WOODFOREST National Bank MEMBER FDIC

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										
2024	8,226	92.4	680	7.6	8,906	20,012,000.00	92.1	1,727,000.00	7.9	21,739,000.00
Subtotal	**8,226**	**92.4**	**680**	**7.6**	**8,906**	**20,012,000.00**	**92.1**	**1,727,000.00**	**7.9**	**21,739,000.00**
Total	**8,226**	**92.4**	**680**	**7.6**	**8,906**	**20,012,000.00**	**92.1**	**1,727,000.00**	**7.9**	**21,739,000.00**

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Texas																			Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Amarillo TX MSA	20	0.84	6.42	3.00	25.76	10.00	30.44	6.00	37.38	1.00	20	0.84	24.26	60.00	17.02	25.00	17.13	5.00	41.59	5.00
Austin-Round Rock-San Marcos TX MSA	95	4.01	6.55	3.00	23.94	49.00	36.80	33.00	31.15	7.00	95	4.01	22.61	70.53	16.87	18.95	18.42	7.37	42.10	3.16
Beaumont-Port Arthur TX MSA	20	0.84	8.21	5.00	33.18	6.00	24.14	4.00	31.77	4.00	20	0.84	27.15	40.00	16.24	40.00	17.32	10.00	39.30	10.00
Brownsville-Harlingen TX MSA	76	3.20	2.07	-	25.38	31.00	40.25	29.00	31.59	16.00	76	3.20	26.16	36.84	15.26	31.58	15.14	19.74	43.44	10.53
Cass County TX	21	0.89	-	-	8.66	2.00	68.88	16.00	22.46	3.00	21	0.89	27.58	47.62	14.70	23.81	19.29	9.52	38.44	9.52
Cooke County TX	5	0.21	-	-	12.40	-	28.07	2.00	59.54	3.00	5	0.21	15.97	-	14.48	20.00	17.75	40.00	51.80	40.00
Dallas-Fort Worth-Arlington TX MSA	256	10.79	8.97	20.00	25.24	86.00	31.34	106.00	33.63	44.00	256	10.79	22.96	63.67	17.02	21.09	17.96	10.94	42.06	3.13
Eastern Non-MSA TX	42	1.77	-	-	22.79	4.00	56.11	24.00	21.10	14.00	42	1.77	24.10	42.86	17.07	23.81	18.82	14.29	40.02	19.05
Gillespie County TX	9	0.38	-	-	-	-	46.78	8.00	53.22	1.00	9	0.38	16.21	66.67	16.34	33.33	17.01	-	50.44	-
Houston-Pasadena-The Woodlands TX MSA	1,328	55.99	10.20	120.00	24.13	391.00	28.31	456.00	35.67	345.00	1,328	55.99	24.60	48.42	15.94	25.45	16.86	13.63	42.60	9.79
Howard County TX	5	0.21	5.71	-	-	-	61.61	5.00	32.69	-	5	0.21	20.22	60.00	14.51	20.00	18.16	-	47.11	20.00
Longview TX MSA	29	1.22	-	-	19.95	9.00	60.90	17.00	19.14	3.00	29	1.22	23.79	41.38	16.23	34.48	18.00	10.35	41.97	13.79
Northeast Non-MSA TX	80	3.37	0.88	3.00	12.06	13.00	66.63	52.00	20.44	12.00	80	3.37	24.05	42.50	15.97	38.75	17.69	11.25	42.29	7.50
San Antonio-New Braunfels TX MSA	250	10.54	6.18	27.00	29.98	83.00	31.55	98.00	31.78	41.00	250	10.54	24.10	59.20	15.96	27.20	18.44	8.40	41.51	4.80
Shelby County TX	5	0.21	-	-	39.85	2.00	60.15	3.00	-	-	5	0.21	30.49	40.00	18.48	20.00	16.21	40.00	34.82	-
Sherman-Denison TX MSA	9	0.38	2.15	1.00	25.46	3.00	50.39	4.00	22.00	1.00	9	0.38	22.90	33.33	17.12	66.67	18.51	-	41.47	-
Southeast Non-MSA TX	66	2.78	1.25	-	23.64	15.00	50.89	41.00	24.23	10.00	66	2.78	24.58	46.97	15.80	24.24	17.11	15.15	42.50	13.64
Texarkana TX MSA	11	0.46	4.03	-	15.57	5.00	46.96	3.00	33.45	3.00	11	0.46	25.82	45.46	13.43	45.46	16.69	9.09	44.07	-
Titus County TX	17	0.72	-	-	4.18	2.00	95.82	15.00	-	-	17	0.72	21.40	47.06	16.78	17.65	18.61	23.53	43.21	5.88
Tyler TX MSA	28	1.18	1.82	-	24.31	13.00	43.52	11.00	29.45	3.00	28	1.18	24.22	57.14	15.60	25.00	18.90	14.29	41.28	3.57

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																					
Consumer Loans	Geography: Alabama																Evaluation Period: January 1, 2024 TO December 31, 2024				
	Geographic Distribution										Borrower Distribution										
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	23	6.12	2.88	-	19.19	7.00	55.22	9.00	21.60	4.00	23	6.12	24.97	52.17	16.82	26.09	17.54	21.74	40.68	-
Birmingham AL MSA	104	27.66	6.63	14.00	25.53	42.00	34.24	38.00	32.45	6.00	104	27.66	25.20	50.96	15.39	31.73	16.97	11.54	42.44	3.85
Daphne-Fairhope-Foley AL MSA	21	5.59	-	-	18.43	5.00	59.09	13.00	21.65	3.00	21	5.59	23.22	66.67	17.84	28.57	16.75	4.76	42.19	-
Decatur AL MSA	9	2.39	1.33	-	15.08	2.00	62.57	5.00	21.01	2.00	9	2.39	24.48	77.78	16.69	22.22	17.14	-	41.70	-
Gadsden AL MSA	6	1.60	6.98	-	15.53	-	44.52	5.00	31.32	1.00	6	1.60	23.91	50.00	16.60	16.67	17.26	33.33	42.23	-
Huntsville AL MSA	33	8.78	12.21	9.00	19.49	8.00	32.62	13.00	35.00	3.00	33	8.78	25.65	72.73	15.49	27.27	16.07	-	42.78	-
Mobile AL MSA	56	14.89	3.57	6.00	27.09	16.00	41.11	26.00	27.92	8.00	56	14.89	25.69	42.86	15.24	32.14	16.99	14.29	42.08	10.71
Montgomery AL MSA	46	12.23	7.04	2.00	26.82	17.00	39.03	24.00	26.34	3.00	46	12.23	25.78	54.35	15.02	21.74	17.81	17.39	41.39	2.17
Northern Non-MSA AL	15	3.99	-	-	4.45	2.00	67.57	8.00	27.97	5.00	15	3.99	19.46	40.00	14.28	26.67	17.72	20.00	48.53	13.33
Southern Non-MSA AL	53	14.10	2.24	-	13.90	9.00	63.61	40.00	19.63	1.00	53	14.10	25.40	32.08	14.93	28.30	16.20	30.19	43.47	5.66
Tuscaloosa AL MSA	10	2.66	7.35	-	11.21	1.00	45.53	6.00	31.62	2.00	10	2.66	23.83	60.00	14.50	10.00	16.54	10.00	45.13	20.00

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area

** Based on 2020 Census

Institution: Woodforest National Bank

Consumer Loans Geography: Florida Evaluation Period: January 1, 2024 TO December 31, 2024

	Geographic Distribution										Borrower Distribution									
	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
Assessment Area:	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Jacksonville-St Marys-Palatka FL CSA	28	87.50	8.07	4.00	31.47	10.00	34.78	13.00	24.75	-	28	87.50	25.98	60.71	17.98	21.43	19.11	10.71	36.93	3.57
Orlando-Kissimmee-Sanford FL MSA	3	9.38	3.67	-	32.69	3.00	31.01	-	31.35	-	3	9.38	23.00	33.33	17.49	66.67	18.97	-	40.54	-
Tampa-St. Petersburg-Clearwater FL MSA	1	3.13	5.73	-	22.98	1.00	31.58	-	38.76	-	1	3.13	22.21	-	15.94	-	17.17	100.00	44.68	-

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area

** Based on 2020 Census

Institution: Woodforest National Bank																					
Consumer Loans	Geography: Georgia																				Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution										
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	90	100.00	7.21	16.00	22.57	35.00	31.57	24.00	35.71	10.00	90	100.00	23.61	60.00	16.34	21.11	17.95	13.33	42.09	4.44

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank

Consumer Loans Geography: Illinois Evaluation Period: January 1, 2024 TO December 31, 2024

Assessment Area:	Geographic Distribution										Borrower Distribution											
	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	49	16.17	1.53	3.00	7.95	8.00	67.67	30.00	22.84	8.00	49	16.17	21.28	57.14	16.08	26.53	17.64	10.20	45.01	6.12
Champaign-Urbana IL MSA	27	8.91	12.04	5.00	20.45	12.00	27.14	4.00	35.02	6.00	27	8.91	28.05	70.37	14.47	25.93	15.64	3.70	41.85	-
Coles County IL	3	0.99	-	-	35.37	-	49.28	2.00	15.35	1.00	3	0.99	28.87	66.67	17.59	33.33	17.35	-	36.19	-
Davenport-Moline-Rock Island IL MSA	13	4.29	4.56	2.00	23.80	4.00	59.41	7.00	12.23	-	13	4.29	25.16	61.54	16.61	15.39	18.78	15.39	39.46	-
Decatur IL MSA	11	3.63	7.11	1.00	23.60	6.00	51.52	3.00	16.67	1.00	11	3.63	24.51	45.46	16.20	45.46	17.81	9.09	41.48	-
Jefferson County IL	6	1.98	-	-	29.00	2.00	59.14	4.00	11.86	-	6	1.98	24.44	16.67	16.74	50.00	18.96	-	39.86	16.67
Kankakee IL MSA	15	4.95	1.91	1.00	23.72	3.00	43.61	5.00	30.76	6.00	15	4.95	24.65	60.00	15.83	26.67	17.95	6.67	41.58	-
Knox County IL	11	3.63	-	-	12.89	2.00	79.27	8.00	3.33	-	11	3.63	31.21	72.73	17.19	18.18	16.70	9.09	34.90	-
McDonough County IL	16	5.28	-	-	8.45	4.00	47.81	5.00	43.57	7.00	16	5.28	34.46	50.00	14.92	43.75	15.40	6.25	35.22	-
Morgan County IL	18	5.94	-	-	28.47	8.00	57.36	10.00	14.17	-	18	5.94	23.87	72.22	17.71	11.11	16.65	5.56	41.77	5.56
Peoria IL MSA	27	8.91	6.32	3.00	20.32	8.00	52.34	12.00	21.02	4.00	27	8.91	24.13	81.48	15.99	14.82	18.48	3.70	41.41	-
Rockford IL MSA	5	1.65	7.15	1.00	27.82	1.00	33.84	2.00	29.74	1.00	5	1.65	25.20	20.00	16.39	60.00	18.02	20.00	40.39	-
Southern Non-MSA IL	32	10.56	3.92	1.00	34.22	22.00	38.65	4.00	17.05	3.00	32	10.56	27.63	59.38	14.76	25.00	16.42	6.25	41.19	6.25
Springfield IL MSA	36	11.88	13.93	12.00	22.40	12.00	30.42	7.00	33.25	5.00	36	11.88	25.12	66.67	15.92	16.67	16.94	13.89	42.02	-
St. Louis IL MSA	21	6.93	9.73	2.00	23.94	9.00	44.34	8.00	21.45	2.00	21	6.93	27.71	66.67	15.83	19.05	18.38	4.76	38.08	4.76
Vermilion County IL	13	4.29	11.94	-	12.36	1.00	68.12	10.00	5.64	1.00	13	4.29	23.51	46.15	16.63	30.77	17.34	7.69	42.52	7.69

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area

** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Indiana																			Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Bloomington IN MSA	2	0.57	7.11	-	16.88	-	35.88	2.00	33.57	-	2	0.57	26.91	100.00	13.03	-	17.51	-	42.55	-
Central Non-MSA IN	20	5.70	-	-	17.29	5.00	65.21	13.00	17.50	2.00	20	5.70	21.12	50.00	16.52	20.00	18.77	30.00	43.59	-
Columbus IN MSA	11	3.13	-	-	23.95	8.00	63.08	3.00	12.97	-	11	3.13	24.23	81.82	16.39	18.18	19.36	-	40.02	-
Elkhart-Goshen IN MSA	18	5.13	4.41	1.00	21.19	3.00	52.18	8.00	22.22	6.00	18	5.13	22.24	44.44	17.24	38.89	19.59	16.67	40.93	-
Evansville IN MSA	36	10.26	11.39	6.00	22.03	8.00	39.40	11.00	26.84	10.00	36	10.26	23.18	47.22	16.81	36.11	17.61	5.56	42.40	5.56
Fort Wayne IN MSA	27	7.69	5.24	2.00	19.55	9.00	47.88	12.00	26.89	3.00	27	7.69	22.12	40.74	16.93	44.44	19.53	7.41	41.42	7.41
Henry County IN	4	1.14	4.50	-	20.38	2.00	75.12	2.00	-	-	4	1.14	23.91	75.00	17.22	25.00	20.97	-	37.90	-
Indianapolis-Carmel-Greenwood IN MSA	73	20.80	10.05	9.00	25.15	27.00	40.41	33.00	22.89	4.00	73	20.80	25.61	54.80	17.57	23.29	18.74	16.44	38.08	1.37
Lafayette-West Lafayette IN MSA	5	1.42	7.35	1.00	17.26	2.00	44.32	-	26.47	2.00	5	1.42	26.80	40.00	14.82	20.00	16.50	20.00	41.88	20.00
Michigan City-La Porte IN MSA	22	6.27	-	-	25.21	6.00	52.53	11.00	22.17	5.00	22	6.27	23.82	45.46	16.60	40.91	18.41	9.09	41.16	4.55
Muncie IN MSA	6	1.71	3.46	-	16.54	3.00	46.13	3.00	30.77	-	6	1.71	25.58	33.33	16.22	16.67	15.83	16.67	42.37	16.67
Northern Non-MSA IN	40	11.40	1.08	-	12.10	9.00	65.14	26.00	22.76	5.00	40	11.40	19.80	40.00	16.75	30.00	19.51	27.50	43.95	2.50
South Bend-Mishawaka IN MSA	40	11.40	6.57	2.00	24.77	17.00	38.57	12.00	29.54	7.00	40	11.40	24.78	55.00	16.41	30.00	17.83	12.50	40.98	2.50
Southeastern Non-MSA IN	31	8.83	1.47	-	11.02	7.00	68.62	22.00	18.88	2.00	31	8.83	22.37	58.07	16.40	25.81	18.73	12.90	42.50	3.23
Terre Haute IN MSA	16	4.56	6.63	2.00	16.73	4.00	43.31	4.00	32.04	5.00	16	4.56	24.95	50.00	16.46	25.00	18.09	12.50	40.50	6.25

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Kentucky															Evaluation Period: January 1, 2024 TO December 31, 2024				
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Bowling Green KY MSA	20	9.05	2.72	1.00	25.91	7.00	40.31	8.00	28.40	4.00	20	9.05	23.20	45.00	15.48	35.00	17.56	15.00	43.76	5.00
Elizabethtown KY MSA	11	4.98	-	-	27.66	5.00	37.22	2.00	35.12	4.00	11	4.98	21.69	27.27	18.00	27.27	17.90	45.46	42.41	-
Franklin County KY	7	3.17	-	-	8.80	1.00	23.87	2.00	67.33	4.00	7	3.17	14.03	42.86	12.37	42.86	16.22	-	57.38	14.29
Lexington-Fayette KY MSA	34	15.38	5.97	5.00	24.45	14.00	37.82	11.00	29.79	4.00	34	15.38	24.86	61.77	16.40	35.29	17.30	2.94	41.44	-
Owensboro KY MSA	6	2.71	-	-	23.22	2.00	55.17	3.00	20.23	1.00	6	2.71	24.16	33.33	15.85	33.33	17.63	16.67	42.37	-
Paducah KY MSA	9	4.07	4.74	1.00	19.06	1.00	34.92	4.00	38.88	3.00	9	4.07	21.57	55.56	16.59	33.33	14.76	-	47.08	11.11
Rowan County KY	16	7.24	-	-	26.40	6.00	15.96	2.00	57.64	8.00	16	7.24	27.10	62.50	16.20	12.50	14.98	18.75	41.73	6.25
Southeastern Non-MSA KY	78	35.29	2.02	-	18.91	13.00	47.46	43.00	31.62	22.00	78	35.29	25.84	39.74	14.22	37.18	15.25	15.39	44.69	3.85
Southern Non-MSA KY	27	12.22	-	-	3.54	1.00	61.31	17.00	35.15	9.00	27	12.22	22.02	37.04	14.54	48.15	17.14	14.82	46.30	-
Western Non-MSA KY	13	5.88	5.98	2.00	3.90	2.00	27.02	2.00	61.51	7.00	13	5.88	22.26	61.54	14.58	7.69	14.65	30.77	48.51	-

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Louisiana															Evaluation Period: January 1, 2024 TO December 31, 2024				
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Alexandria LA MSA	6	3.31	6.22	-	22.10	4.00	33.46	1.00	38.23	1.00	6	3.31	25.72	50.00	14.72	33.33	17.70	-	41.85	16.67
Baton Rouge LA MSA	15	8.29	10.00	4.00	17.21	4.00	35.26	6.00	34.54	1.00	15	8.29	25.10	46.67	14.40	26.67	16.13	26.67	44.37	-
Hammond LA MSA	24	13.26	7.59	1.00	14.35	5.00	49.53	15.00	27.44	3.00	24	13.26	28.22	58.33	15.35	25.00	12.57	12.50	43.87	4.17
Houma-Bayou Cane-Thibodaux LA MSA	16	8.84	3.56	1.00	15.99	6.00	46.86	6.00	30.86	2.00	16	8.84	26.91	43.75	15.07	25.00	14.73	25.00	43.29	-
Iberia Parish LA	14	7.73	7.70	4.00	6.79	3.00	35.62	-	47.05	7.00	14	7.73	26.75	50.00	15.22	28.57	20.21	7.14	37.82	7.14
Lafayette LA MSA	12	6.63	7.17	2.00	28.30	3.00	31.17	6.00	33.36	1.00	12	6.63	26.06	41.67	14.90	33.33	14.59	25.00	44.46	-
Lake Charles LA MSA	12	6.63	8.66	-	16.72	2.00	38.36	5.00	34.93	5.00	12	6.63	24.93	25.00	15.43	33.33	16.29	33.33	43.35	8.33
Monroe LA MSA	24	13.26	15.59	7.00	16.24	11.00	30.47	3.00	37.71	3.00	24	13.26	27.11	75.00	14.52	4.17	15.95	16.67	42.43	4.17
New Orleans-Metairie LA MSA	29	16.02	9.24	6.00	26.68	11.00	29.67	7.00	32.84	4.00	29	16.02	28.99	62.07	14.75	17.24	15.83	10.35	40.44	10.35
Shreveport-Bossier City LA MSA	4	2.21	6.54	-	25.92	3.00	29.40	1.00	35.71	-	4	2.21	26.11	-	15.44	50.00	15.86	25.00	42.59	25.00
Slidell-Mandeville-Covington LA MSA	9	4.97	4.44	1.00	15.03	1.00	57.84	7.00	22.07	-	9	4.97	19.05	66.67	12.52	22.22	15.75	11.11	52.68	-
Western Non-MSA LA	16	8.84	14.62	1.00	22.41	9.00	39.35	6.00	21.48	-	16	8.84	27.62	43.75	14.63	25.00	16.08	25.00	41.68	6.25

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																					
Consumer Loans	Geography: Maryland																Evaluation Period: January 1, 2024 TO December 31, 2024				
	Geographic Distribution										Borrower Distribution										
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	55	63.95	8.37	11.00	23.72	13.00	36.32	17.00	30.80	13.00	55	63.95	25.31	69.09	15.88	16.36	17.75	10.91	41.06	-
Lexington Park MD MSA	4	4.65	5.59	2.00	11.76	-	76.81	1.00	5.83	1.00	4	4.65	23.38	75.00	16.25	-	19.58	25.00	40.79	-
Salisbury MD MSA	21	24.42	6.01	1.00	12.25	7.00	54.99	11.00	24.21	2.00	21	24.42	27.86	47.62	16.92	28.57	18.87	9.52	36.35	14.29
Worcester County MD	6	6.98	-	-	13.50	3.00	50.81	3.00	35.70	-	6	6.98	23.39	66.67	15.73	16.67	16.58	16.67	44.31	-

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																					
Consumer Loans	Geography: Mississippi																Evaluation Period: January 1, 2024 TO December 31, 2024				
	Geographic Distribution										Borrower Distribution										
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	22	7.46	5.14	-	21.47	4.00	55.36	10.00	16.34	7.00	22	7.46	30.96	50.00	14.31	9.09	16.69	22.73	38.05	18.18
Gulfport-Biloxi MS MSA	63	21.36	6.31	3.00	16.72	15.00	40.37	22.00	33.31	21.00	63	21.36	24.92	39.68	15.24	36.51	17.90	12.70	41.95	11.11
Jackson MS MSA	21	7.12	16.95	3.00	23.95	7.00	30.74	10.00	27.54	1.00	21	7.12	28.31	66.67	16.57	28.57	16.33	-	38.79	4.76
Memphis MS MSA	9	3.05	1.51	-	23.81	-	37.30	6.00	34.63	3.00	9	3.05	19.46	44.44	14.74	33.33	17.88	-	47.92	22.22
Northwestern Non-MSA MS	156	52.88	5.15	11.00	14.80	34.00	46.29	72.00	32.44	38.00	156	52.88	25.89	42.95	14.20	36.54	15.34	10.26	44.57	7.69
Western Non-MSA MS	24	8.14	7.82	3.00	14.32	3.00	39.24	10.00	38.62	8.00	24	8.14	26.02	50.00	11.90	29.17	16.75	16.67	45.34	4.17

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																						
Consumer Loans	Geography: North Carolina																		Evaluation Period: January 1, 2024 TO December 31, 2024			
	Geographic Distribution										Borrower Distribution											
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower			
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans		
Asheville NC MSA	17	2.00	1.17	1.00	19.20	3.00	57.91	11.00	21.73	2.00	17	2.00	22.39	64.71	16.76	17.65	17.74	17.65	43.12	-		
Burlington NC MSA	19	2.23	4.65	5.00	26.59	7.00	39.16	6.00	29.60	1.00	19	2.23	24.12	42.11	15.34	36.84	18.19	15.79	42.35	-		
Central Non-MSA NC	28	3.29	1.48	1.00	10.43	4.00	46.49	15.00	41.60	8.00	28	3.29	21.43	50.00	14.29	32.14	17.39	7.14	46.89	10.71		
Duplin County NC	14	1.65	-	-	22.57	-	67.58	12.00	6.76	2.00	14	1.65	22.14	71.43	19.24	21.43	18.03	7.14	40.59	-		
Durham-Chapel Hill NC MSA	27	3.17	10.75	3.00	17.47	7.00	33.79	14.00	37.49	3.00	27	3.17	23.37	70.37	16.02	18.52	16.76	7.41	43.85	3.70		
Fayetteville NC MSA	30	3.53	1.14	-	21.67	10.00	52.07	15.00	25.11	5.00	30	3.53	25.02	36.67	16.57	40.00	18.67	13.33	39.75	3.33		
Goldsboro NC MSA	34	4.00	5.73	2.00	18.61	8.00	50.70	14.00	23.05	10.00	34	4.00	23.22	50.00	16.96	23.53	18.08	20.59	41.74	2.94		
Greensboro-High Point NC MSA	99	11.63	7.84	8.00	21.35	30.00	41.30	53.00	28.75	8.00	99	11.63	23.65	52.53	16.65	29.29	17.48	15.15	42.22	3.03		
Greenville NC MSA	9	1.06	4.75	-	15.41	2.00	48.96	4.00	23.51	1.00	9	1.06	24.34	55.56	16.42	11.11	17.18	22.22	42.06	11.11		
Haywood County NC	7	0.82	-	-	3.46	-	68.99	7.00	24.92	-	7	0.82	27.28	28.57	16.70	57.14	17.11	14.29	38.91	-		
Hickory-Lenoir-Morganton NC MSA	74	8.70	0.61	1.00	15.65	16.00	61.25	40.00	22.49	17.00	74	8.70	23.37	48.65	16.69	25.68	18.32	16.22	41.62	9.46		
Jacksonville NC MSA	17	2.00	0.84	-	20.26	3.00	52.19	13.00	26.69	1.00	17	2.00	20.03	47.06	18.58	17.65	20.39	17.65	41.00	11.77		
Northeastern Non-MSA NC	37	4.35	2.11	-	40.83	18.00	47.48	17.00	8.50	1.00	37	4.35	30.46	37.84	16.61	40.54	17.26	16.22	35.68	5.41		
Northern Non-MSA NC	25	2.94	-	-	7.08	4.00	75.03	20.00	17.89	1.00	25	2.94	25.57	52.00	15.70	36.00	15.90	4.00	42.84	4.00		
Pasquotank County NC	4	0.47	7.24	1.00	-	-	36.40	1.00	56.35	2.00	4	0.47	20.36	25.00	13.14	50.00	15.25	25.00	51.26	-		
Pinehurst-Southern Pines NC MSA	5	0.59	-	-	10.56	1.00	72.21	4.00	14.69	-	5	0.59	15.76	80.00	12.31	-	14.06	20.00	57.88	-		
Raleigh-Cary NC MSA	83	9.75	7.44	16.00	21.60	33.00	36.56	23.00	32.85	7.00	83	9.75	23.29	79.52	16.85	15.66	18.10	4.82	41.76	-		
Rocky Mount NC MSA	35	4.11	-	-	21.56	10.00	50.59	19.00	27.85	6.00	35	4.11	24.87	54.29	15.36	22.86	17.83	20.00	41.94	2.86		
Southeastern Non-MSA NC	27	3.17	-	-	10.78	4.00	47.08	17.00	40.41	5.00	27	3.17	20.03	51.85	16.20	14.82	16.99	14.82	46.79	14.82		
Southern Non-MSA NC	70	8.23	3.02	3.00	57.12	44.00	36.11	23.00	3.75	-	70	8.23	32.22	58.57	17.48	20.00	15.24	15.71	35.06	4.29		
Stanly County NC	25	2.94	-	-	-	-	46.66	12.00	48.47	9.00	25	2.94	18.02	36.00	14.07	32.00	16.89	28.00	51.02	4.00		
Western Non-MSA NC	45	5.29	2.00	1.00	21.97	12.00	64.66	28.00	11.38	4.00	45	5.29	26.48	48.89	15.44	24.44	17.83	22.22	40.25	2.22		
Wilmington NC MSA	12	1.41	1.59	-	23.43	3.00	55.57	7.00	19.41	2.00	12	1.41	21.22	66.67	14.60	8.33	18.49	25.00	45.69	-		
Wilson County NC	12	1.41	7.04	1.00	16.16	5.00	42.41	3.00	29.07	3.00	12	1.41	25.56	50.00	15.81	41.67	16.05	8.33	42.58	-		
Winston-Salem NC MSA	96	11.28	5.94	11.00	17.69	19.00	51.15	55.00	25.22	11.00	96	11.28	23.67	53.13	16.67	28.13	17.49	9.38	42.16	8.33		

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area

** Based on 2020 Census

Institution: Woodforest National Bank																						
Consumer Loans	Geography: New York																					Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution											
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower			
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	13	6.50	12.08	2.00	16.46	4.00	44.95	5.00	24.90	2.00	13	6.50	26.03	76.92	16.67	7.69	17.76	7.69	39.55	7.69		
Buffalo-Cheektowaga NY MSA	42	21.00	10.04	6.00	17.43	18.00	44.08	14.00	27.75	4.00	42	21.00	25.32	57.14	15.52	38.10	16.90	4.76	42.27	-		
Elmira NY MSA	13	6.50	12.67	-	15.19	1.00	53.79	10.00	18.35	2.00	13	6.50	24.69	30.77	15.25	46.15	17.88	15.39	42.19	7.69		
Genesee County NY	15	7.50	-	-	10.06	2.00	47.68	9.00	42.27	4.00	15	7.50	20.28	46.67	15.53	40.00	17.95	13.33	46.25	-		
Rochester NY MSA	49	24.50	9.18	12.00	19.86	16.00	41.57	17.00	28.74	4.00	49	24.50	24.75	69.39	15.46	22.45	17.62	8.16	42.17	-		
Utica-Rome NY MSA	29	14.50	6.37	2.00	17.57	7.00	50.18	18.00	21.69	1.00	29	14.50	24.65	58.62	15.64	20.69	18.13	17.24	41.58	-		
Watertown-Fort Drum NY MSA	8	4.00	-	-	23.29	2.00	53.86	2.00	22.86	4.00	8	4.00	22.28	50.00	17.17	37.50	18.39	-	42.17	12.50		
Western Non-MSA NY	31	15.50	4.19	3.00	16.91	6.00	72.79	19.00	6.12	3.00	31	15.50	28.69	67.74	16.74	12.90	17.72	9.68	36.85	-		

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area

** Based on 2020 Census

Institution: Woodforest National Bank																					
Consumer Loans	Geography: Ohio																Evaluation Period: January 1, 2024 TO December 31, 2024				
	Geographic Distribution										Borrower Distribution										
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Akron OH MSA	60	7.35	8.72	4.00	21.40	23.00	40.09	25.00	28.59	8.00	60	7.35	24.49	63.33	16.09	28.33	17.58	6.67	41.85	1.67
Canton-Massillon OH MSA	51	6.25	6.55	11.00	15.48	16.00	50.35	22.00	27.62	2.00	51	6.25	23.70	60.78	16.18	29.41	18.34	7.84	41.78	1.96
Cleveland OH MSA	65	7.97	11.43	14.00	23.25	19.00	35.43	23.00	27.99	7.00	65	7.97	26.79	56.92	16.21	24.62	16.97	7.69	40.04	3.08
Columbiana County OH	45	5.51	2.56	5.00	8.47	5.00	78.69	27.00	10.28	8.00	45	5.51	26.34	51.11	17.35	26.67	18.23	17.78	38.08	4.44
Columbus OH MSA	59	7.23	10.36	10.00	23.63	24.00	37.61	23.00	27.52	2.00	59	7.23	24.48	69.49	17.10	16.95	18.58	8.48	39.85	1.70
Dayton-Kettering-Beavercreek OH MSA	58	7.11	8.73	5.00	22.59	23.00	38.39	24.00	29.85	6.00	58	7.11	24.77	70.69	16.05	20.69	17.12	8.62	42.06	-
Lima OH MSA	9	1.10	8.67	1.00	26.72	3.00	42.74	4.00	21.86	1.00	9	1.10	24.03	22.22	17.19	55.56	17.02	11.11	41.76	11.11
Mansfield OH MSA	11	1.35	10.09	1.00	14.79	2.00	49.57	5.00	25.50	3.00	11	1.35	23.47	18.18	16.45	36.36	18.55	36.36	41.53	9.09
Northeastern Non-MSA OH	16	1.96	-	-	12.06	3.00	70.28	9.00	17.66	4.00	16	1.96	17.02	43.75	15.86	-	19.40	25.00	47.72	25.00
Northern Non-MSA OH	184	22.55	0.97	4.00	14.32	30.00	65.05	134.00	19.44	16.00	184	22.55	21.16	53.80	16.34	28.80	19.44	12.50	43.05	1.09
Preble County OH	2	0.25	-	-	-	-	68.48	1.00	31.52	1.00	2	0.25	18.46	50.00	14.41	50.00	19.43	-	47.71	-
Sandusky OH MSA	18	2.21	2.35	-	22.66	9.00	57.27	7.00	17.19	2.00	18	2.21	19.64	50.00	15.43	27.78	18.70	11.11	46.23	5.56
Southern Non-MSA OH	64	7.84	2.95	2.00	24.92	28.00	61.41	32.00	10.72	2.00	64	7.84	29.28	50.00	16.09	28.13	17.20	12.50	37.43	4.69
Springfield OH MSA	18	2.21	7.62	4.00	20.22	4.00	43.24	5.00	28.92	5.00	18	2.21	22.38	50.00	17.93	33.33	18.47	16.67	41.21	-
Toledo OH MSA	91	11.15	9.44	15.00	19.11	20.00	36.17	35.00	31.79	17.00	91	11.15	25.41	54.95	15.67	26.37	17.08	14.29	41.84	3.30
Wheeling OH MSA	13	1.59	-	-	26.88	6.00	55.67	5.00	17.45	2.00	13	1.59	21.90	46.15	16.21	23.08	18.20	-	43.70	30.77
Youngstown-Warren OH MSA	52	6.37	5.54	2.00	20.11	17.00	48.44	25.00	25.08	7.00	52	6.37	24.80	40.39	16.39	30.77	17.64	15.39	41.17	9.62

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Pennsylvania																			Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Altoona PA MSA	10	2.33	1.95	-	20.45	2.00	57.68	8.00	19.93	-	10	2.33	23.51	70.00	17.11	20.00	16.80	-	42.58	-
Central Non-MSA PA	60	13.95	3.14	7.00	13.77	11.00	68.90	39.00	13.68	3.00	60	13.95	24.23	51.67	16.09	26.67	17.24	20.00	42.43	-
Chambersburg PA MSA	23	5.35	-	-	12.05	1.00	81.13	21.00	6.82	1.00	23	5.35	20.24	56.52	18.00	39.13	21.34	4.35	40.42	-
Eastern Non-MSA PA	20	4.65	0.60	-	2.99	1.00	47.59	10.00	48.80	9.00	20	4.65	24.67	50.00	18.10	35.00	19.74	15.00	37.49	-
Erie PA MSA	19	4.42	7.86	3.00	19.99	9.00	41.87	6.00	29.39	1.00	19	4.42	24.67	47.37	15.94	36.84	17.36	15.79	42.03	-
Greene County PA	13	3.02	-	-	-	-	90.14	11.00	6.41	1.00	13	3.02	23.77	53.85	14.81	30.77	15.54	15.39	45.87	-
Harrisburg-Carlisle PA MSA	24	5.58	5.84	-	16.78	1.00	49.18	19.00	28.20	4.00	24	5.58	22.19	45.83	17.10	29.17	19.33	12.50	41.38	4.17
Johnstown PA MSA	8	1.86	4.67	-	13.39	-	60.52	6.00	21.42	2.00	8	1.86	23.45	62.50	17.02	25.00	17.08	-	42.45	-
Lancaster PA MSA	6	1.40	2.76	-	13.79	1.00	71.07	4.00	12.38	1.00	6	1.40	22.31	16.67	16.21	50.00	20.49	33.33	40.99	-
Northwestern Non-MSA PA	31	7.21	2.93	4.00	11.89	3.00	76.17	22.00	9.00	2.00	31	7.21	23.42	64.52	17.10	22.58	18.93	3.23	40.56	3.23
Philadelphia PA MSA	9	2.09	7.40	1.00	25.28	4.00	37.22	2.00	28.99	1.00	9	2.09	26.72	77.78	15.96	11.11	17.13	-	40.20	11.11
Pittsburgh PA MSA	114	26.51	4.94	4.00	21.74	42.00	43.58	54.00	29.20	13.00	114	26.51	25.16	71.05	15.58	19.30	17.57	5.26	41.70	2.63
Reading PA MSA	23	5.35	8.79	5.00	12.11	7.00	55.07	11.00	24.03	-	23	5.35	23.67	69.57	16.10	17.39	18.16	8.70	42.08	4.35
Scranton--Wilkes-Barre PA MSA	33	7.67	2.93	1.00	26.14	15.00	45.31	14.00	25.22	3.00	33	7.67	25.01	45.46	15.98	30.30	17.02	15.15	41.99	-
York-Hanover PA MSA	37	8.60	6.42	10.00	8.72	7.00	66.44	18.00	18.42	2.00	37	8.60	22.49	72.97	16.47	21.62	20.31	5.41	40.72	-

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: South Carolina																Evaluation Period: January 1, 2024 TO December 31, 2024			
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	13	3.64	2.81	1.00	22.42	3.00	53.66	8.00	20.24	1.00	13	3.64	25.00	61.54	16.40	38.46	17.94	-	40.65	-
Charleston-North Charleston SC MSA	24	6.72	6.19	4.00	26.44	7.00	32.89	10.00	33.60	3.00	24	6.72	24.00	70.83	16.09	8.33	17.95	8.33	41.97	-
Cherokee County SC	12	3.36	-	-	20.00	5.00	59.39	7.00	20.61	-	12	3.36	26.53	41.67	17.44	33.33	16.45	16.67	39.59	8.33
Columbia SC MSA	50	14.01	3.07	5.00	24.79	13.00	40.40	22.00	30.85	8.00	50	14.01	23.50	36.00	15.81	44.00	17.90	12.00	42.80	4.00
Florence SC MSA	14	3.92	2.10	-	25.06	3.00	43.76	5.00	29.08	6.00	14	3.92	25.34	64.29	15.81	14.29	15.86	7.14	43.00	7.14
Greenville-Spartanburg-Anderson SC CSA	110	30.81	4.36	5.00	23.23	44.00	41.29	48.00	30.44	12.00	110	30.81	23.78	62.73	16.52	29.09	17.63	4.55	42.06	2.73
Hilton Head Island-Bluffton-Port Royal SC MSA	3	0.84	1.79	-	17.63	1.00	50.89	2.00	29.69	-	3	0.84	21.60	100.00	16.02	-	18.67	-	43.71	-
Myrtle Beach-Conway-North Myrtle Beach SC MSA	19	5.32	0.95	1.00	19.78	4.00	58.11	13.00	21.17	1.00	19	5.32	23.60	36.84	17.74	36.84	19.91	15.79	38.76	5.26
Northeastern Non-MSA SC	49	13.73	-	-	36.84	19.00	59.38	29.00	2.03	-	49	13.73	28.97	51.02	16.87	34.69	16.30	4.08	37.86	10.20
Oconee County SC	7	1.96	-	-	-	-	59.13	3.00	40.87	4.00	7	1.96	19.39	28.57	13.77	42.86	16.05	14.29	50.79	14.29
Southern Non-MSA SC	7	1.96	2.67	-	33.62	1.00	51.34	6.00	9.82	-	7	1.96	27.99	42.86	16.72	28.57	18.44	28.57	36.85	-
Southwestern Non-MSA SC	14	3.92	3.92	1.00	14.65	3.00	44.78	9.00	36.65	1.00	14	3.92	22.76	28.57	15.37	35.71	17.45	21.43	44.41	7.14
Spartanburg SC MSA	35	9.80	3.73	2.00	16.86	11.00	48.06	15.00	29.59	3.00	35	9.80	24.15	51.43	16.22	31.43	17.86	5.71	41.77	8.57

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank

Consumer Loans Geography: Virginia Evaluation Period: January 1, 2024 TO December 31, 2024

Assessment Area:	Geographic Distribution										Borrower Distribution									
	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	21	3.80	1.22	-	9.26	4.00	60.84	15.00	28.69	2.00	21	3.80	27.57	57.14	13.16	28.57	18.39	4.76	40.88	4.76
Central Non-MSA VA	14	2.54	-	-	21.58	-	59.76	10.00	18.66	4.00	14	2.54	25.44	57.14	15.95	35.71	17.84	-	40.77	7.14
Eastern Non-MSA VA	6	1.09	-	-	9.77	-	23.38	-	66.86	6.00	6	1.09	19.92	33.33	14.61	33.33	14.58	-	50.89	33.33
Harrisonburg VA MSA	5	0.91	-	-	17.42	-	72.67	5.00	9.91	-	5	0.91	22.63	60.00	17.50	20.00	19.00	20.00	40.87	-
Lynchburg VA MSA	74	13.41	2.15	3.00	13.05	20.00	62.36	47.00	21.99	4.00	74	13.41	22.86	64.87	17.62	20.27	18.10	8.11	41.42	4.05
Northeastern Non-MSA VA	6	1.09	-	-	-	-	40.75	5.00	59.25	1.00	6	1.09	14.53	33.33	10.29	50.00	15.58	16.67	59.60	-
Richmond VA MSA	106	19.20	6.93	11.00	19.26	31.00	40.61	39.00	32.21	23.00	106	19.20	22.73	69.81	16.48	24.53	17.28	5.66	43.52	-
Roanoke VA MSA	32	5.80	4.36	4.00	23.50	13.00	41.48	10.00	30.65	5.00	32	5.80	24.89	59.38	14.42	34.38	18.99	6.25	41.70	-
Southern Non-MSA VA	75	13.59	4.25	3.00	26.29	30.00	62.37	39.00	7.10	3.00	75	13.59	28.67	50.67	18.28	22.67	17.65	17.33	35.41	5.33
Southwestern Non-MSA VA	30	5.43	-	-	32.44	7.00	54.25	12.00	13.31	11.00	30	5.43	26.17	56.67	17.97	16.67	17.82	16.67	38.05	3.33
Staunton-Stuarts Draft VA MSA	15	2.72	-	-	17.09	6.00	71.32	7.00	11.59	2.00	15	2.72	23.76	53.33	16.53	26.67	18.21	13.33	41.50	-
Virginia Beach-Chesapeake-Norfolk VA MSA	157	28.44	6.23	23.00	24.47	45.00	35.13	61.00	32.97	24.00	157	28.44	22.64	66.88	16.70	22.29	18.95	8.28	41.71	1.91
Western Non-MSA VA	11	1.99	-	-	40.93	5.00	59.07	6.00	-	-	11	1.99	34.36	72.73	15.80	9.09	16.25	9.09	33.59	9.09

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area

** Based on 2020 Census

Institution: Woodforest National Bank

Consumer Loans Geography: West Virginia Evaluation Period: January 1, 2024 TO December 31, 2024

Assessment Area:	Geographic Distribution										Borrower Distribution									
	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Beckley WV MSA	17	14.66	-	-	15.00	3.00	66.77	11.00	18.23	3.00	17	14.66	27.32	17.65	14.61	23.53	15.39	47.06	42.69	11.77
Charleston WV MSA	11	9.48	0.55	-	12.35	-	60.39	9.00	24.27	2.00	11	9.48	24.75	27.27	15.02	36.36	16.75	27.27	43.49	9.09
Hagerstown-Martinsburg WV MSA	11	9.48	3.22	1.00	21.34	1.00	56.94	7.00	18.51	2.00	11	9.48	21.48	54.55	15.80	36.36	21.82	-	40.90	-
Huntington-Ashland WV MSA	4	3.45	-	-	-	-	40.95	3.00	59.05	1.00	4	3.45	16.59	25.00	13.51	75.00	16.51	-	53.39	-
Nicholas County WV	4	3.45	-	-	36.00	2.00	48.77	2.00	15.22	-	4	3.45	26.62	25.00	16.00	25.00	18.82	25.00	38.56	25.00
Northern Non-MSA WV	26	22.41	0.83	-	8.68	2.00	53.00	18.00	37.49	6.00	26	22.41	21.09	30.77	14.41	30.77	16.40	30.77	48.10	7.69
Western Non-MSA WV	43	37.07	1.55	1.00	29.93	17.00	60.43	22.00	8.09	3.00	43	37.07	28.36	39.54	16.92	18.61	17.26	25.58	37.46	13.95

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area

** Based on 2020 Census

Institution: Woodforest National Bank																					
Consumer Loans	Geography: Charlotte Multi																	Evaluation Period: January 1, 2024 TO December 31, 2024			
	Geographic Distribution										Borrower Distribution										
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower		
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	272	100.00	4.63	14.00	29.20	121.00	33.13	114.00	32.17	21.00	272	100.00	23.28	61.03	16.68	28.31	17.92	8.09	42.12	1.84	

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Chicago Multi																			Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	123	100.00	8.60	15.00	21.88	46.00	34.04	46.00	34.97	16.00	123	100.00	25.11	58.54	15.31	27.64	16.94	9.76	42.65	2.44

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Cincinnati Multi																			Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	80	100.00	7.20	6.00	22.25	32.00	37.88	36.00	31.19	6.00	80	100.00	25.26	56.25	15.49	28.75	17.37	8.75	41.88	2.50

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Louisville Multi														Evaluation Period: January 1, 2024 TO December 31, 2024					
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	67	100.00	6.82	5.00	22.31	21.00	42.32	37.00	27.28	4.00	67	100.00	23.60	56.72	16.46	34.33	18.51	7.46	41.43	1.49

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Washington Multi																			Evaluation Period: January 1, 2024 TO December 31, 2024
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Loans		Geographies		Geographies		Geographies		Geographies		Loans		Borrower		Borrower		Borrower		Borrower	
	#	% of Total*	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	#	% of 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	55	100.00	7.41	7.00	23.32	29.00	36.21	14.00	32.51	5.00	55	100.00	23.08	80.00	16.35	16.36	19.27	1.82	41.30	1.82

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area
** Based on 2020 Census