WOODFOREST NATIONAL BANK
MEMBER FDIC

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans					Dollar Amount of Loans				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	$	%	$	%	$
Consumer										
2023	9,516	92.3	792	7.7	10,308	22,312,000	92.6	1,782,000	7.4	24,094,000
Subtotal	**9,516**	**92.3**	**792**	**7.7**	**10,308**	**22,312,000**	**92.6**	**1,782,000**	**7.4**	**24,094,000**
Total	**9,516**	**92.3**	**792**	**7.7**	**10,308**	**22,312,000**	**92.6**	**1,782,000**	**7.4**	**24,094,000**

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank

Consumer Loans | Geography: Texas | Evaluation Period: January 1, 2023 TO December 31, 2023

			Geographic Distribution								Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of 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	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Amarillo TX MSA	13	0.48	6.42	0.00	25.76	53.85	30.44	23.08	37.38	23.08	24.26	61.54	17.02	23.08	17.13	7.69	41.59	0.00
Austin-Round Rock-Georgetown TX MSA	87	3.23	6.55	13.79	23.94	39.08	36.80	35.63	31.15	8.05	22.61	66.67	16.87	25.29	18.42	4.60	42.10	2.30
Beaumont-Port Arthur TX MSA	28	1.04	8.21	17.86	33.18	50.00	24.14	17.86	31.77	14.29	27.15	50.00	16.24	17.86	17.32	17.86	39.30	10.71
Brownsville-Harlingen TX MSA	95	3.52	2.07	2.11	25.38	46.32	40.25	31.58	31.59	20.00	26.16	40.00	15.26	27.37	15.14	15.79	43.44	15.79
Cass County TX	28	1.04	0.00	0.00	8.66	17.86	68.88	60.71	22.46	21.43	27.58	42.86	14.70	28.57	19.29	17.86	38.44	10.71
Cooke County TX	9	0.33	0.00	0.00	12.40	33.33	28.07	33.33	59.54	33.33	15.97	22.22	14.48	44.44	17.75	11.11	51.80	0.00
Dallas-Fort Worth-Arlington TX MSA	319	11.83	8.97	7.52	25.24	31.35	31.34	41.07	33.63	19.75	22.96	48.28	17.02	29.78	17.96	12.23	42.06	6.90
Eastern Non-MSA TX	49	1.82	0.00	0.00	26.45	20.41	48.35	53.06	25.20	26.53	23.96	34.69	17.90	26.53	17.64	22.45	40.50	10.20
Gillespie County TX	5	0.19	0.00	0.00	0.00	0.00	46.78	60.00	53.22	40.00	16.21	80.00	16.34	0.00	17.01	20.00	50.44	0.00
Houston-The Woodlands-Sugar Land TX MSA	1,520	56.36	10.85	9.67	23.91	30.13	28.26	35.66	35.29	23.09	24.60	42.83	15.92	30.26	16.87	14.54	42.61	9.08
Howard County TX	13	0.48	5.71	15.39	0.00	0.00	61.61	69.23	32.69	15.39	20.22	23.08	14.51	15.39	18.16	38.46	47.11	15.39
Longview TX MSA	56	2.08	0.00	0.00	19.95	32.14	60.90	57.14	19.14	10.71	23.79	37.50	16.23	28.57	18.00	25.00	41.97	3.57
Northeast Non-MSA TX	81	3.00	0.88	2.47	12.06	14.82	66.63	70.37	20.44	12.35	24.05	34.57	15.97	29.63	17.69	28.40	42.29	7.41
San Antonio-New Braunfels TX MSA	248	9.20	6.18	6.45	29.98	35.89	31.55	39.11	31.78	18.15	24.10	54.84	15.96	26.21	18.44	11.69	41.51	5.24
Shelby County TX	10	0.37	0.00	0.00	39.85	60.00	60.15	40.00	0.00	0.00	30.49	20.00	18.48	10.00	16.21	30.00	34.82	30.00
Sherman-Denison TX MSA	24	0.89	2.15	8.33	25.46	29.17	50.39	54.17	22.00	8.33	22.90	41.67	17.12	33.33	18.51	25.00	41.47	0.00
Southeast Non-MSA TX	51	1.89	1.25	0.00	23.64	17.65	50.89	54.90	24.23	27.45	24.58	35.29	15.80	41.18	17.11	3.92	42.50	13.73
Texarkana TX MSA	11	0.41	4.03	0.00	15.57	27.27	46.96	63.64	33.45	9.09	25.82	45.46	13.43	27.27	16.69	9.09	44.07	9.09
Titus County TX	16	0.59	0.00	0.00	4.18	6.25	95.82	93.75	0.00	0.00	21.40	50.00	16.78	31.25	18.61	12.50	43.21	6.25
Tyler TX MSA	34	1.26	1.82	2.94	24.31	41.18	43.52	50.00	29.45	5.88	24.22	52.94	15.60	23.53	18.90	11.77	41.28	5.88

* 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

WOODFOREST
NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Alabama														Evaluation Period: January 1, 2023 TO December 31, 2023					
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower			
	#	% of 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	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans		
Anniston-Oxford AL MSA	14	3.36	2.88	7.14	19.19	28.57	55.22	57.14	21.60	7.14	24.97	57.14	16.82	28.57	17.54	7.14	40.68	7.14		
Birmingham-Hoover AL MSA	101	24.22	7.52	8.91	25.22	46.54	33.01	30.69	33.02	11.88	25.33	55.45	15.52	30.69	16.96	8.91	42.19	2.97		
Daphne-Fairhope-Foley AL MSA	8	1.92	0.00	0.00	18.43	25.00	59.09	37.50	21.65	37.50	23.22	75.00	17.84	25.00	16.75	0.00	42.19	0.00		
Decatur AL MSA	17	4.08	1.33	0.00	15.08	41.18	62.57	47.06	21.01	11.77	24.48	58.82	16.69	23.53	17.14	5.88	41.70	5.88		
Gadsden AL MSA	6	1.44	6.98	0.00	15.53	33.33	44.52	66.67	31.32	0.00	23.91	16.67	16.60	66.67	17.26	16.67	42.23	0.00		
Huntsville AL MSA	45	10.79	12.21	26.67	19.49	17.78	32.62	42.22	35.00	11.11	25.65	68.89	15.49	20.00	16.07	8.89	42.78	2.22		
Mobile AL MSA	58	13.91	3.57	8.62	27.09	31.03	41.11	46.55	27.92	13.79	25.69	46.55	15.24	29.31	16.99	10.35	42.08	13.79		
Montgomery AL MSA	68	16.31	7.04	11.77	26.82	35.29	39.03	42.65	26.34	8.82	25.78	47.06	15.02	38.24	17.81	13.24	41.39	1.47		
Northern Non-MSA AL	25	6.00	0.00	0.00	5.50	12.00	70.12	68.00	24.39	20.00	20.53	28.00	14.04	36.00	17.54	20.00	47.89	12.00		
Southern Non-MSA AL	55	13.19	2.24	0.00	13.90	16.36	63.61	67.27	19.63	14.55	25.40	41.82	14.93	27.27	16.20	20.00	43.47	9.09		
Tuscaloosa AL MSA	20	4.80	7.35	0.00	11.21	15.00	45.53	60.00	31.62	15.00	23.83	30.00	14.50	45.00	16.54	10.00	45.13	15.00		

* 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

WOODFOREST
NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: Florida												Evaluation Period: January 1, 2023 TO December 31, 2023					
			Geographic Distribution								Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of 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	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Jacksonville FL MSA	32	71.11	8.07	18.75	31.47	43.75	34.78	34.38	24.75	0.00	25.98	71.88	17.98	28.13	19.11	0.00	36.93	0.00
Orlando-Kissimmee-Sanford FL MSA	6	13.33	3.67	16.67	32.69	16.67	31.01	33.33	31.35	33.33	23.00	66.67	17.49	16.67	18.97	16.67	40.54	0.00
Tampa-St Petersburg-Clearwater FL MSA	7	15.56	6.06	0.00	24.92	42.86	33.35	57.14	34.73	0.00	22.21	28.57	15.94	42.86	17.17	28.57	44.68	0.00

* 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

WOODFOREST NATIONAL BANK MEMBER FDIC

Institution: Woodforest National Bank																			
Consumer Loans	Geography: Georgia																		Evaluation Period: January 1, 2023 TO December 31, 2023
	Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	% of 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	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	
Atlanta-Sandy Springs-Alpharetta GA MSA	101	100.00	7.54	14.85	23.97	36.63	30.29	35.64	35.26	10.89	23.61	48.52	16.34	30.69	17.95	14.85	42.09	2.97	

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: Illinois														Evaluation Period: January 1, 2023 TO December 31, 2023			
	Geographic Distribution										Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	% of 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	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans	% of Hhlds**	% of Bank Loans
Carbondale-Marion IL MSA	14	4.32	4.68	0.00	27.80	64.29	36.37	28.57	23.78	7.14	26.79	71.43	14.28	7.14	16.44	14.29	42.50	7.14
Central Non-MSA IL	66	20.37	1.53	4.55	8.77	25.76	70.64	65.15	19.06	4.55	21.28	53.03	16.08	36.36	17.64	6.06	45.01	4.55
Champaign-Urbana IL MSA	26	8.02	13.50	11.54	22.38	61.54	23.75	15.39	35.02	11.54	28.05	53.85	14.47	42.31	15.64	0.00	41.85	0.00
Coles County IL	10	3.09	0.00	0.00	38.30	30.00	46.35	60.00	15.35	10.00	28.87	50.00	17.59	20.00	17.35	30.00	36.19	0.00
Danville IL MSA	13	4.01	9.05	15.39	8.21	0.00	52.70	38.46	28.11	30.77	23.51	38.46	16.63	30.77	17.34	7.69	42.52	15.39
Davenport-Moline-Rock Island IL MSA	17	5.25	4.56	23.53	23.80	41.18	59.41	23.53	12.23	11.77	25.16	58.82	16.61	29.41	18.78	11.77	39.46	0.00
Decatur IL MSA	8	2.47	7.11	0.00	23.60	62.50	51.52	37.50	16.67	0.00	24.51	50.00	16.20	25.00	17.81	25.00	41.48	0.00
Jefferson County IL	10	3.09	0.00	0.00	29.00	30.00	59.14	50.00	11.86	20.00	24.44	50.00	16.74	40.00	18.96	0.00	39.86	0.00
Kankakee IL MSA	17	5.25	1.91	5.88	23.72	29.41	43.61	35.29	30.76	29.41	24.65	29.41	15.83	47.06	17.95	23.53	41.58	0.00
Knox County IL	12	3.70	0.00	0.00	12.89	50.00	79.27	50.00	3.33	0.00	31.21	75.00	17.19	25.00	16.70	0.00	34.90	0.00
McDonough County IL	15	4.63	0.00	0.00	8.45	26.67	47.81	33.33	43.57	40.00	34.46	93.33	14.92	6.67	15.40	0.00	35.22	0.00
Morgan County IL	18	5.56	0.00	0.00	28.47	50.00	57.36	44.44	14.17	5.56	23.87	72.22	17.71	22.22	16.65	0.00	41.77	5.56
Peoria IL MSA	23	7.10	6.32	8.70	20.32	39.13	52.34	52.17	21.02	0.00	24.13	65.22	15.99	13.04	18.48	17.39	41.41	0.00
Rockford IL MSA	8	2.47	7.15	25.00	27.82	37.50	33.84	25.00	29.74	12.50	25.20	75.00	16.39	25.00	18.02	0.00	40.39	0.00
Saline County IL	8	2.47	0.00	0.00	67.19	62.50	32.81	37.50	0.00	0.00	31.92	75.00	17.26	12.50	16.32	0.00	34.50	12.50
Springfield IL MSA	30	9.26	13.93	23.33	22.40	30.00	30.42	33.33	33.25	13.33	25.12	70.00	15.92	10.00	16.94	13.33	42.02	0.00
St Louis IL MSA	29	8.95	9.73	13.79	23.94	31.03	44.34	55.17	21.45	0.00	27.71	65.52	15.83	20.69	18.38	6.90	38.08	0.00

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: Indiana													Evaluation Period: January 1, 2023 TO December 31, 2023				
	Geographic Distribution										Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Bloomington IN MSA	6	1.35	7.11	0.00	16.88	50.00	35.88	50.00	33.57	0.00	26.91	50.00	13.03	33.33	17.51	0.00	42.55	0.00
Central Non-MSA IN	29	6.52	0.00	0.00	21.49	20.69	61.01	62.07	17.50	17.24	21.12	51.72	16.52	34.48	18.77	6.90	43.59	3.45
Columbus IN MSA	23	5.17	0.00	0.00	23.95	17.39	63.08	69.57	12.97	13.04	24.23	73.91	16.39	13.04	19.36	8.70	40.02	0.00
Elkhart-Goshen IN MSA	20	4.49	4.41	0.00	21.19	25.00	52.18	55.00	22.22	20.00	22.24	25.00	17.24	40.00	19.59	30.00	40.93	5.00
Evansville IN MSA	43	9.66	9.53	9.30	23.89	34.88	34.45	37.21	31.79	18.61	23.18	48.84	16.81	27.91	17.61	9.30	42.40	6.98
Fort Wayne IN MSA	23	5.17	5.60	4.35	21.66	47.83	44.68	34.78	27.59	13.04	22.35	65.22	16.94	21.74	19.52	13.04	41.19	0.00
Henry County IN	18	4.04	4.50	5.56	20.38	33.33	75.12	61.11	0.00	0.00	23.91	44.44	17.22	27.78	20.97	16.67	37.90	11.11
Indianapolis-Carmel-Anderson IN MSA	79	17.75	10.57	11.39	26.17	45.57	39.56	39.24	22.19	2.53	25.61	53.17	17.57	37.98	18.74	6.33	38.08	1.27
Lafayette-West Lafayette IN MSA	7	1.57	7.35	0.00	17.26	14.29	44.32	57.14	26.47	28.57	26.80	57.14	14.82	28.57	16.50	14.29	41.88	0.00
Michigan City-La Porte IN MSA	27	6.07	0.00	0.00	25.21	25.93	52.53	59.26	22.17	14.82	23.82	51.85	16.60	29.63	18.41	18.52	41.16	0.00
Muncie IN MSA	13	2.92	3.46	23.08	16.54	23.08	46.13	46.15	30.77	7.69	25.58	30.77	16.22	23.08	15.83	23.08	42.37	7.69
Northern Non-MSA IN	53	11.91	0.99	5.66	11.30	16.98	68.32	67.93	19.39	9.43	19.71	47.17	16.76	30.19	19.52	18.87	44.01	3.77
South Bend-Mishawaka IN MSA	33	7.42	6.57	12.12	24.77	39.39	38.57	21.21	29.54	27.27	24.78	57.58	16.41	30.30	17.83	6.06	40.98	6.06
Southeastern Non-MSA IN	37	8.31	1.47	0.00	11.02	13.51	68.62	70.27	18.88	16.22	22.37	45.95	16.40	37.84	18.73	8.11	42.50	2.70
Terre Haute IN MSA	34	7.64	6.63	11.77	20.14	29.41	39.90	38.24	32.04	20.59	24.95	47.06	16.46	29.41	18.09	8.82	40.50	14.71

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: Kentucky												Evaluation Period: January 1, 2023 TO December 31, 2023					
			Geographic Distribution										Borrower Distribution					
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Bowling Green KY MSA	26	10.61	2.72	0.00	25.91	46.15	40.31	34.62	28.40	15.39	23.20	46.15	15.48	34.62	17.56	11.54	43.76	3.85
Elizabethtown-Fort Knox KY MSA	10	4.08	0.00	0.00	27.66	50.00	45.86	30.00	26.48	20.00	21.69	50.00	18.00	30.00	17.90	0.00	42.41	0.00
Franklin County KY	14	5.71	0.00	0.00	8.80	7.14	23.87	28.57	67.33	64.29	14.03	42.86	12.37	35.71	16.22	14.29	57.38	0.00
Lexington-Fayette KY MSA	37	15.10	5.97	16.22	24.45	54.05	37.82	24.32	29.79	5.41	24.86	48.65	16.40	40.54	17.30	2.70	41.44	5.41
Owensboro KY MSA	11	4.49	0.00	0.00	23.22	36.36	55.17	45.46	20.23	9.09	24.16	63.64	15.85	36.36	17.63	0.00	42.37	0.00
Rowan County KY	8	3.27	0.00	0.00	26.40	37.50	15.96	25.00	57.64	37.50	27.10	50.00	16.20	12.50	14.98	25.00	41.73	0.00
Southeastern Non-MSA KY	87	35.51	2.02	3.45	18.91	21.84	50.12	54.02	28.95	20.69	25.84	43.68	14.22	21.84	15.25	20.69	44.69	9.20
Southern Non-MSA KY	32	13.06	0.00	0.00	5.79	6.25	65.88	87.50	28.33	6.25	22.02	37.50	14.54	34.38	17.14	12.50	46.30	6.25
Western Non-MSA KY	20	8.16	3.03	5.00	9.40	20.00	22.59	15.00	62.99	60.00	21.92	45.00	15.57	30.00	14.71	20.00	47.80	0.00

* 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

WOODFOREST
NATIONAL BANK
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Institution: Woodforest National Bank																		
Consumer Loans	Geography: Louisiana																	Evaluation Period: January 1, 2023 TO December 31, 2023
	Geographic Distribution										Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Alexandria LA MSA	11	4.70	6.22	18.18	22.10	36.36	33.46	18.18	38.23	27.27	25.72	45.46	14.72	27.27	17.70	18.18	41.85	0.00
Baton Rouge LA MSA	22	9.40	10.00	13.64	17.21	36.36	35.26	36.36	34.54	9.09	25.10	63.64	14.40	18.18	16.13	13.64	44.37	0.00
Hammond LA MSA	19	8.12	7.59	10.53	14.35	10.53	49.53	57.90	27.44	21.05	28.22	68.42	15.35	15.79	12.57	15.79	43.87	0.00
Houma-Thibodaux LA MSA	11	4.70	3.56	18.18	15.99	27.27	46.86	54.55	30.86	0.00	26.91	45.46	15.07	45.46	14.73	0.00	43.29	9.09
Lafayette LA MSA	31	13.25	7.57	12.90	25.47	25.81	29.22	51.61	37.27	6.45	26.17	58.07	14.95	25.81	15.52	3.23	43.36	9.68
Lake Charles LA MSA	6	2.56	9.94	16.67	16.83	16.67	39.60	50.00	33.64	16.67	25.42	50.00	15.22	16.67	16.76	33.33	42.60	0.00
Monroe LA MSA	23	9.83	15.59	39.13	16.24	21.74	30.47	21.74	37.71	17.39	27.11	39.13	14.52	30.44	15.95	26.09	42.43	4.35
New Orleans-Metairie LA MSA	61	26.07	8.74	19.67	27.74	36.07	29.96	24.59	32.18	14.75	27.01	59.02	14.30	24.59	15.81	9.84	42.87	3.28
Shreveport-Bossier City LA MSA	13	5.56	6.54	7.69	25.92	30.77	29.40	15.39	35.71	38.46	26.11	53.85	15.44	7.69	15.86	30.77	42.59	7.69
Western Non-MSA LA	37	15.81	11.52	16.22	21.05	35.14	33.74	21.62	29.80	24.32	26.34	35.14	15.11	40.54	15.45	8.11	43.10	16.22

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																			
Consumer Loans	Geography: Maryland														Evaluation Period: January 1, 2023 TO December 31, 2023				
	Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	
Baltimore-Columbia-Towson MD MSA	57	69.51	8.37	40.35	23.72	12.28	36.32	29.83	30.80	17.54	25.31	70.18	15.88	24.56	17.75	3.51	41.06	1.75	
California-Lexington Park MD MSA	6	7.32	0.00	0.00	14.87	50.00	79.30	33.33	5.83	16.67	23.38	100.00	16.25	0.00	19.58	0.00	40.79	0.00	
Salisbury MD MSA	19	23.17	5.57	5.26	15.30	31.58	54.05	52.63	23.38	10.53	26.40	57.90	16.53	21.05	18.12	10.53	38.95	10.53	

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Mississippi																			Evaluation Period: January 1, 2023 TO December 31, 2023
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower			
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans		
Central Non-MSA MS	30	8.17	5.14	10.00	21.47	16.67	55.36	43.33	16.34	30.00	30.96	36.67	14.31	23.33	16.69	16.67	38.05	23.33		
Gulfport-Biloxi MS MSA	54	14.71	6.31	7.41	16.72	24.07	40.37	29.63	33.31	38.89	24.92	62.96	15.24	20.37	17.90	12.96	41.95	3.70		
Jackson MS MSA	37	10.08	16.95	16.22	23.95	24.32	31.79	56.76	26.49	2.70	28.31	64.87	16.57	24.32	16.33	8.11	38.79	2.70		
Memphis MS MSA	10	2.72	1.51	0.00	23.81	10.00	37.30	90.00	34.63	0.00	19.46	30.00	14.74	30.00	17.88	20.00	47.92	10.00		
Northwestern Non-MSA MS	212	57.77	5.73	7.55	14.22	18.87	47.40	51.89	31.33	19.34	25.89	34.43	14.20	38.68	15.34	18.87	44.57	5.66		
Western Non-MSA MS	24	6.54	7.82	16.67	14.32	12.50	39.24	58.33	38.62	12.50	26.02	37.50	11.90	37.50	16.75	20.83	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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: North Carolina														Evaluation Period: January 1, 2023 TO December 31, 2023			
	Geographic Distribution										Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Asheville NC MSA	29	2.89	0.99	0.00	17.13	31.03	60.64	58.62	20.85	10.35	23.11	72.41	16.75	17.24	17.64	10.35	42.50	0.00
Burlington NC MSA	30	2.99	4.65	23.33	26.59	40.00	39.16	26.67	29.60	10.00	24.12	53.33	15.34	26.67	18.19	16.67	42.35	0.00
Central Non-MSA NC	23	2.29	1.62	8.70	6.49	26.09	27.77	39.13	62.48	26.09	16.91	30.44	13.04	39.13	15.57	17.39	54.49	8.70
Duplin County NC	24	2.39	0.00	0.00	22.57	20.83	67.58	66.67	6.76	8.33	22.14	45.83	19.24	33.33	18.03	16.67	40.59	0.00
Durham-Chapel Hill NC MSA	33	3.29	9.69	15.15	18.53	27.27	33.17	36.36	38.11	21.21	23.37	72.73	16.02	18.18	16.76	6.06	43.85	3.03
Fayetteville NC MSA	61	6.08	0.86	0.00	21.90	21.31	53.55	62.30	23.67	16.39	24.43	42.62	16.01	31.15	18.25	14.75	41.31	9.84
Goldsboro NC MSA	32	3.19	5.73	6.25	18.61	37.50	50.70	43.75	23.05	12.50	23.22	40.63	16.96	34.38	18.08	12.50	41.74	6.25
Greensboro-High Point NC MSA	147	14.64	7.84	8.16	21.35	31.97	41.30	51.02	28.75	7.48	23.65	53.06	16.65	31.29	17.48	9.52	42.22	3.40
Greenville NC MSA	8	0.80	4.75	12.50	15.41	0.00	48.96	62.50	23.51	25.00	24.34	50.00	16.42	25.00	17.18	12.50	42.06	12.50
Hickory-Lenoir-Morganton NC MSA	108	10.76	0.61	1.85	15.65	32.41	61.25	55.56	22.49	10.19	23.37	47.22	16.69	29.63	18.32	14.82	41.62	6.48
Jacksonville NC MSA	11	1.10	0.84	0.00	20.26	27.27	52.19	54.55	26.69	18.18	20.03	36.36	18.58	0.00	20.39	45.46	41.00	0.00
Northeastern Non-MSA NC	39	3.88	2.11	5.13	40.83	43.59	47.48	46.15	8.50	5.13	30.46	66.67	16.61	20.51	17.26	5.13	35.68	5.13
Northern Non-MSA NC	36	3.59	0.00	0.00	7.08	2.78	75.03	83.33	17.89	13.89	25.57	52.78	15.70	30.56	15.90	16.67	42.84	0.00
Pasquotank County NC	6	0.60	7.24	0.00	0.00	0.00	27.85	16.67	64.91	83.33	20.36	50.00	13.14	0.00	15.25	33.33	51.26	16.67
Raleigh-Cary NC MSA	82	8.17	7.44	12.20	21.60	39.02	36.56	36.59	32.85	10.98	23.29	68.29	16.85	19.51	18.10	7.32	41.76	2.44
Rocky Mount NC MSA	38	3.78	0.00	0.00	21.56	36.84	50.59	42.11	27.85	21.05	24.87	50.00	15.36	36.84	17.83	7.90	41.94	5.26
Southeastern Non-MSA NC	25	2.49	0.00	0.00	14.39	12.00	41.07	44.00	42.81	36.00	20.03	40.00	16.20	32.00	16.99	16.00	46.79	12.00
Southern Non-MSA NC	82	8.17	3.02	1.22	54.60	60.98	38.63	34.15	3.75	3.66	32.22	51.22	17.48	19.51	15.24	14.63	35.06	10.98
Stanly County NC	18	1.79	0.00	0.00	0.00	0.00	46.66	44.44	48.47	33.33	18.02	27.78	14.07	38.89	16.89	22.22	51.02	5.56
Western Non-MSA NC	38	3.78	2.00	0.00	21.97	26.32	64.66	63.16	11.38	10.53	26.48	36.84	15.44	31.58	17.83	21.05	40.25	10.53
Wilmington NC MSA	2	0.20	0.00	0.00	32.07	50.00	54.95	50.00	12.98	0.00	23.72	50.00	14.37	50.00	17.84	0.00	44.08	0.00
Wilson County NC	14	1.39	7.04	0.00	16.16	42.86	42.41	42.86	29.07	7.14	25.56	42.86	15.81	28.57	16.05	14.29	42.58	14.29
Winston-Salem NC MSA	118	11.75	5.94	5.93	17.69	29.66	51.15	54.24	25.22	10.17	23.67	55.09	16.67	28.81	17.49	11.86	42.16	0.85

* 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

WOODFOREST
NATIONAL BANK
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Institution: Woodforest National Bank																				
Consumer Loans	Geography: New York													Evaluation Period: January 1, 2023 TO December 31, 2023						
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Albany-Schenectady-Troy NY MSA	21	8.94	12.08	14.29	16.46	33.33	44.95	38.10	24.90	14.29	26.03	76.19	16.67	9.52	17.76	9.52	39.55	0.00
Buffalo-Cheektowaga NY MSA	52	22.13	10.04	17.31	17.43	32.69	44.08	36.54	27.75	11.54	25.32	53.85	15.52	28.85	16.90	15.39	42.27	1.92
Elmira NY MSA	13	5.53	12.67	0.00	15.19	15.39	53.79	76.92	18.35	7.69	24.69	46.15	15.25	23.08	17.88	7.69	42.19	7.69
Genesee County NY	15	6.38	0.00	0.00	10.06	6.67	47.68	46.67	42.27	46.67	20.28	60.00	15.53	33.33	17.95	0.00	46.25	0.00
Rochester NY MSA	35	14.89	9.18	22.86	20.57	37.14	41.37	37.14	28.24	2.86	24.75	65.71	15.46	17.14	17.62	8.57	42.17	0.00
Utica-Rome NY MSA	36	15.32	6.37	2.78	17.57	19.44	50.18	72.22	21.69	2.78	24.65	38.89	15.64	36.11	18.13	2.78	41.58	11.11
Watertown-Fort Drum NY MSA	18	7.66	0.00	0.00	23.29	27.78	53.86	55.56	22.86	16.67	22.28	38.89	17.17	50.00	18.39	5.56	42.17	0.00
Western Non-MSA NY	45	19.15	4.19	8.89	20.63	28.89	69.07	57.78	6.12	4.44	28.69	66.67	16.74	22.22	17.72	6.67	36.85	2.22

* 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, 2023 TO December 31, 2023					
			Geographic Distribution								Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Akron OH MSA	66	7.42	8.72	6.06	21.40	33.33	40.09	46.97	28.59	13.64	24.49	57.58	16.09	31.82	17.58	6.06	41.85	1.52
Ashtabula County OH	1	0.11	0.00	0.00	31.81	0.00	68.19	100.00	0.00	0.00	28.62	0.00	17.02	100.00	18.84	0.00	35.53	0.00
Canton-Massillon OH MSA	55	6.19	6.55	25.46	15.48	27.27	50.35	36.36	27.62	10.91	23.70	56.36	16.18	27.27	18.34	7.27	41.78	3.64
Cleveland-Elyria OH MSA	66	7.42	12.38	22.73	22.23	34.85	35.17	28.79	28.23	9.09	26.70	53.03	16.17	31.82	16.87	7.58	40.26	1.52
Columbiana County OH	43	4.84	3.84	4.65	7.20	4.65	82.29	76.74	6.68	13.95	26.34	58.14	17.35	27.91	18.23	6.98	38.08	4.65
Columbus OH MSA	85	9.56	10.36	17.65	23.63	35.29	37.61	34.12	27.52	11.77	24.48	63.53	17.10	15.29	18.58	14.12	39.85	1.18
Dayton-Kettering OH MSA	74	8.32	8.73	13.51	22.59	37.84	38.39	35.14	29.85	12.16	24.77	63.51	16.05	17.57	17.12	5.41	42.06	5.41
Lima OH MSA	13	1.46	8.67	30.77	26.72	30.77	42.74	30.77	21.86	7.69	24.03	38.46	17.19	38.46	17.02	7.69	41.76	7.69
Mansfield OH MSA	15	1.69	10.09	20.00	14.79	13.33	49.57	53.33	25.50	13.33	23.47	20.00	16.45	33.33	18.55	33.33	41.53	13.33
Northeastern Non-MSA OH	16	1.80	0.00	0.00	12.06	37.50	70.28	62.50	17.66	0.00	17.02	56.25	15.86	25.00	19.40	12.50	47.72	0.00
Northern Non-MSA OH	219	24.63	1.16	0.91	14.54	18.27	63.60	69.86	20.49	10.50	21.11	50.23	16.26	33.79	19.38	7.76	43.25	5.94
Preble County OH	8	0.90	0.00	0.00	0.00	0.00	68.48	75.00	31.52	25.00	18.46	62.50	14.41	25.00	19.43	12.50	47.71	0.00
Southern Non-MSA OH	61	6.86	3.59	3.28	24.28	32.79	62.15	59.02	9.98	4.92	29.28	50.82	16.09	27.87	17.20	9.84	37.43	6.56
Springfield OH MSA	29	3.26	7.62	20.69	20.22	34.48	43.24	34.48	28.92	10.35	22.38	48.28	17.93	27.59	18.47	13.79	41.21	0.00
Toledo OH MSA	92	10.35	9.30	16.30	18.40	26.09	38.45	40.22	30.51	11.96	24.92	55.44	15.67	32.61	17.21	3.26	42.19	3.26
Wheeling OH MSA	7	0.79	0.00	0.00	26.88	42.86	55.67	28.57	17.45	28.57	21.90	42.86	16.21	28.57	18.20	14.29	43.70	14.29
Youngstown-Warren-Boardman OH MSA	39	4.39	5.84	7.69	20.89	25.64	50.65	51.28	21.79	12.82	24.80	43.59	16.39	30.77	17.64	15.39	41.17	5.13

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: Pennsylvania												Evaluation Period: January 1, 2023 TO December 31, 2023					
	Geographic Distribution										Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Altoona PA MSA	12	2.30	1.95	0.00	20.45	16.67	57.68	66.67	19.93	16.67	23.51	50.00	17.11	25.00	16.80	16.67	42.58	8.33
Central Non-MSA PA	78	14.97	3.14	3.85	12.11	24.36	68.62	69.23	15.61	2.56	24.23	51.28	16.09	34.62	17.24	7.69	42.43	5.13
Chambersburg-Waynesboro PA MSA	14	2.69	0.00	0.00	12.05	14.29	81.13	85.71	6.82	0.00	20.24	35.71	18.00	57.14	21.34	7.14	40.42	0.00
East Stroudsburg PA MSA	23	4.41	0.00	0.00	8.14	8.70	76.70	73.91	14.31	17.39	22.73	65.22	17.03	17.39	19.28	8.70	40.96	0.00
Erie PA MSA	32	6.14	7.86	0.00	19.99	43.75	41.87	40.63	29.39	12.50	24.67	87.50	15.94	12.50	17.36	0.00	42.03	0.00
Greene County PA	11	2.11	0.00	0.00	0.00	0.00	66.97	72.73	29.58	27.27	23.77	72.73	14.81	27.27	15.54	0.00	45.87	0.00
Harrisburg-Carlisle PA MSA	30	5.76	5.84	10.00	16.78	10.00	49.18	63.33	28.20	16.67	22.19	80.00	17.10	10.00	19.33	6.67	41.38	0.00
Johnstown PA MSA	17	3.26	4.67	5.88	13.39	0.00	60.52	82.35	21.42	11.77	23.45	35.29	17.02	29.41	17.08	11.77	42.45	5.88
Lancaster PA MSA	6	1.15	2.76	33.33	13.79	0.00	71.07	66.67	12.38	0.00	22.31	66.67	16.21	33.33	20.49	0.00	40.99	0.00
Newark PA MD	3	0.58	2.20	0.00	65.22	33.33	32.59	66.67	0.00	0.00	29.78	100.00	20.92	0.00	20.97	0.00	28.33	0.00
Northwestern Non-MSA PA	39	7.49	0.00	0.00	12.45	17.95	78.55	74.36	9.00	7.69	23.42	66.67	17.10	15.39	18.93	12.82	40.56	2.56
Philadelphia--Camden--Wilmington PA MSA	10	1.92	7.40	10.00	25.28	40.00	37.22	40.00	28.99	10.00	26.72	100.00	15.96	0.00	17.13	0.00	40.20	0.00
Pittsburgh PA MSA	127	24.38	5.46	4.72	23.31	43.31	42.80	36.22	27.89	14.17	25.16	61.42	15.58	22.05	17.57	9.45	41.70	0.00
Reading PA MSA	35	6.72	8.79	14.29	12.11	37.14	55.07	42.86	24.03	5.71	23.67	71.43	16.10	22.86	18.16	2.86	42.08	2.86
Scranton-Wilkes-Barre PA MSA	43	8.25	2.93	9.30	26.14	46.51	45.31	37.21	25.22	6.98	25.01	62.79	15.98	23.26	17.02	4.65	41.99	2.33
York-Hanover PA MSA	41	7.87	6.42	24.39	8.72	17.07	66.44	51.22	18.42	7.32	22.49	43.90	16.47	48.78	20.31	7.32	40.72	0.00

* 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

WOODFOREST National Bank MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: South Carolina														Evaluation Period: January 1, 2023 TO December 31, 2023			
	Geographic Distribution										Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Augusta-Richmond County SC MSA	22	5.10	2.81	0.00	22.42	9.09	53.66	77.27	20.24	9.09	25.00	50.00	16.40	31.82	17.94	18.18	40.65	0.00
Charleston-North Charleston SC MSA	39	9.05	6.19	15.39	26.44	43.59	32.89	23.08	33.60	17.95	24.00	56.41	16.09	20.51	17.95	20.51	41.97	2.56
Columbia SC MSA	64	14.85	3.07	7.81	24.79	35.94	40.40	40.63	30.85	12.50	23.50	53.13	15.81	25.00	17.90	20.31	42.80	1.56
Florence SC MSA	18	4.18	2.10	0.00	25.06	11.11	43.76	61.11	29.08	27.78	25.34	50.00	15.81	33.33	15.86	11.11	43.00	5.56
Greenville-Anderson SC MSA	119	27.61	4.36	13.45	23.23	31.09	41.29	43.70	30.44	10.92	23.78	53.78	16.52	31.93	17.63	5.88	42.06	5.88
Hilton Head Island-Bluffton SC MSA	4	0.93	1.79	0.00	17.63	0.00	50.89	100.00	29.69	0.00	21.60	75.00	16.02	0.00	18.67	25.00	43.71	0.00
Northeastern Non-MSA SC	71	16.47	0.00	0.00	36.84	29.58	57.09	59.16	4.32	5.63	28.97	42.25	16.87	33.80	16.30	15.49	37.86	7.04
Oconee County SC	13	3.02	0.00	0.00	0.00	0.00	59.13	69.23	40.87	30.77	19.39	15.39	13.77	38.46	16.05	38.46	50.79	0.00
Southern Non-MSA SC	10	2.32	2.67	10.00	33.62	40.00	51.34	40.00	9.82	10.00	27.99	30.00	16.72	40.00	18.44	30.00	36.85	0.00
Southwestern Non-MSA SC	42	9.74	2.42	0.00	15.34	14.29	51.30	61.91	29.51	19.05	23.92	40.48	16.09	33.33	16.99	26.19	43.00	0.00
Spartanburg SC MSA	29	6.73	4.10	3.45	15.08	20.69	55.95	51.72	23.97	17.24	24.11	44.83	16.16	24.14	18.06	10.35	41.67	13.79

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																		
Consumer Loans	Geography: Virginia														Evaluation Period: January 1, 2023 TO December 31, 2023			
			Geographic Distribution								Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Blacksburg-Christiansburg VA MSA	20	3.09	1.22	0.00	18.39	30.00	54.97	60.00	25.42	10.00	27.57	60.00	13.16	35.00	18.39	5.00	40.88	0.00
Central Non-MSA VA	12	1.85	0.00	0.00	21.58	16.67	59.76	66.67	18.66	16.67	25.44	58.33	15.95	16.67	17.84	8.33	40.77	16.67
Eastern Non-MSA VA	3	0.46	0.00	0.00	9.77	0.00	23.38	0.00	66.86	100.00	19.92	33.33	14.61	33.33	14.58	33.33	50.89	0.00
Harrisonburg VA MSA	7	1.08	0.00	0.00	17.42	14.29	72.67	85.71	9.91	0.00	22.63	42.86	17.50	57.14	19.00	0.00	40.87	0.00
Lynchburg VA MSA	71	10.96	2.15	5.63	13.05	21.13	62.36	66.20	21.99	7.04	22.86	70.42	17.62	22.54	18.10	5.63	41.42	0.00
Northeastern Non-MSA VA	4	0.62	0.00	0.00	0.00	0.00	40.75	25.00	59.25	75.00	14.53	50.00	10.29	50.00	15.58	0.00	59.60	0.00
Richmond VA MSA	107	16.51	6.93	10.28	19.26	29.91	40.61	43.93	32.21	12.15	22.73	64.49	16.48	28.04	17.28	6.54	43.52	0.00
Roanoke VA MSA	44	6.79	4.36	2.27	23.50	25.00	41.48	54.55	30.65	18.18	24.89	56.82	14.42	25.00	18.99	11.36	41.70	2.27
Southern Non-MSA VA	69	10.65	3.04	1.45	27.49	39.13	62.37	53.62	7.10	5.80	28.67	49.28	18.28	28.99	17.65	13.04	35.41	7.25
Southwestern Non-MSA VA	39	6.02	0.00	0.00	32.44	28.21	54.25	38.46	13.31	33.33	26.17	66.67	17.97	12.82	17.82	7.69	38.05	5.13
Staunton VA MSA	11	1.70	0.00	0.00	17.09	36.36	71.32	63.64	11.59	0.00	23.76	54.55	16.53	36.36	18.21	9.09	41.50	0.00
Virginia Beach-Norfolk-Newport News VA MSA	250	38.58	6.23	12.40	25.27	30.80	35.56	39.60	31.74	14.00	22.64	63.60	16.70	27.20	18.95	6.00	41.71	1.60
Western Non-MSA VA	11	1.70	0.00	0.00	40.93	27.27	59.07	72.73	0.00	0.00	34.36	72.73	15.80	18.18	16.25	9.09	33.59	0.00

* 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: West Virginia | Evaluation Period: January 1, 2023 TO December 31, 2023

			Geographic Distribution								Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Beckley WV MSA	19	15.08	0.00	0.00	15.00	10.53	66.77	68.42	18.23	21.05	27.32	15.79	14.61	26.32	15.39	31.58	42.69	15.79
Charleston WV MSA	9	7.14	1.72	0.00	16.30	11.11	56.17	55.56	23.57	33.33	25.20	22.22	15.11	33.33	16.80	11.11	42.90	33.33
Hagerstown-Martinsburg WV MSA	11	8.73	3.22	9.09	21.34	27.27	56.94	54.55	18.51	9.09	21.48	36.36	15.80	36.36	21.82	27.27	40.90	0.00
Huntington-Ashland WV MSA	8	6.35	0.00	0.00	0.00	0.00	40.95	75.00	59.05	25.00	16.59	37.50	13.51	50.00	16.51	0.00	53.39	12.50
Nicholas County WV	12	9.52	0.00	0.00	36.00	33.33	48.77	41.67	15.22	25.00	26.62	66.67	16.00	8.33	18.82	16.67	38.56	8.33
Northern Non-MSA WV	26	20.63	0.83	3.85	8.68	7.69	49.24	57.69	41.25	30.77	21.09	42.31	14.41	30.77	16.40	15.39	48.10	3.85
Western Non-MSA WV	41	32.54	1.78	0.00	29.73	34.15	61.58	58.54	6.92	7.32	28.14	36.59	17.05	19.51	17.24	21.95	37.57	17.07

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Charlotte Multi																			Evaluation Period: January 1, 2023 TO December 31, 2023
	Geographic Distribution											Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies			Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans		Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	
Charlotte-Concord-Gastonia NC-SC MSA	294	100.00	4.63	5.78	29.20	44.90	33.13	37.76	32.17	11.57		23.28	63.95	16.68	25.17	17.92	7.82	42.12	1.70	

* 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

WOODFOREST
NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Chicago Multi														Evaluation Period: January 1, 2023 TO December 31, 2023					
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower			
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans		
Chicago-Naperville-Elgin IL-IN MSA	121	100.00	8.38	5.79	21.62	38.84	34.36	40.50	35.12	14.88	25.11	57.85	15.31	23.97	16.94	12.40	42.65	2.48		

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																				
Consumer Loans	Geography: Cincinnati Multi														Evaluation Period: January 1, 2023 TO December 31, 2023					
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower			
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans		
Cincinnati OH-KY-IN MSA	96	100.00	7.55	13.54	23.35	35.42	38.21	38.54	29.42	12.50	25.26	61.46	15.49	27.08	17.37	7.29	41.88	2.08		

* 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

WOODFOREST
NATIONAL BANK
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Institution: Woodforest National Bank																		
Consumer Loans	Geography: Louisville Multi										Evaluation Period: January 1, 2023 TO December 31, 2023							
	Geographic Distribution										Borrower Distribution							
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower	
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans
Louisville-Jefferson County KY-IN MSA	62	100.00	6.82	6.45	22.31	35.48	42.32	48.39	27.28	9.68	23.60	48.39	16.46	29.03	18.51	16.13	41.43	3.23

* 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: Myrtle Beach Multi																			Evaluation Period: January 1, 2023 TO December 31, 2023
	Geographic Distribution										Borrower Distribution									
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower			
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans		
Myrtle Beach-Conway-North Myrtle Beach SC-NC MSA	32	100.00	2.84	6.25	15.37	9.38	60.12	71.88	21.68	12.50	22.58	40.63	16.81	34.38	19.56	12.50	41.05	12.50		

* 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

WOODFOREST NATIONAL BANK
MEMBER FDIC

Institution: Woodforest National Bank																			
Consumer Loans	Geography: Washington Multi														Evaluation Period: January 1, 2023 TO December 31, 2023				
	Geographic Distribution										Borrower Distribution								
Assessment Area:	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrower		Moderate-Income Borrower		Middle-Income Borrower		Upper-Income Borrower		
	#	Total*	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	Hhlds**	Loans	
Washington-Arlington-Alexandria DC-VA-MD-WV MSA	65	100.00	8.23	15.39	22.78	49.23	35.90	26.15	32.55	9.23	23.08	76.92	16.35	18.46	19.27	3.08	41.30	1.54	

* 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