.86	12.20	43.00	7.32	
Greenville-Anderson-Greer SC MSA	226	27.90	4.36	6.20	23.23	41.59	41.29	39.38	30.44	12.39	226	27.90	23.78	65.49	16.52	26.55	17.63	5.75	42.06	2.21	
Hilton Head Island-Bluffton-Port Royal SC MSA	12	1.48	1.79	-	17.63	50.00	50.89	50.00	29.69	-	12	1.48	21.60	75.00	16.02	16.67	18.67	-	43.71	8.33	
Myrtle Beach-Conway-North Myrtle Beach SC MSA	33	4.07	0.95	3.03	19.78	15.15	58.11	75.76	21.17	6.06	33	4.07	23.60	51.52	17.74	27.27	19.91	15.15	38.76	6.06	
Northeastern Non-MSA SC	119	14.69	-	-	36.84	31.93	59.38	64.71	2.03	0.84	119	14.69	28.97	48.74	16.87	36.13	16.30	10.92	37.86	4.20	
Oconee County SC	22	2.72	-	-	-	-	59.13	68.18	40.87	31.82	22	2.72	19.39	54.55	13.77	27.27	16.05	13.64	50.79	4.55	
Southern Non-MSA SC	16	1.98	2.67	-	33.62	25.00	51.34	68.75	9.82	-	16	1.98	27.99	25.00	16.72	50.00	18.44	18.75	36.85	6.25	
Southwestern Non-MSA SC	26	3.21	3.92	7.69	14.65	19.23	44.78	57.69	36.65	15.39	26	3.21	22.76	34.62	15.37	38.46	17.45	15.39	44.41	11.54	
Spartanburg SC MSA	74	9.14	3.73	2.70	16.86	28.38	48.06	50.00	29.59	13.51	74	9.14	24.15	52.70	16.22	33.78	17.86	8.11	41.77	5.41	

Institution: Woodforest National Bank		Geography: Virginia										Evaluation Period: January 1, 2025 TO December 31, 2025								
Consumer Loans		Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Blacksburg-Christiansburg-Radford VA MSA	32	2.98	1.22	-	9.26	18.75	60.84	75.00	28.69	6.25	32	2.98	27.57	50.00	13.16	37.50	18.39	9.38	40.88	3.13
Central Non-MSA VA	25	2.33	-	-	21.58	24.00	59.76	60.00	18.66	16.00	25	2.33	25.44	56.00	15.95	36.00	17.84	4.00	40.77	4.00
Eastern Non-MSA VA	14	1.30	-	-	9.77	7.14	23.38	7.14	66.86	85.71	14	1.30	19.92	57.14	14.61	14.29	14.58	14.29	50.89	14.29
Harrisonburg VA MSA	13	1.21	-	-	17.42	15.39	72.67	84.62	9.91	-	13	1.21	22.63	76.92	17.50	15.39	19.00	7.69	40.87	-
Lynchburg VA MSA	128	11.93	2.15	4.69	13.05	22.66	62.36	65.63	21.99	7.03	128	11.93	22.86	69.53	17.62	21.09	18.10	7.03	41.42	2.34
Northeastern Non-MSA VA	12	1.12	-	-	-	-	40.75	66.67	59.25	33.33	12	1.12	14.53	41.67	10.29	41.67	15.58	16.67	59.60	-
Richmond VA MSA	189	17.61	6.93	7.41	19.26	25.93	40.61	42.86	32.21	22.75	189	17.61	22.73	68.78	16.48	24.87	17.28	5.82	43.52	0.53
Roanoke VA MSA	66	6.15	4.36	6.06	23.50	40.91	41.48	36.36	30.65	16.67	66	6.15	24.89	60.61	14.42	30.30	18.99	7.58	41.70	1.52
Southern Non-MSA VA	140	13.05	4.25	7.14	26.29	40.00	62.37	50.00	7.10	2.86	140	13.05	28.67	60.00	18.28	22.86	17.65	13.57	35.41	3.57
Southwestern Non-MSA VA	57	5.31	-	-	32.44	29.83	54.25	31.58	13.31	38.60	57	5.31	26.17	61.40	17.97	22.81	17.82	10.53	38.05	5.26
Staunton-Stuarts Draft VA MSA	34	3.17	-	-	17.09	35.29	71.32	52.94	11.59	11.77	34	3.17	23.76	64.71	16.53	23.53	18.21	8.82	41.50	2.94
Virginia Beach-Chesapeake-Norfolk VA MSA	341	31.78	6.23	14.37	24.47	31.97	35.13	37.24	32.97	13.78	341	31.78	22.64	70.67	16.70	20.82	18.95	6.75	41.71	1.76
Western Non-MSA VA	22	2.05	-	-	40.93	50.00	59.07	50.00	-	-	22	2.05	34.36	68.18	15.80	18.18	16.25	9.09	33.59	4.55

Institution: Woodforest National Bank		Geography: West Virginia										Evaluation Period: January 1, 2025 TO December 31, 2025								
Consumer Loans		Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Beckley WV MSA	48	16.96	-	-	15.00	16.67	66.77	68.75	18.23	14.58	48	16.96	27.32	33.33	14.61	31.25	15.39	27.08	42.69	8.33
Charleston WV MSA	32	11.31	0.55	-	12.35	6.25	60.39	71.88	24.27	15.63	32	11.31	24.75	43.75	15.02	31.25	16.75	15.63	43.49	9.38
Hagerstown-Martinsburg WV MSA	27	9.54	3.22	11.11	21.34	18.52	56.94	55.56	18.51	14.82	27	9.54	21.48	59.26	15.80	37.04	21.82	-	40.90	3.70
Huntington-Ashland WV MSA	11	3.89	-	-	-	-	40.95	45.46	59.05	54.55	11	3.89	16.59	27.27	13.51	54.55	16.51	9.09	53.39	9.09
Nicholas County WV	11	3.89	-	-	36.00	36.36	48.77	54.55	15.22	9.09	11	3.89	26.62	45.46	16.00	27.27	18.82	9.09	38.56	18.18
Northern Non-MSA WV	52	18.37	0.83	-	8.68	5.77	53.00	69.23	37.49	25.00	52	18.37	21.09	48.08	14.41	19.23	16.40	19.23	48.10	13.46
Western Non-MSA WV	102	36.04	1.55	3.92	29.93	46.08	60.43	42.16	8.09	7.84	102	36.04	28.36	41.18	16.92	22.55	17.26	25.49	37.46	10.78

Institution: Woodforest National Bank																					
Consumer Loans																					
Geography: Charlotte Multi State												Evaluation Period: January 1, 2025 TO December 31, 2025									
Assessment Area:	Geographic Distribution										Borrower Distribution										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Charlotte-Concord-Gastonia NC-SC MSA	524	100.00	4.63	6.49	29.20	44.08	33.13	39.50	32.17	9.16	524	100.00	23.28	63.74	16.68	27.10	17.92	6.49	42.12	2.67	

Institution: Woodforest National Bank																					
Consumer Loans																					
Geography: Chicago Multi State												Evaluation Period: January 1, 2025 TO December 31, 2025									
Assessment Area:	Geographic Distribution										Borrower Distribution										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	
Chicago-Naperville-Elgin IL-IN MSA	238	100.00	8.60	11.35	21.88	35.71	34.04	38.66	34.97	14.29	238	100.00	25.11	63.03	15.31	26.89	16.94	7.56	42.65	2.52	

Institution: Woodforest National Bank																					
Consumer Loans		Geography: Cincinnati Multi State										Evaluation Period: January 1, 2025 TO December 31, 2025									
Assessment Area:		Geographic Distribution										Borrower Distribution									
		Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
		#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Cincinnati OH-KY-IN MSA		162	100.00	7.20	9.88	22.25	38.27	37.88	41.98	31.19	9.26	162	100.00	25.26	64.20	15.49	27.16	17.37	7.41	41.88	1.24

Institution: Woodforest National Bank																					
Consumer Loans		Geography: Louisville Multi State										Evaluation Period: January 1, 2025 TO December 31, 2025									
Assessment Area:		Geographic Distribution										Borrower Distribution									
		Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
		#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Louisville-Jefferson County KY-IN MSA		116	100.00	6.82	8.62	22.31	26.72	42.32	56.90	27.28	7.76	116	100.00	23.60	54.31	16.46	34.48	18.51	9.48	41.43	1.72

Institution: Woodforest National Bank																					
Consumer Loans		Geography: Washington Multi State										Evaluation Period: January 1, 2025 TO December 31, 2025									
Assessment Area:		Geographic Distribution										Borrower Distribution									
		Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Total Consumer Loans		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
		#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	#	% of State Total	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Washington-Arlington-Alexandria DC-VA-MD-WV MSA		111	100.00	7.41	14.41	23.32	50.45	36.21	28.83	32.51	6.31	111	100.00	23.08	80.18	16.35	13.51	19.27	5.41	41.30	0.90