



PUBLIC DISCLOSURE

July 15, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

BancFirst
RSSD# 1386251

100 North Broadway Avenue
Oklahoma City, Oklahoma 73102

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: Satisfactory

The following table indicates the performance level of BancFirst (the bank) with respect to the lending, investment, and service tests.

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			X
Low Satisfactory	X	X	
Needs to Improve			
Substantial Noncompliance			
* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.			

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to assessment area (AA) credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- A substantial majority of the bank's loans are originated within its delineated AAs.
- The bank's distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank's distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is adequate.
- The bank makes a relatively high level of community development (CD) loans.

Investment Test

- The bank makes an adequate level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits adequate responsiveness to credit and CD needs.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels in its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income (LMI) geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- The bank provides a relatively high level of CD services and is responsive to the available service opportunities.

INSTITUTION**DESCRIPTION OF INSTITUTION**

The bank is an intrastate financial institution headquartered in Oklahoma City, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of BancFirst Corporation (BFC), a three-bank holding company also located in Oklahoma City.
- The bank's affiliates include Pegasus Bank, Dallas, Texas and Worthington Bank, Arlington, Texas. BFC also wholly owns three other entities that provide non-lending financial products and services.
- The bank has total assets of \$10.6 billion as of March 31, 2024.
- The bank operates a total of 111 branches, including 98 full-service branches, 1 limited-service location, and 12 drive-through facilities among its 11 Oklahoma AAs.
- The bank also operates a total of 123 automated teller machines (ATMs) including 109 full-service ATMs and 14 cash-only ATMs.
- The bank's primary business focus is commercial lending to businesses of various sizes, followed by residential real estate lending. Refer to Table 1 below for additional detail on the bank's loan portfolio composition.
- Since the prior evaluation, the bank acquired two branches in Vinita, Oklahoma within the Eastern Oklahoma Nonmetropolitan AA and closed one branch in the Tulsa Metropolitan Statistical Area (MSA) AA.

Table 1

Composition of Loan Portfolio as of December 31, 2023		
Loan Type	\$(000)	%
Construction and Land Development	672,138	10.4
Farmland	271,229	4.2
1- to 4-Family Residential Real Estate	1,295,177	20.0
Multifamily Residential Real Estate	188,303	2.9
Nonfarm Nonresidential Real Estate	1,885,898	29.2
Agricultural	138,360	2.1
Commercial and Industrial	1,380,405	21.4
Consumer	444,834	6.9
Other	183,922	2.8
Gross Loans	6,460,266	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the Community Reinvestment Act by the Federal Deposit Insurance Corporation (FDIC) at its March 8, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Examiners reviewed the following data:

- The bank's home purchase, home refinance, home improvement, multi-family, other purpose lines of credit (LOC), other purpose closed/exempt, and purpose not applicable loans reported on the bank's 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank's small business and small farm loans reported on the bank's 2020, 2021, and 2022 CRA LARs;
- CD loans originated from March 9, 2021 through December 31, 2022.
- Qualified investments that were made from March 9, 2021 to December 31, 2022, qualified investments made prior to but still outstanding during this period, and qualified grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services from March 9, 2021 to December 31, 2022.

Performance was assessed within the bank's 11 AAs, with full-scope reviews performed on the Oklahoma City MSA, Tulsa MSA, and Southern Oklahoma, Eastern Oklahoma, and Central Oklahoma Nonmetropolitan AAs. The bank's Northern Oklahoma, Southwestern Oklahoma, and Southeastern Oklahoma Nonmetropolitan AAs, as well as the Lawton MSA, and Kingfisher County and Washington County Nonmetropolitan AAs received limited-scope reviews. For this evaluation, significantly more weight was placed on the bank's performance in the Oklahoma City MSA and Tulsa MSA AAs when determining the overall institution rating conclusion based on the bank's relative branch presence, deposit levels, and lending volume within these two AAs.

In addition, small business lending carried considerably more weight in the analysis based on the higher volume of loans compared to the bank's home mortgage lending. Small farm lending performance generally carried the least weight in the conclusion of performance based on lower lending volume in comparison to the other two products at the AA level. In addition, more emphasis was placed on the bank's lending performance in comparison to HMDA and CRA aggregate lending data, as it is considered a representative indicator of credit demand within the AAs, while demographic data was incorporated into the analysis to a lesser extent to understand available opportunities present throughout the bank's various markets.

Table 2 illustrates the bank's presence in each AA by number of branches including the type of performance review applied in the evaluation of each AA (full-scope or limited-scope), the percentage of lending and deposits compared to the bank-wide totals, and the bank's June 30, 2023 deposit market share as a percentage of all FDIC-insured financial institutions.

Table 2

Review Type and Market Share by AA						
Assessment Area	Review Type	Br. #	Percent of Bank's Lending by \$ ¹	Percent of Bank's Deposits by \$ ²	Deposit Market Share	
					% Market Share ²	Market Share Rank ³
State of Oklahoma		111	100.0	100.0		
Oklahoma City MSA	Full	43	40.6	44.4	7.5	5 of 70
Tulsa MSA	Full	17	17.6	15.0	4.1	4 of 58
Lawton MSA	Limited	4	3.6	3.0	12.6	3 of 12
Southern Oklahoma	Full	14	8.6	11.4	14.5	2 of 29
Eastern Oklahoma	Full	9	8.2	6.1	10.7	3 of 24
Central Oklahoma	Full	9	5.9	7.3	30.0	1 of 15
Northern Oklahoma	Limited	5	6.9	5.1	12.9	3 of 23
Southwestern Oklahoma	Limited	5	3.6	2.7	8.5	3 of 32
Southeastern Oklahoma	Limited	2	2.4	1.8	10.2	3 of 13
Kingfisher County	Limited	2	1.6	2.2	22.2	2 of 6
Washington County	Limited	1	1.1	1.2	11.3	2 of 11
^{1.} Based on the bank's HMDA, small business, and small farm lending used in the analysis. ^{2.} Based on the June 30, 2023 FDIC's Deposit Market Share Report. ^{3.} Based on the bank's ranking among FDIC-insured financial institutions in each AA.						

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Conclusions with respect to the lending performance for AAs that received a full-scope review are reflected in the body of this report. This performance evaluation first discusses the bank's overall performance, followed by an in-depth analysis of the bank's lending, investment, and service activities in its individual AAs.

While conclusions with respect to the lending test were evaluated for three years, only 2022 lending tables for the AAs that received a full-scope review are reflected in the body of this report. The bank's 2020 and 2021 lending data can be found in Appendix E of this report, while lending data for the AAs that received a limited-scope review are located in Appendix F.

LENDING TEST

The bank's overall lending test performance is low satisfactory. This conclusion is derived from adequate lending test conclusions in each of the bank's five AAs that received a full-scope review.

Regarding the evaluation of home mortgage lending, total lending was evaluated as well as the individual sub-products as part of the geographic and borrower distribution analyses for the full-scope review AAs when volume was sufficient for meaningful analyses. This included home purchase, home refinance, home improvement, multi-family, and "other" purpose lending. In addition, "purpose not applicable" loans only had sufficient lending volume in the Eastern Oklahoma AA for an evaluation. All data is included in the lending tables and totals throughout this evaluation, although a number of products were not evaluated based on insufficient lending volume within several of the bank's AAs.

Lending Activity

This performance criterion evaluates the bank's lending volume considering the bank's resources and business strategy and other contextual information including economic and geographic factors. The bank's overall lending activities reflect good responsiveness to AA credit needs. Loan volumes were most significant in the Oklahoma City MSA AA, followed by the Tulsa MSA and Southern Oklahoma AAs. Loan volumes were lower relative to the aforementioned areas in the remaining AAs where the bank's branch presence reflected a smaller geographic footprint and deposit shares were lower.

Table 3

Summary of Lending Activity Reviewed				
Loan Type	2020-2022			
	#	#%	\$(000)	\$%
Home Purchase	7,040	--	\$1,188,886	--
Home Improvement	1,552	--	\$87,650	--
Multifamily Housing	234	--	\$198,647	--
Loan Purpose Not Applicable	208	--	\$9,417	--
Other Purpose LOC	586	--	\$40,777	--
Other Purpose Closed-End	636	--	\$41,713	--
Refinancing	4,048	--	\$583,705	--
Total HMDA Loans	14,304	28	\$2,150,795	42
Small Business Loans	29,420	58	\$2,447,189	48
Small Farms Loans	7,060	14	\$516,950	10
Total Loans	50,784	100	\$5,114,934	100

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers, and these programs are available across all the bank's markets. During the evaluation period, the bank participated in a number of industry-

recognized government-guaranteed and affordable housing loan programs. Loans originated through these programs provided aid to a significant number of residential mortgage loan applicants in Oklahoma who might not otherwise qualify for credit. Flexible lending programs included the following:

- The bank offers Federal Housing Administration (FHA) purchase and refinance loans throughout the state. During the evaluation period, the bank originated 648 FHA loans totaling \$102.1 million (MM).
- The bank originated 15,512 Small Business Administration (SBA) Payment Protection Program (PPP) loans in 2020 and 2021 totaling \$1.2 billion (B), which was considered responsive to the needs of businesses and farms as a result of the Coronavirus Health Pandemic in 2020 (COVID-19 pandemic).
- The bank also participates in the SBA 7(a) and 504 loan programs in response to the financing needs of small business borrowers. The bank originated a combined total of 411 SBA loans totaling \$165.0MM under both programs.
- The bank originated 262 United States (U.S.) Department of Agriculture Rural Housing Service loans totaling \$34.3MM that are designed for a variety of purposes, including financing for single and multifamily housing, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, and housing for farm laborers.
- The bank originated 88 loans totaling \$15.7MM under the U.S. Department of Housing and Urban Development (HUD) Section 184 Loan Program that was created to originate home mortgage loans to Native American borrowers.
- Other flexible lending products offered by the bank consisted of 189 U.S. Department of Veterans Affairs loans totaling \$46.6MM, 79 Farm Service Agency loans totaling \$40.3MM, and 19 Federal Home Loan Bank loans totaling \$2.4MM.

In addition to common federal loan programs recognized throughout the banking industry, the bank participates in a several programs available within the state of Oklahoma. Two notable lending programs included:

- The Oklahoma Business Relief Program was developed to provide Oklahoma businesses with financing from The Coronavirus Aid, Relief, and Economic Security (CARES) Act funds in response to the economic hardships created by the COVID-19 pandemic. The bank originated 1,180 loans totaling \$20.9MM under this program in 2020.
- The Oklahoma Housing Financing Agency program offers housing resources and home purchase assistance to LMI borrowers throughout the state. The bank originated 348 loans totaling \$49.7MM through this program.

The bank also instituted the Flexible Home Loan Program, an internally-developed credit initiative to address the needs of loan applicants with less-than-satisfactory credit histories. The details of this program include the following:

- The bank originated 59 loans totaling \$3.4MM for home mortgage loan applicants unable to meet the bank's credit standards, with additional underwriting consideration provided under the more flexible terms of this product.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AAs. As illustrated in Table 4 below, the bank originated a substantial majority of loans, by number and dollar, inside its AAs for the three product lines subject to this review.

Table 4

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	1,537	99.0	86,626	98.8	15	1.0	1,024	1.2
Home Purchase - Conventional	5,841	97.1	986,091	96.7	173	2.9	33,983	3.3
Home Purchase - FHA	842	96.1	126,987	96.9	34	3.9	4,047	3.1
Home Purchase - VA	145	96.7	37,048	98.1	5	3.3	730	1.9
Loan Purpose Not Applicable	192	92.3	8,901	94.5	16	7.7	516	5.5
Multi-Family Housing	230	98.3	195,708	98.5	4	1.7	2,939	1.5
Other Purpose Closed-End	622	97.8	38,918	93.3	14	2.2	2,795	6.7
Other Purpose LOC	582	99.3	40,706	99.8	4	0.7	71	0.2
Refinancing	3,981	98.3	571,062	98.8	15	1.0	1,024	1.2
Total HMDA related	13,972	97.7	2,092,047	97.3	332	2.3	58,748	2.7
Small Business	27,558	93.7	2,223,344	90.9	1,862	6.3	223,845	9.1
Small Farm	6,611	93.6	480,031	92.9	449	6.4	36,919	7.1
TOTAL LOANS	48,141	94.8	4,795,422	93.8	2,643	5.2	319,512	6.2

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is derived from good performance in the Oklahoma City MSA AA and Tulsa MSA AA, adequate performance in the Eastern Oklahoma AA and Central Oklahoma AA, and poor performance in the Southern Oklahoma AA.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes and the performance in all five full-scope review AAs also is considered adequate.

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. The bank makes a relatively high level of CD loans when considering the bank's capacity, AA needs, and the availability of lending opportunities. This conclusion is consistent with the individual ratings for CD lending in the Oklahoma City MSA, Eastern Oklahoma, and Central Oklahoma AAs, while performance in the Tulsa MSA and Southern Oklahoma AAs is adequate.

The bank has been responsive in providing financing that addresses needs across all CD categories and was particularly responsive in originating loans that supported economic development and revitalization and stabilization initiatives. The Oklahoma City AA had the highest volume of CD loan activity during the review period, with 40.0 percent of bank-wide CD loans by number and 46.0 percent by dollar volume. Lending in the state also included 3 CD loans in a broader statewide area beyond the boundaries of the bank's 11 delineated AAs.

Table 5 illustrates the volume of CD loans by number and dollar volume based on CD purpose. Additional details of specific CD performance results are further discussed in the analysis of each AA evaluation. Examples of responsive CD lending activities among all AAs include:

- A \$17.7MM community service loan was originated to reimburse capital expenses, refinance debt, and finance operations for an organization that primarily serves the uninsured and working poor.
- Two economic development loans for \$18.0MM were originated to purchase inventory and to renew an inventory loan for a business located in a moderate-income census tract and supporting employment for LMI individuals.
- A \$8.4MM loan was originated under the SBA's 504 lending program in support of economic development.

Table 5

Community Development Loans – All		
Community Development Purpose	#	\$(000)
Affordable Housing	3	7,463
Community Services	7	26,707
Economic Development	41	148,490
Revitalization and Stabilization	30	36,473
Outside Activities	4	8,991
Total Loans	85	228,124

INVESTMENT TEST

This performance criterion evaluates the bank's level of qualified grants, donations, or in-kind contributions of property made since the last evaluation that have a primary purpose of community development. The bank's overall performance under the investment test is low satisfactory. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AAs. The bank's performance is based on adequate performance in the Oklahoma City and Southern Oklahoma AAs, poor performance in the Tulsa MSA and Central Oklahoma AAs, and very poor performance in the Eastern Oklahoma AA.

The table below illustrates the total volume of investment and donation activities by CD purpose, including an itemization of investments that remain on the bank's balance sheet (prior period) and new investments made during the current evaluation period. Investment vehicles generally consisted of school bonds issued by districts where a majority of students qualified for the federally-subsidized free and reduced lunch program, tax credits for low-income housing, and investments in affordable housing equity funds.

The bank's tax credit investments were comprised of Low-Income Housing Tax Credits (LIHTC). This federal program awards tax credits to state governments for allocation to state housing agencies. The agencies, in turn, distribute the credits to private housing developers for the acquisition, rehabilitation, or new construction of rental housing in exchange for agreements to allocate a portion of rent-restricted units to LMI individuals and families.

Among the bank's LIHTC investments were eight funds totaling \$17.9MM that were allocated to 29 affordable housing projects throughout the state of Oklahoma. Investments receive credit at the AA level when they benefit and target an individual AA. Two of the eight investments totaling \$10.5MM provided funding for 7 affordable housing projects specific to the bank's Oklahoma City MSA AA and Southern Oklahoma AA and will be noted in each respective AA's investment test table. The remaining six investments totaling \$7.4MM were allocated to 22 affordable housing projects benefiting the broader

statewide area of Oklahoma that included four of the bank's AAs. These statewide activities are included in the table below and also receive special mention at the AA level.

Examples of responsive CD investments and donations include:

- The bank purchased \$10.0MM LIHTC equity investments during the evaluation period to support two affordable housing projects in one of the bank's MSA AAs.
- The bank invested \$2.5MM in a school bond to acquire, construct, equip, repair and remodel school buildings in a district with a majority of the students eligible for the free and reduced lunch program. These community service funds will also be used to purchase furniture, fixtures and equipment for the school.
- The bank made a \$58.5 thousand (M) donation to an organization that primarily supports community service activities targeted to LMI individuals and families.

Table 6

Investments, Grants, and Donations – All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	499	1	10,000	0	0	2	10,499
Community Services	8	1,106	3	3,386	37	261	48	4,753
Economic Development	3	4,200	0	0	0	0	3	4,200
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Statewide Activities	11	5,385	1	5,000	0	0	12	9,345
Outside Activities	1	287	1	210	0	0	2	497
Total	24	11,477	6	18,596	37	261	67	30,334
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's overall performance under the service test is high satisfactory. This conclusion is derived from excellent service test ratings in the Tulsa MSA and Central Oklahoma AAs, good performance in the Oklahoma City MSA and Eastern Oklahoma AAs, and adequate performance in the Southern Oklahoma AA.

Retail Banking Services

This performance criterion evaluates the bank's level of service-delivery systems provided in each geographic classification. Table 7 below illustrates the distribution of bank offices and full-service automated teller machines (ATMs) by income level of geographies, as well as the number of branch openings/closing, and the volume of CD services provided during the evaluation period.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in each AA. Bank offices and ATM locations generally align with the total percentage of census tracts by income level in most of the bank's AAs. Additionally, a number of bank branches located in middle- and upper-income geographies are in proximity to LMI tracts, further supporting the accessibility of the bank's branch and ATM network to all tract income levels.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior examination, the bank opened two branches in middle-income census tracts and closed one branch in an upper-income census tract. These minor changes have not adversely affected the accessibility of bank products and services, as the remaining branches and alternative delivery systems can satisfactorily serve customer needs.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Branch lobby hours are generally from 9:00 a.m. to 5:00 p.m. on Monday through Friday, with extended hours and/or Saturday morning hours at select locations.

Table 7

Retail Banking and Community Development Services – All												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.7	36.0	40.5	18.9	1.8	100.0	5.1	24.4	42.1	26.0	2.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.4	30.1	39.0	26.8	1.6	100.0	4.3	23.0	44.6	27.4	0.8	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	111		2		1		0	0	2	(1)	0	1
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	15		212		30		1		258		109	
^{1.} Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

This performance criterion evaluates the bank's level of CD services. The bank provides a relatively high level of CD services, which is derived from leadership performance in the Tulsa MSA AA and Central Oklahoma AA, relatively high performance in the Oklahoma City MSA AA and Eastern Oklahoma AA, and limited performance in the Southern Oklahoma AA.

Bank officers and staff provided 258 qualified CD services to 109 different organizations during the evaluation period. Services provided include serving on boards of directors (boards) of affordable housing organizations, non-profit entities that primarily serve LMI individuals and families, economic development organizations that primarily focus on attracting and retaining small businesses, and local organizations that serve to revitalize and stabilize distressed and/or underserved areas. Other staff serve on committees that provide technical assistance and advice on financial matters or assist with marketing and fundraising efforts that benefit a number of organizations in Oklahoma.

Examples of community development services include:

- Two bank employees served on the board of a national organization that constructs and assists with the financing of affordable housing for LMI individuals and families.
- Five bank employees provided instructional guidance on budgeting, financial planning, and fraud prevention to teachers, staff, and students at a school with a majority student population eligible for the free and reduced lunch program.
- Two bank employees served on the board of an organization whose mission is to prevent homelessness for families and children by helping them achieve sustainable independence through a community-based response.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB primary supervisory authority over insured depository institutions and their affiliates with total assets of more than \$10B when assessing compliance with the requirements of federal consumer compliance laws. For this institution, The Federal Reserve Bank of Kansas City (Reserve Bank) retains authority to enforce compliance with the bank's CRA and certain other consumer compliance laws and regulations. During the review period of this evaluation, the Reserve Bank did not cite violations involving discriminatory or other illegal credit practices that adversely affected the evaluation of the bank's CRA performance. As of the date of this report, the Reserve Bank is unaware of any violations of Regulation B, *Equal Credit Opportunity Act*, or any Unfair or Deceptive Acts or Practices identified by the CFPB.

**OKLAHOMA CITY MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OKLAHOMA CITY
MSA AA**

The bank's Oklahoma City MSA AA consists of the seven counties that comprise the Oklahoma City, Oklahoma MSA, including Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA delineation remains unchanged since the prior CRA evaluation.
- The 2022 AA is comprised of 419 census tracts, including 30 low-, 104 moderate-, 147 middle-, 119 upper-, and 19 unknown-income tracts based on the most recent 2016-2020 American Community Survey (ACS) data.
- The AA delineation for years 2020 and 2021 previously consisted of 363 census tracts, including 29 low-, 106 moderate-, 136 middle-, 83 upper-, and 9 unknown-income census tracts based on 2011-2015 ACS data.
- The bank operates 43 of its 111 banking offices in the AA, including 12 offices located in moderate-, 17 in middle-, 12 in upper-, and 2 in unknown-income census tracts. Of the 43 branches, 2 are designated as drive-through only locations, and 1 is designated as a limited-service branch. The bank has not opened or closed any branches in this AA since the prior evaluation.
- In addition, the bank offers 42 ATMs at 41 of its 43 locations, including 38 full-service and 4 cash-dispensing machines. The bank also operates 2 full-service and 3 cash-dispensing standalone ATMs in the AA.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 5th of 70 FDIC-insured depository institutions operating from 393 locations in the AA, with a total deposit market share of 7.5 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization.

Table 8

Population Change Assessment Area: Oklahoma City MSA			
Area	2015 Population	2020 Population	Percent Change
Oklahoma City MSA	1,318,408	1,425,695	8.1
Canadian County, OK	126,193	154,405	22.4
Cleveland County, OK	268,614	295,528	10.0
Grady County, OK	53,612	54,795	2.2
Lincoln County, OK	34,504	33,458	(3.0)
Logan County, OK	44,493	49,555	11.4
McClain County, OK	36,512	41,662	14.1
Oklahoma County, OK	754,480	796,292	5.5
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA's population increase between 2015 and 2020 surpassed the state of Oklahoma, with notable growth in several counties either contiguous to, or relatively close to, the expanse of greater Oklahoma City. Lincoln County is sparsely populated, rural in nature, and the only AA county noting a population decline.
- A majority of the 2020 AA population resided within Oklahoma and Cleveland Counties, with a combined total of 1,091,820 residents, or 76.6 percent of the total AA population.
- The AA population accounts for approximately 36.0 percent of residents in the state of Oklahoma.

Table 9

Median Family Income Change Assessment Area: Oklahoma City MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Oklahoma City MSA	69,988	75,170	7.4
Canadian County, OK	79,529	85,700	7.8
Cleveland County, OK	76,689	80,924	5.5
Grady County, OK	67,163	75,100	11.8
Lincoln County, OK	60,374	63,261	4.8
Logan County, OK	73,817	90,430	22.5
McClain County, OK	75,587	80,385	6.3
Oklahoma County, OK	65,933	70,629	7.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Growth rates in median family income (MFI) were positive in all the AA counties and in the state of Oklahoma between 2015 and 2020, with rates exceeding 10.0 percent in Grady County and 20.0 percent in Logan County.
- Based on 2020 ACS data, the portion of AA families living below the poverty level was 9.5 percent, which was below the Oklahoma statewide figure of 11.3 percent. The portion of families living below the poverty level in the seven AA counties ranged from 4.9 percent in Canadian County to 12.1 percent in Lincoln County.

Table 10

Housing Cost Burden Assessment Area: Oklahoma City MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Oklahoma City MSA	75.0	30.2	39.9	52.0	26.4	15.3
Canadian County, OK	73.3	30.8	32.6	50.7	32.7	13.4
Cleveland County, OK	76.6	35.1	39.4	61.3	31.5	14.8
Grady County, OK	63.2	13.0	29.5	35.7	15.9	11.5
Lincoln County, OK	54.3	10.7	29.9	38.2	26.3	15.2
Logan County, OK	59.2	18.3	36.4	42.4	32.0	14.2
McClain County, OK	82.2	16.1	45.0	46.8	20.0	13.2
Oklahoma County, OK	75.9	29.9	41.1	53.2	24.7	16.3
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
Source: HUD, 2016-2020 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The AA cost burden for both LMI renters and homeowners was generally consistent with figures for the state of Oklahoma, with the greatest burden among low-income renters when compared to low-income homeowners.
- The AA housing affordability ratio¹ of 37.2 percent was consistent with the state of Oklahoma figure of 37.8 percent. Affordability ratios within the seven AA counties ranged from 35.3 percent in Oklahoma County to 45.8 percent in Grady County.
- The median housing value in the seven AA counties ranged from \$116,800 in Lincoln County to a high of \$183,800 in McClain County, compared to \$162,599 for the AA and \$162,598 for the state of Oklahoma.
- A community contact discussed minimal housing price increases in the Oklahoma City area, when compared to other parts of the country.

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Table 11

Unemployment Rates					
Assessment Area: Oklahoma City MSA					
Area	2018	2019	2020	2021	2022
Oklahoma City MSA	3.0	2.9	6.2	3.9	2.8
Canadian County, OK	2.7	2.7	6.0	3.4	2.5
Cleveland County, OK	2.8	2.7	5.7	3.4	2.5
Grady County, OK	2.9	3.0	6.3	3.6	2.7
Lincoln County, OK	3.4	3.4	5.8	3.7	3.0
Logan County, OK	2.9	2.7	5.3	3.4	2.7
McClain County, OK	2.7	2.6	5.6	3.3	2.7
Oklahoma County, OK	3.2	3.0	6.6	4.2	2.9
Oklahoma	3.3	3.1	6.3	4.0	3.0

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA were slightly lower than statewide figures for Oklahoma from 2018 through 2022. During 2020, unemployment rates surged throughout all of the AA counties and the state due to the COVID-19 pandemic before decreasing in 2021, with most rates in 2022 falling lower than the 2019 pre-pandemic levels.
- Major employment sectors in the AA include Health Care & Social Assistance (92,320 employees), Retail Trade (83,761), Accommodation & Food Services (31,048), Educational Services (25,851), Construction (5,973), and Manufacturing (2,101).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OKLAHOMA CITY MSA AA

LENDING TEST

The bank's performance under the lending test in the Oklahoma City MSA AA is adequate. An evaluation of the bank's "purpose not applicable" lending was not conducted under the home mortgage subset of products due to limited lending volume.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 5,075 home mortgage, 10,777 small business, and 1,362 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from an excellent distribution level in home mortgage lending, an adequate level in small business lending, and a good level in small farm lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2022 home mortgage loans among low-income census tracts was significantly above the aggregate lending data and above the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. The distribution among moderate-income census tracts was also significantly above the aggregate lending data by number and above the demographic figure.

The geographic distribution of home mortgage lending in 2021 was below 2022 performance but still reflected good performance, while 2020 performance was consistent with 2022 and contributed to the overall rating.

An analysis of the dispersion of loans revealed conspicuous lending gaps and lapses, including in LMI census tracts; however, these instances were limited and did not impact the overall conclusion based on the bank's branching footprint relative to several concentrations of LMI census tracts in outlying areas. The bank also faces significant competition from other financial institutions in this market area.

Home Purchase Loans

The geographic distribution of home purchase lending is excellent. The distribution of 2022 home mortgage loans among low-income census tracts was significantly above the aggregate lending data and the demographic figure. Lending among moderate-income tracts was significantly above the aggregate lending data and above the demographic figure.

The geographic distribution of home purchase lending in 2021 was below 2022 performance (but still reflected good performance), while 2020 performance was consistent with 2022 and contributed to the overall rating.

Home Refinance Loans

The geographic distribution of home refinance lending is good. The bank's 2022 home refinance lending in low-income tracts was comparable to the aggregate lending and below the demographic figure. Lending among moderate-income tracts was significantly above the aggregate lending data by number and above the demographic figure.

The geographic distribution of home refinance loans in 2020 and 2021 reflected performance below 2022 lending patterns and influenced the rating based on a higher volume of lending over both prior years.

Home Improvement Loans

The geographic distribution of home improvement lending is good. The bank's 2022 home improvement lending in low-income tracts was significantly above the aggregate lending data and the demographic figure. Lending among moderate-income tracts was above the aggregate lending data by number and comparable to the demographic figure.

The geographic distribution of home improvement lending in 2020 and 2021 was below 2022 lending patterns and influenced the overall rating due to higher lending volume over prior years.

Multifamily Loans

The geographic distribution of multifamily lending is adequate. The bank's 2022 multifamily lending in low-income tracts was above the aggregate lending data by number and significantly above the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and above the demographic figure.

The geographic distribution of multifamily lending in 2021 was below 2022 lending patterns, while 2020 was comparable to 2022 performance and contributed to the overall rating.

Other Purpose Lines of Credit

The geographic distribution of other purpose lines of credit (LOC) lending is good. The bank's 2022 other purpose LOC lending in both LMI tracts was comparable to the aggregate lending data by number and below the demographic figure.

The geographic distribution of other purpose LOC lending in 2020 and 2021 was above 2022 lending patterns and supported the overall rating based on combined lending volume over both prior years.

Other Purpose Closed/Exempt Loans

The geographic distribution of other purpose closed/exempt lending is good. The bank's 2022 other purpose closed/exempt lending in low-income tracts was significantly above the aggregate lending data and comparable to the demographic figure. Lending among moderate-income tracts was significantly above the aggregate lending data by number and above the demographic figure.

The geographic distribution of other purpose closed/exempt lending in 2021 was consistent with the 2022 distribution, while performance in 2020 was adequate and below the excellent level of lending in 2021 and 2022. As a result, the overall lending performance is considered good.

Table 12 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	37	5.2	2.4	4,807	3.3	1.5	3.4
Moderate	191	26.6	15.8	25,458	17.7	10.6	18.0
Middle	285	39.7	37.2	52,276	36.3	31.9	40.1
Upper	201	28.0	44.0	60,827	42.3	55.5	37.7
Unknown	4	0.6	0.6	546	0.4	0.5	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	718	100.0	100.0	143,914	100.0	100.0	100.0
Refinance Loans							
Low	6	1.8	2.4	609	1.3	1.3	3.4
Moderate	86	25.9	15.8	7,597	16.7	11.3	18.0
Middle	145	43.7	37.9	18,526	40.7	32.1	40.1
Upper	93	28.0	43.1	18,644	40.9	54.6	37.7
Unknown	2	0.6	0.9	168	0.4	0.7	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	332	100.0	100.0	45,544	100.0	100.0	100.0
Home Improvement Loans							
Low	15	5.9	2.5	830	4.3	1.8	3.4
Moderate	47	18.5	12.4	2,197	11.4	10.6	18.0
Middle	92	36.2	35.2	4,580	23.7	30.3	40.1
Upper	100	39.4	49.3	11,685	60.6	56.7	37.7
Unknown	0	0.0	0.7	0	0.0	0.6	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	254	100.0	100.0	19,292	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	7	18.9	14.0	14,797	38.6	12.6	7.3
Moderate	13	35.1	31.3	12,629	32.9	37.0	34.7
Middle	10	27.0	38.3	8,761	22.9	33.4	37.5
Upper	7	18.9	14.0	2,151	5.6	15.6	17.2
Unknown	0	0.0	2.5	0	0.0	1.4	3.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	37	100.0	100.0	38,338	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	69	4.5	2.4	21,567	8.2	2.6	3.4
Moderate	371	24.3	15.7	49,922	18.9	13.3	18.0
Middle	597	39.2	37.3	88,585	33.6	32.0	40.1
Upper	479	31.4	44.0	103,132	39.1	51.4	37.7
Unknown	8	0.5	0.7	804	0.3	0.6	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1,524	100.0	100.0	264,010	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 12 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.9	0	0.0	0.8	3.4
Moderate	9	10.7	9.1	847	9.9	5.1	18.0
Middle	30	35.7	34.8	2,097	24.4	26.9	40.1
Upper	43	51.2	54.8	5,555	64.7	66.9	37.7
Unknown	2	2.4	0.4	90	1.0	0.3	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	84	100.0	100.0	8,589	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	4	4.0	2.0	524	6.3	1.2	3.4
Moderate	25	25.3	12.9	1,194	14.3	10.0	18.0
Middle	35	35.4	36.7	2,345	28.1	29.8	40.1
Upper	35	35.4	47.7	4,270	51.2	58.2	37.7
Unknown	0	0.0	0.7	0	0.0	0.7	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	99	100.0	100.0	8,333	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.6	0	0.0	13.3	3.4
Moderate	0	0.0	23.0	0	0.0	13.6	18.0
Middle	0	0.0	43.1	0	0.0	37.9	40.1
Upper	0	0.0	30.1	0	0.0	35.0	37.7
Unknown	0	0.0	0.2	0	0.0	0.2	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2022 small business lending among low-income tracts was comparable to the aggregate lending data and to the demographic figure, which represents the percentage of businesses located in each census tract income level. Lending in the AA's moderate-income tracts was above aggregate lending data by number and comparable to the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected consistent performance with 2022 lending patterns.

The bank's loan dispersion by income level of AA geographies did not reveal any gaps or lapses.

Table 13

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	51	3.2	3.8	10,309	5.0	4.3	4.4
Moderate	403	25.2	19.5	47,845	23.2	21.5	21.5
Middle	555	34.8	32.6	68,295	33.1	30.6	35.0
Upper	573	35.9	41.7	75,478	36.6	41.1	36.2
Unknown	15	0.9	1.6	4,131	2.0	2.2	2.9
Tract-Unk	0	0.0	0.8	0	0.0	0.3	
Total	1,597	100.0	100.0	206,058	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The geographic distribution of small farm lending is good. The distribution of 2022 small farm lending among low-income tracts was comparable to the aggregate lending data and to the demographic figure, which represents the percentage of farms in each census tract income level. Lending in the AA's moderate-income tracts was significantly above the aggregate lending data by number and the demographic figure.

The geographic distribution of small farm lending in 2020 and 2021 reflected performance below 2022 lending patterns and contributed to the overall rating based on higher combined loan volume over both years as compared to 2022.

An analysis of the dispersion of small farm loans revealed conspicuous lending gaps and lapses that included LMI census tracts. However, the majority of small farm lending occurred in outlying areas beyond the concentration of LMI tracts in the AA's highly populated metropolitan areas. Accordingly, the overall conclusion was not impacted.

Table 14

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	1	0.2	0.3	2	0.0	0.0	1.9
Moderate	124	28.4	17.1	6,472	20.3	15.4	12.7
Middle	210	48.2	48.8	16,278	51.0	53.1	41.8
Upper	101	23.2	32.7	9,155	28.7	31.0	43.1
Unknown	0	0.0	0.3	0	0.0	0.4	0.5
Tract-Unk	0	0.0	0.8	0	0.0	0.1	
Total	436	100.0	100.0	31,907	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business, and small farm lending reflects adequate performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 loans among low-income borrowers was comparable to aggregate lending data and below the demographic figure, which represents the distribution of families in the AA by income level. Lending to moderate-income borrowers was comparable to the aggregate data and to the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2021 reflected consistent performance with 2022 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data and to the demographic figure.

The borrower distribution of home purchase lending in 2020 and 2021 was consistent with 2022 lending levels.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate data and to the demographic figure.

The borrower distribution of home refinance lending in 2021 was consistent with 2022 lending levels and contributed to the overall rating, while 2020 performance exceeded the 2022 distribution.

Home Improvement Loans

The borrower distribution of home improvement lending is good. The distribution of 2022 home improvement loans among low-income borrowers was above the aggregate lending data by number and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and to the demographic figure.

The borrower distribution of home improvement lending in 2020 and 2021 reflected performance above 2022 levels and contributed to the overall rating based on higher combined lending volume over both years as compared to 2022.

Other Purpose Lines of Credit

The borrower distribution of other purpose LOC lending was adequate. The bank's 2022 LOC lending to low-income borrowers was significantly below the aggregate lending data and the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and to the demographic figure.

The borrower distribution of other purpose LOC lending in 2021 was above performance in 2022, while the distribution of 2020 lending was consistent with 2022 lending levels and contributed to the overall rating based on higher combined lending volume over both years when compared to 2021 performance.

Other Purpose Closed/Exempt Loans

The borrower distribution of other purpose closed/exempt loans was adequate. The bank's 2022 other purpose closed/exempt lending to low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number and comparable to the demographic figure.

The borrower distribution of other purpose closed/exempt lending in 2020 and 2021 was consistent with 2022 performance.

Table 15 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Oklahoma City MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	49	6.8	6.2	5,293	3.7	3.4	21.1
Moderate	86	12.0	16.6	12,292	8.5	12.6	17.6
Middle	115	16.0	18.5	20,465	14.2	17.9	20.5
Upper	216	30.1	29.5	64,356	44.7	40.0	40.8
Unknown	252	35.1	29.3	41,508	28.8	26.2	0.0
Total	718	100.0	100.0	143,914	100.0	100.0	100.0
Refinance Loans							
Low	28	8.4	8.0	1,766	3.9	4.1	21.1
Moderate	65	19.6	17.8	5,437	11.9	12.5	17.6
Middle	53	16.0	21.0	5,400	11.9	18.5	20.5
Upper	102	30.7	30.2	20,670	45.4	40.7	40.8
Unknown	84	25.3	23.0	12,271	26.9	24.2	0.0
Total	332	100.0	100.0	45,544	100.0	100.0	100.0
Home Improvement Loans							
Low	24	9.4	6.9	847	4.4	4.1	21.1
Moderate	34	13.4	14.7	1,326	6.9	9.4	17.6
Middle	50	19.7	20.0	2,106	10.9	16.2	20.5
Upper	116	45.7	49.9	8,702	45.1	56.4	40.8
Unknown	30	11.8	8.5	6,311	32.7	13.9	0.0
Total	254	100.0	100.0	19,292	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	112	7.5	6.7	8,343	3.7	3.5	21.1
Moderate	216	14.5	16.5	20,371	9.0	12.4	17.6
Middle	255	17.1	19.1	30,100	13.3	17.9	20.5
Upper	526	35.4	31.1	105,694	46.8	40.5	40.8
Unknown	378	25.4	26.7	61,164	27.1	25.7	0.0
Total	1,487	100.0	100.0	225,672	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table 15 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Oklahoma City MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	1.2	5.8	40	0.5	4.3	21.1
Moderate	11	13.1	10.6	440	5.1	6.6	17.6
Middle	18	21.4	22.5	765	8.9	14.1	20.5
Upper	46	54.8	50.9	6,515	75.9	59.8	40.8
Unknown	8	9.5	10.2	829	9.7	15.2	0.0
Total	84	100.0	100.0	8,589	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	10	10.1	10.7	397	4.8	6.9	21.1
Moderate	20	20.2	16.1	876	10.5	11.9	17.6
Middle	19	19.2	19.8	1,364	16.4	14.4	20.5
Upper	46	46.5	46.7	5,451	65.4	58.5	40.8
Unknown	4	4.0	6.7	245	2.9	8.3	0.0
Total	99	100.0	100.0	8,333	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.1	0	0.0	0.7	21.1
Moderate	0	0.0	1.4	0	0.0	1.5	17.6
Middle	0	0.0	0.2	0	0.0	0.6	20.5
Upper	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	97.3	0	0.0	97.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is adequate. The bank's 2022 distribution of lending to small businesses was above aggregate lending data and comparable to the demographic figure, which represents the percentage of small businesses in the AA based on Dun & Bradstreet (D&B) data.

The distribution of small business loans originated in 2020 and 2021 was below the level noted in 2022 and contributed to the overall rating based on higher combined lending volume over both years as compared to 2022.

Table 16

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Oklahoma City MSA							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	#%	#%	\$(000)	\$%	\$%	%
By Revenue							
\$1 Million or Less	1,133	70.9	52.7	111,780	54.2	38.5	91.3
Over \$1 Million	446	27.9		91,990	44.6		7.4
Revenue Unknown	18	1.1		2,288	1.1		1.3
Total	1,597	100.0		206,058	100.0		100.0
By Loan Size							
\$100,000 or Less	1,135	71.1	92.9	48,604	23.6	38.1	
\$100,001 - \$250,000	246	15.4	3.7	42,413	20.6	16.1	
\$250,001 - \$1 Million	216	13.5	3.3	115,041	55.8	45.8	
Total	1,597	100.0	100.0	206,058	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	863	76.2		32,785	29.3		
\$100,001 - \$250,000	169	14.9		28,751	25.7		
\$250,001 - \$1 Million	101	8.9		50,244	44.9		
Total	1,133	100.0		111,780	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The borrower distribution of small farm lending is adequate. Lending volume in 2022 was comparable to the aggregate lending data and the demographic figure, which represents the percentage of small farms in the AA based on D&B data.

The distribution of small farm loans originated in 2020 reflected performance consistent with the 2022 distribution and contributed to the overall rating, while 2021 performance was above the levels noted in 2020 and 2022.

Table 17

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Oklahoma City MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	419	96.1	79.4	29,128	91.3	81.3	97.9
Over \$1 Million	15	3.4		2,719	8.5		2.0
Revenue Unknown	2	0.5		60	0.2		0.1
Total	436	100.0		31,907	100.0		100.0
By Loan Size							
\$100,000 or Less	338	77.5	84.7	10,405	32.6	38.0	
\$100,001 - \$250,000	69	15.8	10.9	11,095	34.8	32.2	
\$250,001 - \$500,000	29	6.7	4.4	10,407	32.6	29.7	
Total	436	100.0	100.0	31,907	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	329	78.5		9,824	33.7		
\$100,001 - \$250,000	64	15.3		10,047	34.5		
\$250,001 - \$500,000	26	6.2		9,257	31.8		
Total	419	100.0		29,128	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank provided a relatively high level of CD lending in the AA, originating 34 loans totaling \$105.0MM. The bank's CD lending was responsive to the economic development needs within the AA, followed by lending to area organizations that provide various community services to LMI individuals and families. Examples of the bank's CD lending activities that were considered responsive to credit needs in the AA include:

- A \$3.6MM loan was originated to refinance the mortgage on a 64-unit apartment complex with a majority of units supporting affordable housing for LMI individuals and families.
- A \$4.0MM revolving LOC was renewed to a medical research facility in support of economic development by promoting permanent job creation and retention for numerous LMI employees.

- Two revolving credit lines totaling \$4.0MM were renewed to a nonprofit pediatric hospital dedicated to providing medical services to children in need and experiencing complex medical issues.

Table 18

Community Development Loans – Oklahoma City MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	2	5,588
Community Services	6	23,997
Economic Development	22	70,649
Revitalization and Stabilization	4	4,804
Total Loans	34	105,038

INVESTMENT TEST

The bank's performance under the investment test in the Oklahoma City AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Qualifying activities in the AA were primarily comprised of investments in LIHTC programs for the creation of affordable housing in various Oklahoma municipalities, as well as philanthropic donations to area organizations that primarily provide community services to LMI individuals and families.

The table below illustrates the bank's CD investments within the AA, including prior period investments that remain in the bank's securities portfolio, investments purchased during the current evaluation period, and CD donations made since the prior evaluation.

Examples of investment and donation activities in the AA include:

- One LIHTC program investment for \$10.0MM that provided funding to develop two affordable housing projects in the AA.
- Three donations totaling \$30.8M to an organization with a primary focus on community services benefitting LMI children, adults, and families.
- One community service donation totaling \$2.5M to an organization that provides food, clothing, toiletries, and short-term housing to young adults living on their own without parental support.

The bank also purchased LIHTC equity investments that funded 17 affordable housing projects in several of the bank's AAs, as well as the broader statewide area of Oklahoma. Four affordable housing projects were located in the Oklahoma City MSA AA in support of the bank's investment test performance, although these investments are not listed in the table as they were evaluated at the state-wide level. The projects include a current-

period affordable housing development for \$2.5MM and three prior-period developments with an allocated value of \$443M.

Table 19

Investments, Grants, and Donations – Oklahoma City MSA AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	1	10,000	0	0	1	10,000
Community Services	3	645	0	0	29	114	32	759
Economic Development	1	900	0	0	0	0	1	900
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	4	1,545	1	10,000	29	114	34	11,659
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the Oklahoma City AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in the AA. Twelve of the bank's 43 AA offices and 12 of the bank's 47 ATMs are located in moderate-income census tracts, which is comparable to the concentration of moderate-income census tracts within the AA. While no branches or ATMs are located in the AA's low-income tracts, several are located in close proximity to these tracts, making these services accessible to populations residing in these areas.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branches in the AA since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Retail Banking Services section of this evaluation.

Table 20

Retail Banking and Community Development Services – Oklahoma City MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	27.9	39.5	27.9	4.7	100.0	7.2	24.8	35.1	28.4	4.5	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	25.5	38.3	31.9	4.3	100.0	5.6	23.6	39.4	30.1	1.3	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	43		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	3	60		8		0		71		33		
¹. Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provided a relatively high level of CD services. Bank officers and staff provided 71 CD services to 33 organizations throughout the Oklahoma City MSA AA. As noted in the table above, these activities were primarily focused on community service organizations. Examples of CD services provided by bank employees include:

- A bank employee served on the advisory board and provided financial and technical expertise by allocating funds to various community services for an organization devoted to serving LMI individuals and families.
- A bank employee served on the finance committee and provided financial expertise for a local community service organization that provides day shelter and other amenities to the homeless.
- Four bank employees taught financial literacy classes to an economic development organization supporting minority women-owned businesses and assists these women with setting up business accounts, growing a business, and establishing relationships with commercial bankers.

**TULSA MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TULSA MSA AA

The bank's Tulsa MSA AA consists of the entirety of the seven counties that comprise the Tulsa, Oklahoma MSA, including Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, and Wagoner Counties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA delineation remains unchanged since the prior CRA evaluation.
- The 2022 AA is comprised of 313 census tracts, including 16 low-, 93 moderate-, 106 middle-, 97 upper-, and 1 unknown-income tract(s) based on the most recent 2016-2020 ACS data.
- The AA delineation for years 2020 and 2021 consisted of 272 census tracts, including 17 low-, 76 moderate-, 111 middle-, and 68 upper-income census tracts based on 2011-2015 ACS data.
- The bank operates 17 of its 111 banking offices in the AA, including 9 offices located in moderate-, 5 in middle-, and 3 in upper-income census tracts. The bank closed one office in an upper-income tract during the evaluation period in May 2022. The bank has not opened branches in this AA since the prior evaluation.
- In addition, the bank offers full-service ATMs at 16 of its 17 locations, and also maintains a full-service standalone ATM in the AA.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 4th of 58 FDIC-insured depository institutions operating from 274 locations in the AA, with a total deposit market share of 4.1 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization.

Table 21

Population Change Assessment Area: Tulsa MSA			
Area	2015 Population	2020 Population	Percent Change
Tulsa MSA	962,676	1,015,331	5.5
Creek County, OK	70,761	71,754	1.4
Okmulgee County, OK	39,446	36,706	(6.9)
Osage County, OK	48,054	45,818	(4.7)
Pawnee County, OK	16,499	15,553	(5.7)
Rogers County, OK	89,190	95,240	6.8
Tulsa County, OK	623,335	669,279	7.4
Wagoner County, OK	75,391	80,981	7.4
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA population reflected growth nearly double the state of Oklahoma between 2015 and 2020, with growth in the AA driven by the increase in densely populated Tulsa County, as well as the more sparsely populated Rogers and Wagoner Counties.
- The AA includes 25.6 percent of the population of the state of Oklahoma, and Tulsa County contains 65.9 percent of the AA population based on 2020 Census data.
- A majority of AA residents reside in the cities of Tulsa and Broken Arrow, with populations of 412,629 and 114,024, respectively, based on 2020 Census data.

Table 22

Median Family Income Change Assessment Area: Tulsa MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Tulsa MSA	66,846	72,203	8.0
Creek County, OK	59,697	66,569	11.5
Okmulgee County, OK	53,473	57,161	6.9
Osage County, OK	62,463	62,130	(0.5)
Pawnee County, OK	59,434	61,250	3.1
Rogers County, OK	74,047	79,527	7.4
Tulsa County, OK	67,531	73,515	8.9
Wagoner County, OK	70,042	79,407	13.4
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- MFI figures varied significantly among the seven AA counties in 2020, and growth in the Tulsa MSA AA was slightly higher than the Oklahoma statewide figure.
- Based on 2020 ACS data, the percentage of AA families living below the poverty level, at 10.4 percent, was slightly below the statewide figure of 11.3 percent. At the county level, poverty statistics ranged from 7.1 percent in Rogers County to 14.5 percent in Okmulgee County.

Table 23

Housing Cost Burden Assessment Area: Tulsa MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa MSA	72.6	32.1	38.0	53.0	25.6	15.9
Creek County, OK	53.2	18.5	29.2	40.7	15.9	14.9
Okmulgee County, OK	66.1	29.1	35.0	43.6	19.7	14.1
Osage County, OK	60.1	16.0	35.5	44.5	12.6	14.1
Pawnee County, OK	64.4	34.4	30.4	44.3	17.7	12.4
Rogers County, OK	67.1	31.9	35.6	52.4	29.2	14.6
Tulsa County, OK	75.4	34.4	39.3	58.0	29.1	17.1
Wagoner County, OK	74.0	23.9	35.9	50.8	26.1	13.9
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
Source: HUD, 2016-2020 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The housing cost burden for AA renters and homeowners is generally consistent with the Oklahoma statewide figures for all of the income categories noted in the table above.
- The AA's housing affordability ratio of 37.0 percent denotes relatively moderate affordability and is identical to the statewide Oklahoma ratio. Ratios ranged from 35.5 percent in Tulsa County to 52.8 percent in Okmulgee County.
- The low affordability of rents, specifically among low-income renters in Tulsa and Wagoner Counties, may hinder the ability of LMI individuals and families to afford home ownership absent special loan programs that offer downpayment assistance or interest rate subsidies.
- A community contact discussed the need for housing in the city of Tulsa, with specific focus on affordable housing.

Table 24

Unemployment Rates Assessment Area: Tulsa MSA					
Area	2018	2019	2020	2021	2022
Tulsa MSA	3.4	3.1	6.6	4.2	3.1
Creek County, OK	3.7	3.5	6.7	4.4	3.5
Okmulgee County, OK	4.8	4.7	7.5	5.4	4.2
Osage County, OK	4.1	3.6	6.7	4.4	3.6
Pawnee County, OK	4.0	3.8	6.7	4.3	3.6
Rogers County, OK	3.2	2.9	6.0	3.7	2.9
Tulsa County, OK	3.2	3.0	6.7	4.2	3.0
Wagoner County, OK	3.2	3.0	5.9	3.7	3.0
Oklahoma	3.3	3.1	6.3	4.0	3.0
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- The 2022 unemployment figures in most of the seven MSA counties were similar or identical to respective figures in 2019 immediately prior to the onset of the COVID-19 pandemic in 2020.
- Major employment sectors in the Tulsa MSA include Health Care & Social Assistance (63,974 employees), Manufacturing (55,977), and Retail Trade (50,267).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA MSA AA

LENDING TEST

The bank's performance under the lending test in the Tulsa MSA AA is adequate. An evaluation of the bank's multifamily and "purpose not applicable" lending was not conducted under the home mortgage subset of products due to limited lending volume.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The Tulsa MSA includes a substantial portion of the state population and ranks 2nd in the number of loans subject to the lending test among the bank's 11 AAs. The evaluation of AA lending included 2,166 home mortgage, 3,930 small business, and 457 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage lending is excellent, while small business and small farm lending reflect adequate performance.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. Lending in low-income census tracts was comparable to aggregate lending data by number and below the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. Lending in moderate-income census tracts was above aggregate lending data and comparable to the demographic figure.

The bank's lending performance in 2020 and 2021 exceeded the 2022 distribution and contributed to the overall rating based on higher loan volume over both years as compared to 2022.

An analysis of the bank's loan dispersion among geographies of different income levels revealed several conspicuous gaps and lapses that included the LMI census tracts; however, this did not impact the overall conclusion given the proximity of bank branches to several LMI areas devoid of loan originations.

Home Purchase Loans

The geographic distribution of home purchase lending is good. Lending in low-income census tracts was comparable to aggregate lending data and below the demographic figure. Lending in moderate-income census tracts was above aggregate lending data by number and comparable to the demographic figure.

The bank's lending performance in 2021 exceeded the 2022 distribution, while the distribution in 2020 was consistent with 2022 performance and contributed to the overall rating.

Home Refinance Loans

The geographic distribution of home refinance lending is excellent. The bank's 2022 home refinance lending in low-income census tracts was significantly above aggregate lending data and comparable to the demographic figure. Lending in moderate-income census tracts was significantly above the aggregate lending data and above the demographic figure.

The geographic distribution of refinance lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns.

Home Improvement Loans

The geographic distribution of home improvement lending is good. The bank did not originate any home improvement loans in low-income tracts during 2022, which was below aggregate lending data and the demographic figure, although aggregate lending data and the demographic figure represented a relatively small portion of home improvement lending in the AA. Lending in moderate-income census tracts was significantly above the aggregate lending data and comparable to the demographic figure.

The bank's level of home improvement lending in 2021 was below 2022 performance, while 2020 performance was above the 2022 distribution. The combined performance over the three-year evaluation period contributed to the overall rating.

Other Purpose Lines of Credit

The geographic distribution of other purpose LOC lending is adequate. The bank's 2022 other purpose LOC lending in both LMI tracts was comparable to the aggregate lending data and below the demographic figure.

An evaluation of other purpose LOC lending in 2020 and 2021 was not conducted due to lending volumes too low to render meaningful analyses.

Other Purpose Closed/Exempt Loans

The geographic distribution of other purpose closed/exempt lending is adequate. The bank did not originate any other purpose closed/exempt lending in low-income tracts in 2022, which was comparable to the aggregate lending data by number and below the demographic figure. Lending among moderate-income tracts was below the aggregate lending data by number and the demographic figure.

Lending volume in 2021 was too low to conduct a meaningful analysis, while performance in 2020 exceeded the 2022 distribution and contributed to the overall rating.

Table 25 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	##%	##%	\$(000)	%	%	
Home Purchase Loans							
Low	4	1.3	1.6	514	0.8	0.9	2.9
Moderate	78	25.9	18.9	9,815	15.3	12.6	22.7
Middle	108	35.9	35.0	22,159	34.6	30.8	37.4
Upper	111	36.9	44.4	31,567	49.3	55.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	301	100.0	100.0	64,055	100.0	100.0	100.0
Refinance Loans							
Low	4	3.6	1.0	447	2.9	0.6	2.9
Moderate	35	31.3	18.4	3,209	20.6	11.7	22.7
Middle	38	33.9	37.5	5,612	36.0	34.1	37.4
Upper	35	31.3	43.1	6,313	40.5	53.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	112	100.0	100.0	15,581	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.3	0	0.0	1.1	2.9
Moderate	21	24.4	15.4	1,549	23.6	12.5	22.7
Middle	32	37.2	32.1	1,736	26.4	28.8	37.4
Upper	33	38.4	51.2	3,286	50.0	57.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	86	100.0	100.0	6,571	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	3	17.6	12.6	7,087	38.0	8.5	11.7
Moderate	7	41.2	44.9	5,688	30.5	30.4	38.2
Middle	6	35.3	25.7	4,876	26.1	33.6	28.1
Upper	0	0.0	15.0	0	0.0	26.9	20.7
Unknown	1	5.9	1.8	1,016	5.4	0.6	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	18,667	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	11	1.9	1.5	8,048	7.3	1.6	2.9
Moderate	147	25.2	18.6	20,605	18.7	14.3	22.7
Middle	204	34.9	35.3	35,939	32.6	31.6	37.4
Upper	221	37.8	44.7	44,746	40.5	52.4	36.9
Unknown	1	0.2	0.0	1,016	0.9	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	584	100.0	100.0	110,354	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 25 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.4	0	0.0	0.2	2.9
Moderate	3	8.8	9.9	126	5.2	6.1	22.7
Middle	6	17.6	30.0	386	16.0	25.8	37.4
Upper	25	73.5	59.7	1,895	78.7	67.9	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	2,407	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.8	0	0.0	0.4	2.9
Moderate	3	8.8	16.7	218	7.1	10.2	22.7
Middle	14	41.2	33.5	1,170	38.1	24.8	37.4
Upper	17	50.0	49.0	1,685	54.8	64.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	3,073	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.8	0	0.0	0.9	2.9
Moderate	0	0.0	27.2	0	0.0	22.2	22.7
Middle	0	0.0	44.6	0	0.0	42.5	37.4
Upper	0	0.0	26.3	0	0.0	34.4	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2022 small business lending among low-income tracts was below the aggregate lending data and the demographic figure, which represents the percentage of businesses located in each census tract income level. Lending in the AA's moderate-income tracts was comparable to aggregate lending data and the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns.

An analysis of the bank's loan dispersion among geographies of different income levels revealed several conspicuous gaps and lapses that included the LMI census tracts;

however, this did not impact the overall conclusion given the concentration of bank lending in proximity to the bank's branch locations. Moreover, the AA contains a total of 313 census tracts distributed over a large geographic area, and the bank originated a reasonable number of loans in the AA's LMI census tracts.

Table 26

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	14	2.1	3.4	2,763	3.1	5.1	3.9
Moderate	141	21.4	22.4	22,218	24.6	25.9	26.2
Middle	276	41.9	34.1	37,102	41.1	33.3	34.0
Upper	227	34.5	39.2	28,228	31.3	35.4	35.8
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.9	0	0.0	0.3	
Total	658	100.0	100.0	90,311	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The geographic distribution of small business lending is adequate. The bank did not originate any small farm loans in the AA's low-income tracts in 2022, which was comparable to the aggregate lending data and the demographic figure, which represents the percentage of farms located in each census tract income level. Lending in the AA's moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns.

An analysis of the bank's loan dispersion by income level of AA geographies revealed several conspicuous lending gaps and lapses that included LMI tracts; however, this did not impact the overall conclusion given the vast geographic makeup of the AA, number of census tracts, limited lending volume, and the rural location of most area farms beyond the concentration of LMI census tracts in the AA's metropolitan cities.

Table 27

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	1.0	0	0.0	2.2	1.1
Moderate	18	13.4	17.7	1,926	16.1	15.5	16.5
Middle	91	67.9	64.4	7,594	63.6	63.7	47.4
Upper	25	18.7	16.7	2,420	20.3	18.6	35.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.1	0	0.0	0.1	
Total	134	100.0	100.0	11,940	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage and small business lending reflects adequate performance, while small farm lending reflects good performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure, which represents the distribution of families in the AA by income level. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2021 was consistent with the bank's 2022 lending patterns for home mortgage lending products.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data, as well as the demographic figure.

The borrower distribution of home purchase lending in 2021 and 2020 was consistent with the 2022 distribution and supported the overall conclusion.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number and to the demographic figure.

The borrower distribution of home refinance lending in 2020 and 2021 reflected consistent performance with 2022 penetration levels.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2022 home improvement loans among low-income borrowers was comparable to the aggregate lending data by number and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home improvement lending in 2020 reflected consistent performance with 2022 penetration levels and contributed to the overall conclusion, while 2021 performance exceeded the 2022 distribution.

Other Purpose Lines of Credit

The borrower distribution of other purpose LOC lending is good. The distribution of 2022 other purpose LOC loans among low-income borrowers was below the aggregate lending data by number and significantly below the demographic figure. Lending among moderate-income borrowers was significantly above aggregate lending data by number and comparable to the demographic figure.

The bank's other purpose LOC lending in 2020 and 2021 was not evaluated based on loan volumes too low to conduct meaningful analyses.

Other Purpose Closed/Exempt Loans

The borrower distribution of other purpose closed/exempt lending is poor. The distribution of 2022 other purpose closed/exempt loans among both LMI borrowers was significantly below the aggregate lending data and the demographic figure based on one loan origination to a moderate-income borrower; the bank did not originate any other purpose closed/exempt loans to low-income borrowers.

The borrower distribution of other purpose closed/exempt lending in 2020 exceeded the 2022 distribution and contributed to the overall conclusion based on higher lending volume in 2020, while loan volume in 2021 was too low to conduct a meaningful analysis.

Table 28 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	19	6.3	6.0	1,858	2.9	3.1	21.5
Moderate	56	18.6	17.3	8,200	12.8	12.5	17.7
Middle	54	17.9	19.1	11,101	17.3	17.6	19.7
Upper	102	33.9	30.9	30,420	47.5	41.2	41.2
Unknown	70	23.3	26.6	12,476	19.5	25.6	0.0
Total	301	100.0	100.0	64,055	100.0	100.0	100.0
Refinance Loans							
Low	11	9.8	9.1	641	4.1	4.6	21.5
Moderate	17	15.2	19.9	1,428	9.2	13.9	17.7
Middle	12	10.7	20.8	1,612	10.3	18.0	19.7
Upper	41	36.6	33.6	7,251	46.5	45.4	41.2
Unknown	31	27.7	16.7	4,649	29.8	18.1	0.0
Total	112	100.0	100.0	15,581	100.0	100.0	100.0
Home Improvement Loans							
Low	5	5.8	6.7	189	2.9	4.9	21.5
Moderate	13	15.1	16.6	615	9.4	13.0	17.7
Middle	22	25.6	21.1	1,023	15.6	17.7	19.7
Upper	33	38.4	49.1	2,479	37.7	55.5	41.2
Unknown	13	15.1	6.5	2,265	34.5	9.0	0.0
Total	86	100.0	100.0	6,571	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	36	6.3	6.8	2,758	3.0	3.5	21.5
Moderate	94	16.6	17.7	10,500	11.5	12.7	17.7
Middle	103	18.2	19.5	14,784	16.1	17.6	19.7
Upper	214	37.7	33.3	43,774	47.7	42.7	41.2
Unknown	120	21.2	22.7	19,871	21.7	23.5	0.0
Total	567	100.0	100.0	91,687	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table 28 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	2.9	5.2	70	2.9	3.8	21.5
Moderate	7	20.6	12.9	230	9.6	9.0	17.7
Middle	3	8.8	20.6	165	6.9	16.1	19.7
Upper	22	64.7	52.2	1,792	74.4	60.7	41.2
Unknown	1	2.9	9.1	150	6.2	10.4	0.0
Total	34	100.0	100.0	2,407	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.4	0	0.0	5.5	21.5
Moderate	1	2.9	19.3	27	0.9	12.8	17.7
Middle	12	35.3	19.5	883	28.7	14.6	19.7
Upper	16	47.1	42.8	1,832	59.6	60.6	41.2
Unknown	5	14.7	8.0	331	10.8	6.6	0.0
Total	34	100.0	100.0	3,073	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.8	0	0.0	1.0	21.5
Moderate	0	0.0	0.4	0	0.0	0.8	17.7
Middle	0	0.0	0.4	0	0.0	0.4	19.7
Upper	0	0.0	0.4	0	0.0	0.4	41.2
Unknown	0	0.0	96.9	0	0.0	97.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is adequate. The bank's 2022 distribution of lending to small businesses was comparable to aggregate lending data by number and to the demographic figure, which represents the percentage of small businesses in the AA.

The distribution of small business lending in 2020 and 2021 was consistent with the 2022 distribution.

Table 29

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Tulsa MSA							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	437	66.4	53.3	42,764	47.4	36.1	91.1
Over \$1 Million	212	32.2		46,763	51.8		7.8
Revenue Unknown	9	1.4		784	0.9		1.0
Total	658	100.0		90,311	100.0		100.0
By Loan Size							
\$100,000 or Less	429	65.2	92.2	16,487	18.3	33.6	
\$100,001 - \$250,000	127	19.3	4.0	22,252	24.6	16.6	
\$250,001 - \$1 Million	102	15.5	3.8	51,572	57.1	49.8	
Total	658	100.0	100.0	90,311	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	334	76.4		11,559	27.0		
\$100,001 - \$250,000	60	13.7		10,520	24.6		
\$250,001 - \$1 Million	43	9.8		20,685	48.4		
Total	437	100.0		42,764	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of 2022 lending to small farms was comparable the aggregate lending data and comparable to the demographic figure, which represents the percentage of small farms in the AA.

The distribution of loans originated in 2020 and 2021 was above 2022 lending patterns and contributed to the overall rating based on the combined lending volume over both years as compared to 2022.

Table 30

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Tulsa MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	128	95.5	77.2	10,553	88.4	82.9	98.8
Over \$1 Million	6	4.5		1,387	11.6		0.9
Revenue Unknown	0	0.0		0	0.0		0.3
Total	134	100.0		11,940	100.0		100.0
By Loan Size							
\$100,000 or Less	94	70.1	83.4	3,441	28.8	39.0	
\$100,001 - \$250,000	29	21.6	12.5	4,749	39.8	36.2	
\$250,001 - \$500,000	11	8.2	4.1	3,750	31.4	24.8	
Total	134	100.0	100.0	11,940	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	92	71.9		3,286	31.1		
\$100,001 - \$250,000	27	21.1		4,368	41.4		
\$250,001 - \$500,000	9	7.0		2,899	27.5		
Total	128	100.0		10,553	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank provided an adequate level of CD loans in the Tulsa MSA AA, originating nine CD loans totaling \$27.6MM that supported economic development initiatives. Examples of the bank's CD lending activities that were considered responsive to AA credit needs include:

- The bank originated a \$6.1MM loan that financed the conversion of a construction loan to permanent financing for an office building located in a low-income tract that will provide numerous LMI jobs in the area.
- The bank originated two loans totaling \$11.5MM that financed the renewal of a revolving line of credit for a company located in a moderate-income census tract that supported permanent job creation and retention for LMI individuals.
- The bank originated a \$1.3MM loan to finance the operations of a restaurant located in a moderate-income census tract that will provide a majority of its jobs to LMI individuals.

Table 31

Community Development Loans – Tulsa MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	9	27,636
Revitalization and Stabilization	0	0
Total Loans	9	27,636

INVESTMENT TEST

The bank's performance under the investment test in the Tulsa MSA AA is poor. The bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA. The bank reported one prior-period investment and one donation supporting community service needs. The bank had no current investments during the evaluation period.

The bank's philanthropic donation was comprised of the following activity:

- The bank made one donation for \$500 to a nationally franchised organization that provides legal advocacy services for LMI children who have experienced abuse or neglect and are wards of the court system.

In addition to the two community service activities listed in the table below, the bank reported prior-period investments in LIHTC equity funds for nine affordable housing projects in the broader statewide area of Oklahoma that also included the bank's AAs. Three of the nine projects were located in the Tulsa MSA AA with a current allocated book value of \$345M.

Table 32

Investments, Grants, and Donations – Tulsa MSA AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	1	221	0	0	1	1	2	222
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	1	221	0	0	1	1	2	222
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the Tulsa MSA AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates 9 of the 17 AA branches in moderate-income census tracts and 8 are equipped with full-service ATMs. While the portion of bank branches and ATMs throughout the AA exceeds the concentration of LMI tracts within the AA, three AA counties that include a number of LMI census tract do not have a branch or ATM presence.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed one branch in an upper-income census tract.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Retail Banking Services section of this evaluation.

Table 33

Retail Banking and Community Development Services – Tulsa MSA AA													
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)						
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
	0.0	52.9	29.4	17.7	0.0	100.0	5.1	29.7	33.9	31.0	.3	1000	
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)						
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
	0.0	47.1	35.3	17.6	0.0	100.0	5.2	29.0	35.1	30.5	.2	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)						
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	17		0		1		0	0	0	(1)	0	(1)	
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization			Total Services		Total Organizations	
	8		34		11		0			53		29	
^{1.} Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.													

Community Development Services

The bank is a leader in providing CD services. As noted in Table 33 above, bank employees supported 29 organizations throughout the AA, providing 53 CD services.

Examples of services provided by bank employees include:

- A bank employee served as a board member and reviewed financial statements, reports, and allocation reports for a local municipality that works in conjunction with HUD, an organization that provides affordable housing for LMI families and individuals.
- A bank employee presented a seminar about saving and budgeting funds needed to purchase a home for clients of a national organization that constructs and assists with the financing of affordable housing for LMI individuals and families.
- A bank employee taught an elder financial exploitation class to the residents of an apartment complex that operates under Section 42 of the LIHTC program.

**LAWTON MSA ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE IN THE LAWTON MSA
AA**

The bank's AA is comprised of the Lawton, Oklahoma MSA, and includes Comanche and Cotton Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior evaluation.
- The 2022 AA is comprised of 40 census tracts, including 3 low-, 10 moderate-, 17 middle-, 7 upper-, and 3 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 34 census tracts, including 3 low-, 10 moderate-, 13 middle-, 7 upper-, and 1 unknown-income census tract(s) based on 2011-2015 ACS data.
- Based on the 2020 ACS data, the AA population was 126,652, which represents a 3.8 percent decline from the 2015 ACS data.
- The AA is home to 29,491 families. According to 2020 ACS data, 22.4 percent of families are low-, 17.5 percent are moderate-, 18.7 percent are middle-, and 41.4 percent are upper-income.
- The bank operates four full-service branches in the AA, including two branches in moderate- and two in middle-income census tracts. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held 12.6 percent market share of AA deposits, ranking 3rd of 12 FDIC-insured financial institutions operating from 36 banking offices.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAWTON MSA
AA**

The state of Oklahoma AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area do not change the state rating.

Table 34

Assessment Area	Lending Test	Investment Test	Service Test
Lawton MSA	Consistent	Below	Exceeds

**SOUTHERN OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHERN OKLAHOMA AA

The bank's Southern Oklahoma AA consists of Bryan, Carter, Garvin, Jefferson, Johnston, Love, Marshall, Murray, Pontotoc, and Stephens Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The composition of the AA was revised after the bank closed a branch in Choctaw County prior to the current CRA evaluation period. Choctaw County was eventually removed from the Southern Oklahoma AA in 2022 based on declining loan demand from that area.
- The 2022 AA is comprised of 81 census tracts, including 15 moderate-, 50 middle-, and 16-upper income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 73 census tracts, including 12 moderate-, 47 middle-, and 14 upper-income census tracts based on 2011-2015 ACS data.
- A limited number of census tracts were designated as distressed and/or underserved by the FFIEC during the evaluation period. Johnston and Choctaw Counties contained distressed tracts, although Choctaw County is not included in the bank's 2022 AA, as noted above. Jefferson County contained distressed and underserved census tracts in 2020 and 2021, and an underserved census tract in 2022.
- The bank operates 14 of its 111 banking offices in the AA, including 4 branches in moderate-, 8 in middle-, and 2 in upper-income census tracts. Of the 14 branches, 3 are designated as drive-through only locations. The bank has not opened or closed any branches in this AA since the prior evaluation.
- The bank offers full-service ATMs at 10 of the 14 banking locations (9 full-service and 1 cash-only), and maintains two standalone ATMs in the AA, including 1 full-service ATM and 1 cash-only ATM.
- According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held 14.5 percent market share of AA deposits, ranking 2nd of 29 FDIC-insured financial institutions operating from 104 banking offices.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented a local economic development organization.

Table 35

Population Change			
Assessment Area: Southern Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Southern Oklahoma	259,526	255,610	(1.5)
Bryan County, OK	44,003	46,067	4.7
Carter County, OK	48,442	48,003	(0.9)
Garvin County, OK	27,455	25,656	(6.6)
Jefferson County, OK	6,333	5,337	(15.7)
Johnston County, OK	11,022	10,272	(6.8)
Love County, OK	9,663	10,146	5.0
Marshall County, OK	16,014	15,312	(4.4)
Murray County, OK	13,733	13,904	1.2
Pontotoc County, OK	38,055	38,065	0.0
Stephens County, OK	44,806	42,848	(4.4)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA experienced varying levels of population growth and decline at the county level between 2015 and 2020, with notable decline in sparsely populated Jefferson County.
- Predominately rural, the AA contains approximately 6.5 percent of the state of Oklahoma population.

Table 36

Median Family Income Change Assessment Area: Southern Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Southern Oklahoma	58,042	59,979	3.3
Bryan County, OK	53,786	56,874	5.7
Carter County, OK	62,120	63,774	2.7
Garvin County, OK	55,399	55,219	(0.3)
Jefferson County, OK	46,545	50,231	7.9
Johnston County, OK	51,589	52,294	1.4
Love County, OK	58,420	63,077	8.0
Marshall County, OK	51,925	51,617	(0.6)
Murray County, OK	63,396	65,082	2.7
Pontotoc County, OK	61,152	65,208	6.6
Stephens County, OK	61,261	62,305	1.7
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The AA's MFI experienced growth from 2015 through 2020, which was primarily driven by growth in Love, Jefferson, Pontotoc, and Bryan Counties. Only Garvin and Marshall Counties experienced a slight decline in MFI during this time frame.
- The portion of AA families living below the poverty level, at 12.0 percent, was consistent with the state of Oklahoma figure of 11.3 percent and slightly lower than the figure for Non-MSA Oklahoma (statewide rural areas), at 13.5 percent.

Table 37

Housing Cost Burden Assessment Area: Southern Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southern Oklahoma	66.0	29.3	31.8	46.3	21.0	13.8
Bryan County, OK	74.5	33.2	34.5	50.1	23.4	15.1
Carter County, OK	75.1	41.5	36.7	41.7	18.9	14.2
Garvin County, OK	51.4	21.8	25.3	45.3	17.7	11.6
Jefferson County, OK	58.5	25.0	36.8	37.5	21.4	12.8
Johnston County, OK	54.6	19.5	28.9	35.2	22.7	12.8
Love County, OK	61.7	18.1	28.6	50.0	21.2	14.6
Marshall County, OK	65.3	17.1	25.4	42.0	17.5	13.4
Murray County, OK	55.1	35.6	27.4	51.3	24.7	13.7
Pontotoc County, OK	66.5	21.8	30.8	50.5	17.6	13.2
Stephens County, OK	61.8	31.1	31.8	49.8	25.4	14.4
NonMSA Oklahoma	65.0	27.9	34.8	46.6	21.0	14.8
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
Source: HUD, 2016-2020 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The AA reflected similar housing affordability relative to statewide rural areas and more affordable housing in comparison to figures for the state of Oklahoma.
- The AA's housing affordability ratio of 42.9 percent reflects affordability and is consistent with the ratio of 42.0 percent for statewide rural areas. Ratios ranged from 38.4 percent in Pontotoc County to 67.7 percent in Jefferson County.
- The median housing value in the AA was \$114,902, which was similar to the figure of \$110,370 for statewide rural areas and below the state of Oklahoma figure of \$142,400.
- A community contact noted that the cost of housing has increased in both the local rental and retail sales markets.

Table 38

Unemployment Rates					
Assessment Area: Southern Oklahoma					
Area	2018	2019	2020	2021	2022
Southern Oklahoma	3.2	3.2	6.3	4.0	3.0
Bryan County, OK	3.1	2.9	5.2	3.4	2.7
Carter County, OK	3.4	3.3	7.2	4.6	3.5
Garvin County, OK	3.1	3.0	6.4	3.9	2.9
Jefferson County, OK	3.3	3.1	6.8	4.1	3.1
Johnston County, OK	2.8	4.1	7.8	4.8	3.7
Love County, OK	2.1	2.2	4.3	2.8	2.4
Marshall County, OK	3.6	3.3	6.6	3.8	3.0
Murray County, OK	2.8	2.9	6.3	4.1	3.0
Pontotoc County, OK	3.0	3.0	5.3	3.5	2.8
Stephens County, OK	3.8	4.1	8.0	4.7	3.2
NonMSA Oklahoma	3.5	3.4	6.1	4.0	3.2
Oklahoma	3.3	3.1	6.3	4.0	3.0
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment rates in the AA remained relatively aligned with the state of Oklahoma figures from 2018 to 2022.
- Primary employment sectors in the AA include Health Care and Social Assistance (13,970 employees); Retail Trade (11,589); Manufacturing (8,526); Educational Services (4,640); Public Administration (1,804); Arts, Entertainment and Recreation (689); and, Agriculture, Forestry, Fishing and Hunting (216).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHERN OKLAHOMA AA

LENDING TEST

The bank's performance under the lending test in the Southern Oklahoma AA is adequate. An analysis of multifamily, other purpose LOC, and purpose not applicable loans under the home mortgage product lines was not conducted due to lending volumes too low to render meaningful analyses.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 1,444 home mortgage, 2,942 small business, and 813 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects poor distribution of lending among the different census tracts and dispersion throughout the AA. The distribution of small business and small farm lending reflects poor penetration, while home mortgage lending reflects adequate penetration levels.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans among moderate-income census tracts was comparable to the aggregate lending data and the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. The AA does not include any low-income census tracts.

The geographic distribution of home mortgage lending in 2020 and 2021 was consistent with the 2022 performance and supported the overall rating.

An analysis of the dispersion of loans revealed conspicuous lending gaps and lapses, including in moderate-income census tracts; however, these instances were limited and did not impact the overall conclusion based on the bank's limited branching footprint relative to the AA as a whole.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans among moderate-income census tracts was comparable to the aggregate lending data by number and to the demographic figure.

The geographic distribution of home purchase lending in 2020 and 2021 reflected consistent performance with 2022 lending levels.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans among moderate-income census tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home refinance lending in 2021 was below 2022 performance, while 2020 performance was consistent with 2022 and contributed to the overall rating.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The distribution of 2022 home improvement loans among moderate-income census tracts was above the aggregate lending data and the demographic figure.

The geographic distribution of home improvement lending in 2021 and 2020 was below the performance in 2022 and contributed to the overall rating based on higher combined loan volume over both years as compared to 2022.

Other Purpose Closed/Exempt Loans

The geographic distribution of other purpose closed/exempt lending is good. The bank's 2022 other purpose closed/exempt lending in moderate-income census tracts was above the aggregate lending data and the demographic figure.

Lending volume in 2021 was too low to conduct a meaningful analysis, and performance in 2020 exceeded the 2022 distribution, although the overall rating was based on higher loan volume in 2022.

Table 39 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Southern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	24	9.8	12.5	2,133	5.6	9.6	11.2
Middle	137	55.9	62.7	20,760	54.7	63.5	64.2
Upper	84	34.3	24.7	15,070	39.7	26.8	24.6
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	245	100.0	100.0	37,963	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	11.8	9.7	740	8.0	7.0	11.2
Middle	59	53.6	61.6	4,493	48.6	63.0	64.2
Upper	38	34.5	28.6	4,010	43.4	29.9	24.6
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	110	100.0	100.0	9,243	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	16.4	12.0	497	13.4	9.9	11.2
Middle	39	53.4	60.4	1,738	46.9	60.3	64.2
Upper	22	30.1	27.6	1,471	39.7	29.8	24.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	73	100.0	100.0	3,706	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	15.4	14.9	746	14.7	8.4	26.1
Middle	9	69.2	70.2	3,216	63.4	61.5	40.3
Upper	2	15.4	14.9	1,114	21.9	30.1	33.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	5,076	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	59	12.1	11.6	4,322	7.4	8.9	11.2
Middle	274	56.0	62.7	31,915	54.7	63.5	64.2
Upper	156	31.9	25.6	22,059	37.8	27.5	24.6
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	489	100.0	100.0	58,296	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 39 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Southern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	6.4	20	9.3	6.9	11.2
Middle	2	33.3	73.8	31	14.4	78.1	64.2
Upper	3	50.0	19.9	164	76.3	15.0	24.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	215	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	16.7	11.8	186	8.9	6.4	11.2
Middle	28	66.7	63.8	1,677	80.1	71.9	64.2
Upper	7	16.7	23.7	230	11.0	21.3	24.6
Unknown	0	0.0	0.7	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	2,093	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.6	0	0.0	17.6	11.2
Middle	0	0.0	62.8	0	0.0	58.5	64.2
Upper	0	0.0	25.6	0	0.0	23.9	24.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of small business lending in 2022 among moderate-income census tracts was comparable to the aggregate lending by number and below the demographic figure, which represents the percentage of businesses located in each census tract income level.

The geographic distribution of small business lending in 2020 and 2021 reflected performance below 2022 lending patterns and contributed to the overall rating based on higher combined lending volume over both years as compared to 2022.

The bank's loan dispersion by income level of AA geographies revealed conspicuous lending gaps and lapses consistent with the overall rating.

Table 40

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Southern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	32	7.3	10.6	2,125	4.7	8.1	16.3
Middle	253	57.6	62.0	28,714	63.9	66.5	60.7
Upper	154	35.1	25.4	14,103	31.4	24.7	23.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.0	0	0.0	0.7	
Total	439	100.0	100.0	44,942	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The geographic distribution of small farm lending is poor. The distribution of small farm lending in 2022 among moderate-income census tracts was significantly above the aggregate lending by number and below the demographic figure, which represents the percentage of farms located in each census tract income level.

The geographic distribution of small farm lending in 2020 was significantly below 2022 lending, while 2021 performance was below the 2022 distribution. The bank's performance in 2020 and 2021 contributed to the overall rating based on higher combined lending volume over both years as compared to 2022.

The bank's loan dispersion by income level of AA geographies revealed conspicuous lending gaps and lapses, including moderate-income census tracts, which was consistent with the overall rating.

Table 41

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Southern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	5.4	3.6	452	2.9	4.0	8.8
Middle	174	78.0	72.8	12,891	83.3	75.1	72.7
Upper	37	16.6	23.3	2,141	13.8	20.8	18.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	223	100.0	100.0	15,484	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business, and small farm lending reflects adequate performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 loans among low-income borrowers was above the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure, which represents the distribution of families in the AA by income level.

The borrower distribution of home mortgage lending in 2020 and 2021 was consistent with 2022 performance.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans among low-income borrowers was significantly above the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number and comparable to the demographic figure.

The borrower distribution of home purchase lending in 2020 and 2021 was below the 2022 performance and contributed to the overall rating based on higher combined loan volume over both years as compared to 2022.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and comparable to the demographic figure.

The borrower distribution of home refinance lending in 2021 exceeded 2022 performance, while the 2020 performance was consistent with 2022 lending patterns and contributed to the overall rating based on combined lending volume in 2020 and 2022.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2022 home improvement loans among low-income borrowers was comparable to aggregate lending data by number and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home improvement lending in 2020 and 2021 was consistent with performance in 2022.

Other Purpose Closed/Exempt Loans

The borrower distribution of other purpose closed/exempt lending is adequate. The distribution of 2022 other purpose closed/exempt loans among low-income borrowers was comparable to the aggregate lending data by number and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of other purpose closed/exempt lending in 2020 was consistent with the 2022 distribution, while loan volume in 2021 was too low to conduct a meaningful analysis.

Table 42 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	19	7.8	4.3	1,312	3.5	2.1	20.1
Moderate	44	18.0	14.3	4,390	11.6	9.5	17.3
Middle	36	14.7	19.4	3,988	10.5	16.8	20.8
Upper	116	47.3	41.9	24,199	63.7	51.8	41.7
Unknown	30	12.2	20.1	4,074	10.7	19.8	0.0
Total	245	100.0	100.0	37,963	100.0	100.0	100.0
Refinance Loans							
Low	5	4.5	6.1	324	3.5	2.9	20.1
Moderate	14	12.7	14.5	522	5.6	9.4	17.3
Middle	25	22.7	21.8	1,866	20.2	18.1	20.8
Upper	45	40.9	43.5	5,326	57.6	53.3	41.7
Unknown	21	19.1	14.1	1,205	13.0	16.2	0.0
Total	110	100.0	100.0	9,243	100.0	100.0	100.0
Home Improvement Loans							
Low	5	6.8	9.0	91	2.5	5.9	20.1
Moderate	11	15.1	12.3	390	10.5	9.3	17.3
Middle	9	12.3	18.3	276	7.4	13.2	20.8
Upper	42	57.5	49.5	2,334	63.0	59.6	41.7
Unknown	6	8.2	10.8	615	16.6	12.0	0.0
Total	73	100.0	100.0	3,706	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	33	6.9	5.2	1,811	3.4	2.5	20.1
Moderate	75	15.8	14.1	5,617	10.6	9.5	17.3
Middle	84	17.6	19.9	6,568	12.3	16.9	20.8
Upper	222	46.6	42.8	33,057	62.1	52.3	41.7
Unknown	62	13.0	18.1	6,167	11.6	18.8	0.0
Total	476	100.0	100.0	53,220	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table 42 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	4.3	0	0.0	3.8	20.1
Moderate	1	16.7	7.8	10	4.7	4.7	17.3
Middle	1	16.7	17.0	20	9.3	12.8	20.8
Upper	4	66.7	58.9	185	86.0	68.1	41.7
Unknown	0	0.0	12.1	0	0.0	10.6	0.0
Total	6	100.0	100.0	215	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	4	9.5	12.5	84	4.0	6.6	20.1
Moderate	5	11.9	15.8	305	14.6	17.0	17.3
Middle	13	31.0	24.3	418	20.0	18.6	20.8
Upper	15	35.7	40.1	1,013	48.4	50.0	41.7
Unknown	5	11.9	7.2	273	13.0	7.7	0.0
Total	42	100.0	100.0	2,093	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.3	0	0.0	2.1	20.1
Moderate	0	0.0	4.7	0	0.0	3.3	17.3
Middle	0	0.0	0.0	0	0.0	0.0	20.8
Upper	0	0.0	2.3	0	0.0	6.2	41.7
Unknown	0	0.0	90.7	0	0.0	88.3	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is adequate. The bank's 2022 distribution of lending to small businesses was above the aggregate lending data by number and comparable to the demographic figure, which represents the percentage of small businesses in the AA.

The distribution of lending to small businesses in 2020 and 2021 was below 2022 lending levels and contributed to the overall rating based on higher combined loan volume over both prior years.

Table 43

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Southern Oklahoma							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	342	77.9	56.8	25,901	57.6	47.8	89.7
Over \$1 Million	95	21.6		19,029	42.3		8.2
Revenue Unknown	2	0.5		12	0.0		2.1
Total	439	100.0		44,942	100.0		100.0
By Loan Size							
\$100,000 or Less	328	74.7	91.3	12,732	28.3	40.6	
\$100,001 - \$250,000	69	15.7	5.3	11,053	24.6	20.6	
\$250,001 - \$1 Million	42	9.6	3.4	21,157	47.1	38.8	
Total	439	100.0	100.0	44,942	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	269	78.7		9,236	35.7		
\$100,001 - \$250,000	53	15.5		8,176	31.6		
\$250,001 - \$1 Million	20	5.8		8,489	32.8		
Total	342	100.0		25,901	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The borrower distribution of small farm lending is adequate. The bank's 2022 distribution of lending to small farms was comparable to the aggregate lending data and the demographic figure, which represents the percentage of small farms in the AA.

The distribution of loans to small farms in 2020 was consistent with the 2022 performance and contributed to the overall rating based on combined lending over both years, while the 2021 distribution was above the performance noted in 2020 and 2022.

Table 44

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Southern Oklahoma							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	215	96.4	86.9	13,772	88.9	86.6	98.6
Over \$1 Million	7	3.1		1,562	10.1		1.1
Revenue Unknown	1	0.4		150	1.0		0.2
Total	223	100.0		15,484	100.0		100.0
By Loan Size							
\$100,000 or Less	186	83.4	86.9	6,000	38.7	45.9	
\$100,001 - \$250,000	20	9.0	8.7	3,476	22.4	26.0	
\$250,001 - \$500,000	17	7.6	4.4	6,008	38.8	28.0	
Total	223	100.0	100.0	15,484	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	184	85.6		5,879	42.7		
\$100,001 - \$250,000	16	7.4		2,745	19.9		
\$250,001 - \$500,000	15	7.0		5,148	37.4		
Total	215	100.0		13,772	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank provided an adequate level of CD loans. The bank originated two CD loans totaling \$13.6MM that provided tangible benefits to a significant number of residents in the AA. The following two CD loans were considered responsive to AA credit needs:

- The bank originated a \$10.8MM loan to revitalize and stabilize a blighted area in the AA by providing funds to complete a water tower tank and update a raw water main.
- The bank originated a \$2.7MM community service loan by funding the purchase of textbooks, instructional materials, and classroom equipment for a local school district. A majority of the students in the district were eligible for the free and reduced lunch program.

Table 45

Community Development Loans – Southern Oklahoma AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	2,710
Economic Development	0	0
Revitalization and Stabilization	1	10,845
Total Loans	2	13,555

INVESTMENT TEST

The bank's performance under the investment test in the Southern Oklahoma AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Qualifying activities in the AA were primarily comprised of investments in the LIHTC program for the creation of affordable housing in various Oklahoma municipalities, as well as philanthropic donations to area organizations that primarily provide community services to LMI individuals and families.

The table below illustrates the breakdown of the bank's CD investments within the AA as well as CD donations made since the prior evaluation. The bank's CD investments and donations were comprised of the following:

- Two school bonds totaling \$3.2MM were purchased to fund the acquisition, construction, furnishings, and/or restorations of school buildings in two separate school districts in the AA. A majority of the student population within each district were eligible for the free and reduced lunch program.
- The bank donated \$15,000 to a community service organization that provides an array of community services primarily to LMI individuals and families.

In addition to the investments noted in the table below, the bank reported prior-period LIHTC investments that funded 13 affordable housing projects in the broader statewide area of Oklahoma that also included the bank's AAs. Six of the 13 projects were located in the Southern Oklahoma AA with an allocated book value of \$602M. These investments provided additional support to the investment test rating for this AA.

Table 46

Investments, Grants, and Donations – Southern Oklahoma AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	499	0	0	0	0	1	499
Community Services	0	0	2	3,185	1	15	3	3,200
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	1	499	2	3,185	1	15	4	3,699
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the Southern Oklahoma AA is adequate.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. Four of the bank's 14 AA branches, including three branches equipped with full-service ATMs, are located in moderate-income census tracts. The distribution of branches and ATMs throughout the AA compares similarly to the concentration of moderate-income tracts in the AA, although three AA counties do not have a branch or ATM presence.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in moderate-income areas or to LMI individuals. The bank has not opened or closed any branches in this AA since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly moderate-income geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Retail Banking Services section of this evaluation.

Table 47

Retail Banking and Community Development Services – Southern Oklahoma AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	28.6	57.1	14.3	0.0	100.0	0.0	18.5	61.7	19.8	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	25.0	50.0	25.0	0.0	100.0	0.0	15.0	62.2	22.8	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	14		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	5		0		0		5		3		
¹. Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a limited level of CD services. As illustrated in the table above, bank employees supported three organizations throughout the AA, providing five CD services in support of community services to LMI individuals and families. The following CD services were provided by the bank:

- A bank employee provided three CD services utilizing their financial expertise by serving on the board for a local school system. This school system is comprised of a majority of students that were eligible for the free and reduced lunch program.
- A bank employee served as the treasurer for an organization that works in conjunction with local schools and a food bank to provide mentoring and free meals to children in need during the summer months.
- A bank employee served on the board of a nationally franchised organization that primarily provides community services to LMI individuals and families.

**EASTERN OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE EASTERN OKLAHOMA AA

The bank's Eastern Oklahoma AA consists of Cherokee, Craig, Delaware, Mayes, McIntosh, and Muskogee Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior evaluation.
- The 2022 AA comprises 69 census tracts, including 2 low-, 11 moderate-, 49 middle-, and 7 upper-income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 54 census tracts, including 2 low-, 10 moderate-, 36 middle-, and 6 upper-income census tracts based on 2011-2015 ACS data.
- Cherokee, Delaware, McIntosh and Muskogee Counties contained distressed middle-income tracts as designated by the FFIEC during the evaluation period.
- The bank operates nine branches in the AA, including one in a moderate-, seven in middle-, and one in an upper-income census tract(s). Of the nine branches, one is designated as a drive-through only location. Two of the bank's locations in middle-income census tracts were acquired in May 2021, including one full-service and one drive-through only facility. The bank has not closed any branches in this AA since the prior evaluation.
- Full-service ATMs are available at eight of the nine branches, while one branch offers a cash-only ATM. The also bank maintains a standalone full-service ATM.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd out of 24 FDIC-insured depository institutions operating from 79 locations in the AA, with a total deposit market share of 10.7 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented a local economic development organization.

Table 48

Population Change Assessment Area: Eastern Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Eastern Oklahoma	235,761	225,908	(4.2)
Cherokee County, OK	48,097	47,078	(2.1)
Craig County, OK	14,744	14,107	(4.3)
Delaware County, OK	41,409	40,397	(2.4)
McIntosh County, OK	20,280	18,941	(6.6)
Mayes County, OK	41,007	39,046	(4.8)
Muskogee County, OK	70,224	66,339	(5.5)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA experienced a population decline that was similar to statewide rural areas from 2015 to 2020, with the largest decreases in McIntosh and Muskogee Counties.
- A community contact stated that McIntosh County has noted an increase in retirees moving to the area to take advantage of Lake Eufaula, while a substantial majority of younger residents graduating high school are moving to larger urban areas like Tulsa or Oklahoma City.
- Cherokee County contains the second largest population in the AA and includes the city of Tahlequah where Northeastern State University (6,702 students) is located.

Table 49

Median Family Income Change Assessment Area: Eastern Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Eastern Oklahoma 22	53,867	54,954	2.0
Cherokee County, OK	55,950	56,339	0.7
Craig County, OK	51,978	50,176	(3.5)
Delaware County, OK	51,630	56,025	8.5
McIntosh County, OK	50,651	49,827	(1.6)
Mayes County, OK	56,641	59,807	5.6
Muskogee County, OK	54,281	55,555	2.3
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The AA's MFI grew at a slower pace than figures for statewide rural areas and the state of Oklahoma. The largest MFI growth was in Delaware County, while Craig and McIntosh both experienced declines in MFI.
- The distribution of AA families living below the poverty level, at 14.7 percent, was consistent with the figure for statewide rural areas, at 13.5 percent, and above the state of Oklahoma figure of 11.3 percent. McIntosh County had the highest percentage of families living below poverty at 17.5 percent.

Table 50

Housing Cost Burden Assessment Area: Eastern Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Eastern Oklahoma	66.7	26.6	37.0	48.3	23.3	17.2
Cherokee County, OK	63.3	25.9	35.5	45.0	25.7	17.8
Craig County, OK	56.5	22.2	32.5	54.2	21.1	18.3
Delaware County, OK	65.5	24.1	33.6	53.9	32.2	21.9
McIntosh County, OK	59.4	50.7	42.1	40.6	18.7	14.9
Mayes County, OK	67.7	22.4	31.3	44.6	18.4	14.6
Muskogee County, OK	71.9	26.6	41.7	52.1	21.2	15.6
NonMSA Oklahoma	65.0	27.9	34.8	46.6	21.0	14.8
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
Source: HUD, 2016-2020 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- Housing costs were the most affordable for low-income renters in Craig County, while Muskogee County had the highest housing cost burden for the same demographic group.
- The AA's median housing value of \$116,576 was similar to the figure for statewide rural areas, at \$110,370, and well below the state of Oklahoma figure of \$142,400.
- McIntosh County had the highest percentage of vacant units at 40.6 percent, compared to figures for the AA and statewide rural areas at 23.8 percent and 20.2 percent, respectively.

Table 51

Unemployment Rates					
Assessment Area: Eastern Oklahoma					
Area	2018	2019	2020	2021	2022
Eastern Oklahoma	3.9	3.7	5.9	4.3	3.4
Cherokee County, OK	4.1	3.8	5.6	4.3	3.5
Craig County, OK	3.3	3.4	5.6	3.8	3.1
Delaware County, OK	3.8	3.6	5.4	3.5	2.9
McIntosh County, OK	5.7	5.6	8.7	6.3	4.9
Mayes County, OK	3.2	3.0	5.2	3.9	3.1
Muskogee County, OK	3.9	3.7	6.2	4.5	3.5
NonMSA Oklahoma	3.5	3.4	6.1	4.0	3.2
Oklahoma	3.3	3.1	6.3	4.0	3.0

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates varied in the AA from 2018 to 2022, with the highest rates in McIntosh County over the five-year period. In addition, the overwhelming majority of 2022 unemployment rates in the AA counties, as well as those in statewide rural areas and the state of Oklahoma were lower than the pre-pandemic rates noted in 2018 and 2019.
- Primary employment sectors in the AA include Health Care and Social Assistance (13,867 employees), Manufacturing (8,582), Retail Trade (8,365), Educational Services (3,701), and Construction (1,676).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE EASTERN OKLAHOMA AA

LENDING TEST

The bank's performance under the lending test in the Eastern Oklahoma AA is adequate. Multifamily loans were not evaluated in this AA based on lending volumes too low to render meaningful analyses, and purpose not applicable lending was not evaluated under the borrower distribution test based on the lack of reported revenue information.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 1,549 home mortgage, 2,052 small business, and 753 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects an adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business lending reflects adequate penetration, while the distribution of small farm lending reflects poor penetration levels.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans among low-income census tracts was comparable to the aggregate lending data and the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. The distribution of 2022 home mortgage loans among moderate-income census tracts was also comparable to the aggregate lending data by number and to the demographic figure.

The geographic distribution of home mortgage lending in 2021 exceeded the performance in 2022, while 2020 lending was consistent with the 2022 performance and contributed to the overall rating.

An analysis of the bank's loan dispersion among geographies of different income levels revealed no conspicuous gaps or lapses in lending.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans among low-income census tracts was comparable to the aggregate lending data and the demographic figure. Lending in moderate-income tracts was below the aggregate lending data and demographic figure.

The geographic distribution of home purchase lending in 2021 and 2020 exceeded the 2022 performance and contributed to the overall rating based on higher combined loan volume over both years as compared to 2022.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2022 home refinance loans among low-income census tracts was above the aggregate lending data by number and above the demographic figure. Lending in moderate-income census tracts was comparable to the aggregate lending data by number and to the demographic figure.

The geographic distribution of home refinance loans in 2021 exceeded the performance in 2022, while the lending in 2020 was consistent with 2022 performance and contributed to the overall rating.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. In 2022, the bank did not originate any home improvement loans in low-income census tracts, which was comparable to the relatively low distribution for aggregate lending data and the low percentage of owner-occupied units in these tracts. Lending in moderate-income census tracts was comparable to the aggregate lending data by number and significantly above the demographic figure.

The geographic distribution of home improvement loans in 2021 and 2020 was consistent with 2022 lending levels.

Other Purpose Lines of Credit

The geographic distribution of other purpose LOC lending is poor. The bank did not originate any other purpose LOC loans in low-income tracts during 2022, which was consistent with aggregate lending data and the low percentage of owner-occupied units in these tracts. Lending among moderate-income tracts was below the aggregate lending data by number and below the demographic figure.

The evaluation of other purpose LOC lending in 2020 was consistent with 2022 performance and contributed to the overall rating, while lending volume in 2021 was too low to conduct a meaningful analysis.

Other Purpose Closed/Exempt Loans

The geographic distribution of other purpose closed/exempt lending is adequate. The bank did not originate any other purpose closed/exempt loans in the AA's low-income tracts in 2022, which was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number and below the demographic figure.

An evaluation of other purpose closed/exempt lending in 2020 and 2021 was not conducted due to lending volumes too low to render meaningful analyses.

Purpose Not Applicable Loans

The geographic distribution of purpose not applicable lending is adequate. The bank reported 181 purpose not applicable loans in 2021, although there were no originations in 2020 or 2022. The bank did not originate any purpose not applicable lending in the AA's low-income tracts in 2021, which was comparable to the aggregate lending data and the low demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and significantly above the demographic figure.

Table 52 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Eastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.5	0.6	290	0.8	0.4	0.8
Moderate	16	7.9	13.5	1,804	5.1	11.0	12.3
Middle	168	82.8	73.6	28,805	81.6	74.1	76.3
Upper	18	8.9	12.2	4,404	12.5	14.4	10.6
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	203	100.0	100.0	35,303	100.0	100.0	100.0
Refinance Loans							
Low	1	1.3	0.4	171	2.3	0.4	0.8
Moderate	9	11.4	11.0	348	4.6	9.2	12.3
Middle	63	79.7	75.3	5,999	79.4	75.8	76.3
Upper	6	7.6	13.2	1,038	13.7	14.6	10.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	79	100.0	100.0	7,556	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.3	0	0.0	0.2	0.8
Moderate	15	20.3	17.4	1,185	27.0	15.0	12.3
Middle	52	70.3	69.5	2,694	61.5	70.0	76.3
Upper	7	9.5	12.5	505	11.5	14.5	10.6
Unknown	0	0.0	0.3	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	74	100.0	100.0	4,384	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	4.0	0	0.0	0.8	3.7
Moderate	0	0.0	32.0	0	0.0	8.6	24.4
Middle	2	100.0	64.0	4,153	100.0	90.6	68.5
Upper	0	0.0	0.0	0	0.0	0.0	3.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	4,153	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	0.5	0.6	461	0.8	0.4	0.8
Moderate	44	10.4	13.1	3,453	6.2	10.4	12.3
Middle	340	80.2	73.8	45,236	81.5	75.1	76.3
Upper	38	9.0	12.4	6,327	11.4	13.9	10.6
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	424	100.0	100.0	55,477	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 52 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Eastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.8
Moderate	2	5.0	12.1	65	3.3	9.9	12.3
Middle	33	82.5	73.6	1,569	80.5	75.8	76.3
Upper	5	12.5	14.3	315	16.2	14.3	10.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	40	100.0	100.0	1,949	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.8	0	0.0	0.2	0.8
Moderate	2	7.7	10.2	51	2.4	5.8	12.3
Middle	22	84.6	75.4	2,016	94.6	81.8	76.3
Upper	2	7.7	13.6	65	3.0	12.2	10.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	100.0	2,132	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	2.6	0	0.0	1.2	0.8
Moderate	0	0.0	15.4	0	0.0	16.1	12.3
Middle	0	0.0	76.9	0	0.0	72.6	76.3
Upper	0	0.0	5.1	0	0.0	10.0	10.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2022 small business lending among low-income tracts was comparable to the aggregate lending data by number and below the demographic figure, which represents the percentage of businesses located in each census tract income level. Lending in the AA's moderate-income tracts was below the aggregate lending data by number and the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns.

An analysis of the bank's loan dispersion among geographies of different income levels revealed no conspicuous gaps or lapses.

Table 53

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Eastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	14	3.5	3.5	1,717	5.7	3.9	6.0
Moderate	29	7.2	11.5	2,750	9.1	8.7	15.8
Middle	330	81.5	75.6	23,644	77.9	81.3	70.5
Upper	32	7.9	8.3	2,246	7.4	5.7	7.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.4	
Total	405	100.0	100.0	30,357	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The geographic distribution of small farm lending is poor. The bank did not originate any small farm loans in low-income tracts during 2022, which was comparable to the low percentages for the aggregate lending data and the limited percentage of farms located in these tracts. However, lending in the AA's moderate-income tracts was below the aggregate lending data and the demographic figure of the percentage of farms located in each census tract income level.

The geographic distribution of small business lending in 2020 and 2021 reflected performance consistent with 2022 lending patterns.

An analysis of the bank's loan dispersion by income level of AA geographies revealed conspicuous lending gaps and lapses including LMI census tracts, which was consistent with the overall rating for small farm lending.

Table 54

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Eastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.1	0	0.0	0.0	0.6
Moderate	9	4.1	7.0	565	4.2	6.8	11.0
Middle	200	91.3	87.4	12,250	91.9	89.0	79.0
Upper	10	4.6	5.3	510	3.8	4.1	9.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	
Total	219	100.0	100.0	13,325	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business, and small farm lending all reflect adequate performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure, which represents the distribution of families in the AA by income level. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and to the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2021 was consistent with the bank's 2022 lending performance.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 loans among low-income borrowers was comparable to the aggregate lending data by number and significantly below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data and comparable to the demographic figure.

The borrower distribution of home purchase lending in 2020 and 2021 was consistent with the bank's 2022 lending performance.

Home Refinance Loans

The borrower distribution of home refinance lending is good. The distribution of 2022 loans among low-income borrowers was comparable to the aggregate lending data by number and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and below the demographic figure.

The borrower distribution of home refinance loans in 2020 and 2021 was above the performance in 2022 and contributed to the overall rating based on higher combined loan volume over both years as compared to 2022.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2022 loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number and comparable to the demographic figure.

The borrower distribution of home improvement loans in 2020 and 2021 was below the performance of 2022 and contributed to the overall rating based on higher combined lending volume over both years compared to 2022.

Other Purpose Lines of Credit

The borrower distribution of other purpose LOC lending is adequate. The distribution of 2022 other purpose LOC loans among low-income borrowers was below the aggregate lending data by number and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and below the demographic figure.

The distribution of other purpose LOC lending in 2020 was consistent with 2022 lending patterns, while lending in 2021 was not evaluated based on loan volume too low to conduct a meaningful analysis.

Other Purpose Closed/Exempt Loans

The borrower distribution of other purpose closed/exempt lending is adequate. The distribution of 2022 other purpose closed/exempt loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic

figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The bank's other purpose closed/exempt lending in 2020 and 2021 was not evaluated based on loan volume too low to conduct meaningful analyses.

Table 55 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Eastern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	8	3.9	4.5	410	1.2	2.1	23.3
Moderate	35	17.2	13.3	4,275	12.1	8.4	18.5
Middle	42	20.7	18.2	5,887	16.7	15.2	20.8
Upper	91	44.8	36.7	20,225	57.3	47.5	37.3
Unknown	27	13.3	27.3	4,506	12.8	26.8	0.0
Total	203	100.0	100.0	35,303	100.0	100.0	100.0
Refinance Loans							
Low	4	5.1	5.3	264	3.5	2.6	23.3
Moderate	8	10.1	14.1	701	9.3	8.4	18.5
Middle	18	22.8	19.5	1,419	18.8	15.6	20.8
Upper	37	46.8	41.6	4,142	54.8	51.1	37.3
Unknown	12	15.2	19.5	1,030	13.6	22.2	0.0
Total	79	100.0	100.0	7,556	100.0	100.0	100.0
Home Improvement Loans							
Low	4	5.4	4.9	93	2.1	2.6	23.3
Moderate	13	17.6	11.9	463	10.6	7.0	18.5
Middle	14	18.9	18.9	654	14.9	14.7	20.8
Upper	36	48.6	54.6	2,495	56.9	63.9	37.3
Unknown	7	9.5	9.8	679	15.5	11.9	0.0
Total	74	100.0	100.0	4,384	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	19	4.5	4.8	862	1.7	2.3	23.3
Moderate	65	15.4	13.4	5,691	11.1	8.3	18.5
Middle	92	21.8	18.6	8,567	16.7	15.2	20.8
Upper	198	46.9	39.2	29,921	58.3	49.1	37.3
Unknown	48	11.4	24.0	6,283	12.2	25.1	0.0
Total	422	100.0	100.0	51,324	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table 55 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Eastern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	2	5.0	8.8	55	2.8	9.4	23.3
Moderate	4	10.0	11.0	123	6.3	8.0	18.5
Middle	12	30.0	23.1	473	24.3	16.7	20.8
Upper	21	52.5	47.3	1,258	64.5	51.1	37.3
Unknown	1	2.5	9.9	40	2.1	14.8	0.0
Total	40	100.0	100.0	1,949	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	3.8	5.1	40	1.9	1.8	23.3
Moderate	5	19.2	18.6	129	6.1	8.6	18.5
Middle	6	23.1	20.3	134	6.3	11.7	20.8
Upper	13	50.0	50.0	1,801	84.5	69.4	37.3
Unknown	1	3.8	5.9	28	1.3	8.6	0.0
Total	26	100.0	100.0	2,132	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.3
Moderate	0	0.0	0.0	0	0.0	0.0	18.5
Middle	0	0.0	0.0	0	0.0	0.0	20.8
Upper	0	0.0	0.0	0	0.0	0.0	37.3
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is adequate. The bank's 2022 distribution of lending to small businesses was significantly above the aggregate lending data and comparable to the demographic figure, which represents the percentage of small businesses in the AA.

The distribution of small business loans in 2020 and 2021 was below the 2022 distribution and contributed to the overall rating based on higher combined loan volume over both years as compared to 2022.

Table 56

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Eastern Oklahoma							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	364	89.9	59.6	20,070	66.1	43.6	90.3
Over \$1 Million	41	10.1		10,287	33.9		7.6
Revenue Unknown	0	0.0		0	0.0		2.1
Total	405	100.0		30,357	100.0		100.0
By Loan Size							
\$100,000 or Less	349	86.2	91.4	11,052	36.4	34.6	
\$100,001 - \$250,000	28	6.9	4.7	4,739	15.6	17.8	
\$250,001 - \$1 Million	28	6.9	3.9	14,566	48.0	47.6	
Total	405	100.0	100.0	30,357	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	327	89.8		9,848	49.1		
\$100,001 - \$250,000	25	6.9		4,218	21.0		
\$250,001 - \$1 Million	12	3.3		6,004	29.9		
Total	364	100.0		20,070	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The borrower distribution of small farm lending is adequate. The bank's 2022 distribution of lending to small farms was comparable to the aggregate lending data and the demographic figure, which represents the percentage of small farms in the AA.

The distribution of loans to small farms in 2020 and 2021 was consistent with 2022 performance.

Table 57

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Eastern Oklahoma							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	218	99.5	80.1	13,175	98.9	85.6	99.1
Over \$1 Million	1	0.5		150	1.1		0.3
Revenue Unknown	0	0.0		0	0.0		0.6
Total	219	100.0		13,325	100.0		100.0
By Loan Size							
\$100,000 or Less	181	82.6	82.9	5,514	41.4	38.4	
\$100,001 - \$250,000	32	14.6	11.9	5,674	42.6	32.3	
\$250,001 - \$500,000	6	2.7	5.2	2,137	16.0	29.2	
Total	219	100.0	100.0	13,325	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	181	83.0		5,514	41.9		
\$100,001 - \$250,000	31	14.2		5,524	41.9		
\$250,001 - \$500,000	6	2.8		2,137	16.2		
Total	218	100.0		13,175	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank provided a relatively high level of CD loans. The bank originated 10 CD loans totaling \$24.9MM in the AA. The bank's CD lending was primarily responsive to revitalization and stabilization and economic development initiatives. Examples of the bank's CD lending activities that were considered responsive to credit needs in the AA include:

- The bank originated a \$6.7MM refinance loan to a hospital located in a distressed middle-income area that supported revitalization and stabilization needs in the AA by retaining individuals, families, and businesses.
- The bank refinanced two revolving LOCs totaling \$5.2MM during the evaluation period for a small business that provided employment to LMI individuals and supported economic development.

Table 58

Community Development Loans – Eastern Oklahoma AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	1,875
Community Services	0	0
Economic Development	4	8,940
Revitalization and Stabilization	5	14,056
Total Loans	10	24,871

INVESTMENT TEST

The bank's performance under the investment test in the Eastern Oklahoma AA is very poor. The bank makes few, if any, qualified CD investments and grants, makes no use of innovative and/or complex investments, and exhibits very poor responsiveness to the credit and CD needs of its AA.

The bank had no donations or qualifying prior-period or current-period CD investments in the Eastern Oklahoma AA.

SERVICE TEST

The bank's performance under the service test in the Eastern Oklahoma AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank's branches are all equipped with ATMs, and an additional standalone ATM is located in one of the AA's middle-income census tracts. The bank operates one of its nine AA branches equipped with a full-service ATM in a moderate-income census tract, which is below the distribution of LMI tracts within the AA. However, several branches are located in close proximity to LMI tracts, making these services accessible to populations residing in these areas.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank opened two new branches in middle-income census tracts since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Retail Banking Services section of this evaluation.

Table 59

Retail Banking and Community Development Services – Eastern Oklahoma AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	11.1	77.8	11.1	0.0	100.0	2.9	15.9	71.0	10.1	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	10.0	80.0	10.0	0.0	100.0	1.3	15.1	74.8	8.8	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	9		2		0		0	0	2	0	0	2
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	20		2		1		23		9		
¹. Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provided a relatively high level of CD services. As illustrated in the table above, bank employees supported 9 organizations throughout the AA, providing 23 CD services.

Examples of services provided by bank employees include:

- A bank employee provided two CD services by serving on the board of an economic development organization that secures commercial startup loans for Native American small businesses in the area.
- Bank employees provided five CD services by conducting financial literacy sessions at a local high school with a majority of the student body eligible for the free and reduced lunch program.
- A bank employee provided two CD services by serving as the secretary on a finance committee for a local community group that primarily serves LMI individuals and families by providing food, clothing, and utility assistance.

**CENTRAL OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CENTRAL
OKLAHOMA AA**

The bank's Central Oklahoma AA consists of Okfuskee, Pottawatomie, and Seminole Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There were no changes to the AA since the prior evaluation.
- The 2022 AA is comprised of 33 census tracts, including 2 low-, 6 moderate-, 20 middle-, and 5 upper-income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 29 census tracts, including 1 low-, 6 moderate-, 19 middle-, and 3 upper-income census tract(s) based on 2011-2015 ACS data.
- Okfuskee and Seminole Counties contained distressed middle-income census tracts, as designated by the FFIEC, during the evaluation period.
- The bank operates nine banking offices in the AA, including two in low-, three in moderate-, two in middle-, and two in upper-income census tracts. The bank has not opened or closed any branches in this AA since the prior evaluation.
- Seven branches are equipped with full-service ATMs and two branches offer cash-dispensing machines. The bank also maintains a full-service standalone ATM in a middle-income census tract.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 1st of 15 FDIC-insured depository institutions operating from 31 locations in the AA, with a total deposit market share of 30.0 percent.
- An interview was conducted with a member of the community to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented a local government agency within the AA.

Table 60

Population Change Assessment Area: Central Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Central Oklahoma	108,865	107,320	(1.4)
Okfuskee County, OK	12,248	11,310	(7.7)
Pottawatomie County, OK	71,136	72,454	1.9
Seminole County, OK	25,481	23,556	(7.6)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Pottawatomie County is the largest AA county in both land area and number of residents, with 67.5 percent of the total AA population.
- The AA accounts for 8.3 percent of the population in statewide rural areas and 2.7 percent of the total population in the state of Oklahoma.
- A community contact noted that Okfuskee County has a shortage of building space and available housing, which impacts the ability for small businesses to open and inhibits residents from moving into the area.

Table 61

Median Family Income Change Assessment Area: Central Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Central Oklahoma	55,481	57,738	4.1
Okfuskee County, OK	49,903	47,415	(5.0)
Pottawatomie County, OK	58,196	63,813	9.7
Seminole County, OK	49,648	44,826	(9.7)
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Growth in the AA MFI was driven by the notable increase in Pottawatomie County, while a decline was noted in the remaining two AA counties.
- AA families living below the poverty level, at 14.9 percent, reflected a figure consistent with statewide rural areas, at 13.5 percent, although both figures were higher than the state of Oklahoma statistic of 11.3 percent. Pottawatomie County had a poverty rate of 12.1 percent, while Okfuskee and Seminole Counties had considerably higher figures, at 20.5 percent and 19.9 percent, respectively.

Table 62

Housing Cost Burden Assessment Area: Central Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Central Oklahoma	61.4	22.2	32.9	44.8	20.8	15.4
Okfuskee County, OK	62.6	10.8	32.9	45.8	19.0	17.4
Pottawatomie County, OK	63.5	24.9	34.4	44.7	21.7	14.3
Seminole County, OK	55.8	18.4	29.2	44.5	19.2	17.9
NonMSA Oklahoma	65.0	27.9	34.8	46.6	21.0	14.8
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
Source: HUD, 2016-2020 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The AA generally reflected more affordable housing relative to statewide rural areas and the state of Oklahoma, particularly for LMI renters.
- The AA's median housing value of \$108,726 was similar to statewide rural areas at \$110,370 and considerably lower than the state of Oklahoma figure of \$142,400.
- A community contact noted a housing shortage in Okfuskee County, with many rental units in need of renovation.

Table 63

Unemployment Rates Assessment Area: Central Oklahoma					
Area	2018	2019	2020	2021	2022
Central Oklahoma	3.9	3.8	6.6	4.4	3.6
Okfuskee County, OK	4.6	4.4	6.9	5.1	3.9
Pottawatomie County, OK	3.6	3.5	6.3	4.0	3.4
Seminole County, OK	4.6	4.6	7.6	5.3	4.2
NonMSA Oklahoma	3.5	3.4	6.1	4.0	3.2
Oklahoma	3.3	3.1	6.3	4.0	3.0
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Unemployment in the AA remained slightly above figures for statewide rural areas and the state of Oklahoma from 2018 to 2022.
- The primary employment sectors in the AA include Health Care and Social Assistance (5,651 employees), Retail Trade (4,668), Public Administration (3,065), Manufacturing (1,369), and Educational Services (379).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL OKLAHOMA AA

LENDING TEST

The bank's performance under the lending test in the Central Oklahoma AA is adequate. An evaluation of multifamily and other purpose loan products was not conducted under the home mortgage subset of products due to lending volumes too low to conduct meaningful analyses.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 949 home mortgage, 1,936 small business, and 707 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from an adequate distribution of home mortgage, small business, and small farm lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2022 home mortgage loans among low-income census tracts was above the aggregate lending data and the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. Lending among moderate-income census tracts was also above the aggregate lending data by number but comparable to the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2021 reflected performance below the 2022 distribution and contributed to the overall rating based on higher combined lending volume over both years as compared to 2022. The bank's loan dispersion among geographies of different income levels revealed no gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank's 2022 home purchase lending in low-income census tracts was significantly above the

aggregate lending data and the demographic figure. Lending in moderate-income census tracts was above the aggregate lending data by number and comparable to the demographic figure.

The geographic distribution of 2020 and 2021 home purchase lending reflected performance below the 2022 distribution and contributed to the overall rating due to higher combined lending volume for both years as compared to 2022.

Home Refinance Loans

The geographic distribution of home refinance lending is good. The bank's 2022 home refinance lending in both low- and moderate-income census tracts was significantly above the aggregate lending data by number and above the demographic figure.

The geographic distribution of refinance lending in 2021 reflected performance consistent with 2022 lending patterns, while performance in 2020 was below the levels noted in 2021 and 2022. Given the higher volume in 2020 where performance was considered adequate, the overall rating was reduced from excellent to good.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The bank's 2022 home improvement lending in low-income census tracts was below aggregate lending data by number and comparable to the demographic figure. Lending in moderate-income census tracts was significantly above aggregate lending data by number and comparable to the demographic figure.

The bank's level of home improvement lending in 2021 was consistent with the 2022 distribution and contributed to the overall rating, while 2020 performance was above the lending levels noted in 2021 and 2022.

Table 64 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Central Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	3.6	1.9	464	2.1	1.2	2.3
Moderate	23	16.8	13.2	1,741	8.0	9.4	16.6
Middle	75	54.7	55.4	11,749	54.2	52.8	56.5
Upper	34	24.8	29.3	7,732	35.7	36.6	24.7
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	137	100.0	100.0	21,686	100.0	100.0	100.0
Refinance Loans							
Low	2	3.3	2.0	72	1.5	1.2	2.3
Moderate	13	21.7	13.8	789	16.8	11.0	16.6
Middle	33	55.0	53.1	2,577	54.8	51.9	56.5
Upper	12	20.0	31.1	1,262	26.9	36.0	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	100.0	4,700	100.0	100.0	100.0
Home Improvement Loans							
Low	1	1.9	4.6	17	0.7	2.7	2.3
Moderate	10	19.2	12.6	383	15.9	11.8	16.6
Middle	34	65.4	53.7	1,476	61.3	49.4	56.5
Upper	7	13.5	28.6	530	22.0	35.7	24.7
Unknown	0	0.0	0.6	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	52	100.0	100.0	2,406	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	18.2	0	0.0	7.0	19.1
Moderate	0	0.0	18.2	0	0.0	5.3	17.2
Middle	1	100.0	63.6	635	100.0	87.7	46.5
Upper	0	0.0	0.0	0	0.0	0.0	17.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	635	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	9	3.2	2.2	563	1.8	1.4	2.3
Moderate	49	17.4	13.0	3,007	9.6	9.5	16.6
Middle	157	55.9	54.8	17,495	55.9	53.7	56.5
Upper	66	23.5	29.9	10,205	32.6	35.3	24.7
Unknown	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	281	100.0	100.0	31,270	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table 64 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	8.3	1.4	10	0.9	0.2	2.3
Moderate	1	8.3	8.1	40	3.7	4.7	16.6
Middle	4	33.3	54.1	528	49.5	57.2	56.5
Upper	6	50.0	36.5	489	45.8	37.9	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	1,067	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	3.9	0	0.0	1.8	2.3
Moderate	2	10.5	7.8	54	7.0	4.8	16.6
Middle	10	52.6	56.9	530	68.3	70.2	56.5
Upper	7	36.8	31.4	192	24.7	23.2	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	776	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	2.3
Moderate	0	0.0	0.0	0	0.0	0.0	16.6
Middle	0	0.0	61.1	0	0.0	43.5	56.5
Upper	0	0.0	38.9	0	0.0	56.5	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The geographic distribution of small business lending is adequate. The bank's 2022 small business lending in low-income census tracts was comparable to the aggregate lending data and below the demographic figure, which represents the percentage of businesses located in each census tract income level. Lending in moderate-income census tracts was comparable to aggregate lending data by number and to the demographic figure.

The geographic distribution of small business lending in 2020 and 2021 reflected penetration consistent with 2022 lending patterns. The bank's loan dispersion among geographies of different income levels revealed no gaps or lapses.

Table 65

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Central Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	17	5.9	6.1	1,435	5.5	5.4	10.2
Moderate	52	18.2	14.8	6,144	23.4	17.6	18.8
Middle	160	55.9	55.9	12,237	46.6	53.1	49.9
Upper	57	19.9	21.8	6,416	24.5	23.5	21.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.4	0	0.0	0.3	
Total	286	100.0	100.0	26,232	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The geographic distribution of small farm lending is adequate. The bank did not originate any small farm lending in low-income census tracts during 2022 which was comparable to the low figures reported by aggregate lenders as well as the low percentage of farms in these tracts. Lending in moderate-income census tracts was comparable to aggregate lending data and above the demographic figure.

The geographic distribution of small farm lending in 2020 and 2021 reflected penetration consistent with 2022 lending patterns.

An analysis of the bank's loan dispersion by income level of AA geographies revealed conspicuous lending gaps and lapses that included LMI tracts; however, this did not impact the overall conclusion when considering the location of most farms in rural areas beyond three of the AA's larger communities where a number of LMI tracts were located.

Table 66

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Central Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.2	0	0.0	0.2	0.6
Moderate	19	8.8	11.0	1,195	9.5	7.6	6.5
Middle	175	81.4	76.6	10,439	82.9	82.4	75.7
Upper	21	9.8	12.2	952	7.6	9.8	17.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	215	100.0	100.0	12,586	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business, and small farm lending reflects adequate performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2022 loans among low-income borrowers was above the aggregate lending data and significantly below the demographic figure, which represents the distribution of families in the AA by income level. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2021 was consistent with the 2022 performance.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2022 home purchase loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and below the demographic figure.

The borrower distribution of home purchase lending in 2020 and 2021 was consistent with 2022 performance.

Home Refinance Loans

The borrower distribution of home refinance lending is good. The distribution of 2022 home refinance loans among low-income borrowers was significantly above the aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and comparable to the demographic figure.

The borrower distribution of home refinance lending in 2021 was consistent with the 2022 performance, while lending in 2020 significantly exceeded lending levels in 2021 and 2022 and contributed to the overall rating based on loan volume and strong performance.

Home Improvement Loans

The borrower distribution of home improvement lending is good. The distribution of 2022 home improvement loans among low-income borrowers was comparable to the aggregate lending data by number and significantly below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number and comparable to the demographic figure.

The borrower distribution of home improvement lending in 2021 exceeded the performance of 2022 lending, while lending in 2020 was consistent with 2022 lending and contributed to the overall rating.

Table 67 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Central Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	6	4.4	4.0	410	1.9	1.9	23.1
Moderate	14	10.2	12.7	1,508	7.0	8.4	16.8
Middle	17	12.4	21.4	1,864	8.6	19.3	20.1
Upper	75	54.7	36.8	14,723	67.9	48.0	40.1
Unknown	25	18.2	25.0	3,181	14.7	22.4	0.0
Total	137	100.0	100.0	21,686	100.0	100.0	100.0
Refinance Loans							
Low	6	10.0	6.3	350	7.4	3.0	23.1
Moderate	9	15.0	14.2	606	12.9	9.8	16.8
Middle	9	15.0	21.2	709	15.1	20.2	20.1
Upper	30	50.0	39.6	2,678	57.0	48.1	40.1
Unknown	6	10.0	18.7	357	7.6	18.9	0.0
Total	60	100.0	100.0	4,700	100.0	100.0	100.0
Home Improvement Loans							
Low	2	3.8	5.1	24	1.0	2.2	23.1
Moderate	10	19.2	13.1	469	19.5	9.1	16.8
Middle	9	17.3	20.0	246	10.2	18.0	20.1
Upper	26	50.0	47.4	1,374	57.1	51.8	40.1
Unknown	5	9.6	14.3	293	12.2	18.9	0.0
Total	52	100.0	100.0	2,406	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	17	6.1	4.7	836	2.7	2.2	23.1
Moderate	38	13.6	13.0	2,873	9.4	8.7	16.8
Middle	40	14.3	21.2	3,083	10.1	19.5	20.1
Upper	147	52.5	38.9	19,989	65.2	48.3	40.1
Unknown	38	13.6	22.2	3,854	12.6	21.3	0.0
Total	280	100.0	100.0	30,635	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table 67 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Central Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	1	8.3	4.1	10	0.9	2.8	23.1
Moderate	1	8.3	9.5	70	6.6	4.4	16.8
Middle	2	16.7	24.3	99	9.3	21.7	20.1
Upper	8	66.7	59.5	888	83.2	69.2	40.1
Unknown	0	0.0	2.7	0	0.0	1.9	0.0
Total	12	100.0	100.0	1,067	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	2	10.5	7.8	42	5.4	3.1	23.1
Moderate	4	21.1	15.7	220	28.4	11.5	16.8
Middle	3	15.8	21.6	165	21.3	26.9	20.1
Upper	8	42.1	47.1	326	42.0	55.9	40.1
Unknown	2	10.5	7.8	23	3.0	2.5	0.0
Total	19	100.0	100.0	776	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.1
Moderate	0	0.0	5.6	0	0.0	4.8	16.8
Middle	0	0.0	0.0	0	0.0	0.0	20.1
Upper	0	0.0	0.0	0	0.0	0.0	40.1
Unknown	0	0.0	94.4	0	0.0	95.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Business Lending

The borrower distribution of small business lending is adequate. The bank's 2022 distribution of lending to small businesses was comparable to the aggregate lending data and the demographic figure, which represents the percentage of small businesses in the AA.

The distribution of loans to small businesses in 2021 was below the lending performance in 2022, while lending in 2020 was consistent with 2022 performance and contributed to the overall rating.

Table 68

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Central Oklahoma							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	226	79.0	65.4	13,111	50.0	52.9	90.3
Over \$1 Million	57	19.9		12,858	49.0		7.3
Revenue Unknown	3	1.0		263	1.0		2.3
Total	286	100.0		26,232	100.0		100.0
By Loan Size							
\$100,000 or Less	232	81.1	92.3	8,194	31.2	43.5	
\$100,001 - \$250,000	32	11.2	5.1	5,532	21.1	21.8	
\$250,001 - \$1 Million	22	7.7	2.6	12,506	47.7	34.7	
Total	286	100.0	100.0	26,232	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	199	88.1		6,031	46.0		
\$100,001 - \$250,000	19	8.4		2,983	22.8		
\$250,001 - \$1 Million	8	3.5		4,097	31.2		
Total	226	100.0		13,111	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm Lending

The borrower distribution of small farm lending is adequate. The bank's 2022 distribution of lending to small farms was comparable to the aggregate lending data and the demographic figure, which represents the percentage of small farms in the AA.

The distribution of loans to small farms in 2020 and 2021 was consistent with lending performance in 2022.

Table 69

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Central Oklahoma							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	212	98.6	86.9	12,112	96.2	93.0	100.0
Over \$1 Million	2	0.9		454	3.6		0.0
Revenue Unknown	1	0.5		20	0.2		0.0
Total	215	100.0		12,586	100.0		100.0
By Loan Size							
\$100,000 or Less	178	82.8	85.8	5,786	46.0	46.6	
\$100,001 - \$250,000	33	15.3	11.9	5,282	42.0	37.3	
\$250,001 - \$500,000	4	1.9	2.3	1,518	12.1	16.1	
Total	215	100.0	100.0	12,586	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	177	83.5		5,766	47.6		
\$100,001 - \$250,000	31	14.6		4,828	39.9		
\$250,001 - \$500,000	4	1.9		1,518	12.5		
Total	212	100.0		12,112	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

The bank provided a relatively high level of CD loans in the Central Oklahoma AA. The bank originated four CD loans totaling \$27.8MM that were responsive to economic development and revitalization and stabilization needs. Examples of the bank's CD lending activities in the AA include:

- The bank originated a \$581M revitalization and stabilization loan that financed the engineering costs associated with a new water treatment facility in a city comprised of low-income and distressed middle-income census tracts.
- The bank originated two economic development loans totaling \$27.0MM to refinance a working capital LOC to cover operating costs for a small business located in a low-income census tract, thereby supporting permanent job creation and retention in the local area.

Table 70

Community Development Loans – Central Oklahoma AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	0	0
Economic Development	2	27,000
Revitalization and Stabilization	2	766
Total Loans	4	27,766

INVESTMENT TEST

The bank's performance under the investment test in the Central Oklahoma AA is poor. The bank has a poor level of qualified CD investments and grants, makes rare use of innovative and/or complex investments, and exhibits poor responsiveness to the credit and CD needs of its AA. The bank's CD investment activity in this AA consisted of community service activities; the bank did not have LIHTC investments that targeted housing projects in this AA.

The table below illustrates the breakdown of the bank's CD investments within the AA, which consisted of four prior period investments that remained in the bank's securities portfolio and one CD donation distributed during the evaluation period. A description of the CD donation follows:

- The bank made a donation of \$68M to an organization that provides an array of community services primarily targeted to LMI individuals and families.

Table 71

Investments, Grants, and Donations – Central Oklahoma AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	4	240	0	0	1	68	5	308
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	4	240	0	0	1	68	5	308
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the Central Oklahoma AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals of different income levels in the AA. Five of the bank's nine AA branches are located in LMI census tracts, including three locations equipped with full-service ATMs and two that offer cash-only machines. This exceeds the distribution of the various LMI census tracts in the AA.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank has not opened or closed any branches in this AA.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's hours of operation and product and service offerings in the AA generally mirror that of the overall institution, which are discussed in the overall Institution Retail Banking Services section of this report.

Table 72

Retail Banking and Community Development Services – Central Oklahoma AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	22.2	33.3	22.2	22.2	0.0	100.0	6.1	18.2	60.6	15.2	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	20.0	30.0	30.0	20.0	0.0	100.0	5.3	19.6	54.3	20.8	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	9		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	4	22		2		0		28		9		

¹. Based on 2022 FFIEC census tract definitions.

Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. As illustrated in the table above, bank employees supported 9 organizations and schools throughout the AA, providing 28 CD services during the evaluation period.

Examples of responsive CD services provided by bank employees include:

- A bank employee served as board chairman for an organization that provides quality and affordable housing to LMI Native American individuals and families.
- Bank employees provided six CD services at a school in which a majority of students qualified for the free and reduced lunch program by teaching a class for teachers, staff, and students on the importance of budgeting, financial planning, and fraud prevention.
- A bank employee served as board chairman for an economic development organization with broad-ranging goals that include workforce, quality of life, business growth, and advocacy for the organization's city.

**NORTHERN OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHERN OKLAHOMA AA

The bank's AA is comprised of Kay, Noble, and Payne Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA is comprised of 38 census tracts, including 2 low-, 8 moderate-, 16 middle-, 10 upper-, and 2 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 32 census tracts, including 2 low-, 8 moderate-, 15 middle-, and 7 upper-income census tracts based on 2011-2015 ACS data.
- Based on the 2020 ACS data, the AA population was 136,270, which reflects a slight decrease of 246 residents from the 2015 ACS data.
- The AA is home to 30,797 total families. According to 2020 ACS data, 18.1 percent of families are low-, 18.0 percent are moderate-, 18.3 percent are middle-, and 45.6 percent are upper-income.
- The bank operates three full-service branches and two drive-through facilities in the AA, including one branch in a low-income tract and four branches in moderate-income tracts. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd of 23 FDIC-insured depository institutions operating from 54 locations in the AA, with a total deposit market share of 12.9 percent.

**SOUTHWESTERN OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHWESTERN OKLAHOMA AA

The bank's AA is comprised of Caddo, Custer, Jackson, Kiowa, Tillman, and Washita Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- Washita County was added to the AA in 2022 based on increased loan demand in that area over recent years.
- The 2022 AA is comprised of 37 census tracts, including 7 moderate-, 21 middle-, and 9 upper-income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 29 census tracts, including 7 moderate-, 16 middle-, and 6 upper-income census tracts based on 2011-2015 ACS data.
- Based on the 2020 ACS data, the AA population was 106,644, which represents a 5.0 percent increase from the 2015 ACS data.
- The AA is home to 27,361 total families. According to 2020 ACS data, 20.8 percent of families are low-, 16.1 percent are moderate-, 20.7 percent are middle-, and 42.4 percent are upper-income.
- The bank operates three full-service branches and two drive-through facilities, including three locations in moderate- and two in middle-income tracts. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd of 32 FDIC-insured depository institutions operating from 69 locations in the AA, with a total deposit market share of 8.5 percent.

**SOUTHEASTERN OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHEASTERN OKLAHOMA AA

The bank's AA is comprised of Hughes, Latimer, and Pittsburg Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA is comprised of 22 census tracts, including 4 moderate-, 15 middle-, 2 upper-, and 1 unknown-income census tract(s) based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 21 census tracts, including 4 moderate-, 13 middle-, and 4 upper-income census tracts based on 2011-2015 ACS data.
- Based on 2020 ACS data, the AA population was 66,584, which reflects a decrease of 4.2 percent from the 2015 ACS data.
- The AA is home to 17,618 total families. According to 2020 ACS data, 22.9 percent of families are low-, 18.3 percent are moderate-, 20.5 percent are middle-, and 38.4 percent are upper-income.
- The bank operates two full-service branches in the AA, including one branch in a moderate- and one in an upper-income census tract. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd of 13 FDIC-insured depository institutions operating from 20 locations in the AA, with a total deposit market share of 10.2 percent.

**KINGFISHER COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE KINGFISHER
COUNTY AA**

The bank's AA is comprised of Kingfisher County in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA is comprised of four census tracts, including two middle- and two upper-income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of four upper-income census tracts based on 2011-2015 ACS data.
- Based on 2020 ACS data, the AA population was 15,184, which reflects a decrease of 118 residents from the 2015 ACS data.
- The AA is home to 4,080 total families. According to 2020 ACS data, 13.4 percent of families are low-, 18.1 percent are moderate-, 17.6 percent are middle-, and 50.9 percent are upper-income.
- The bank operates one branch and one drive-through only facility, and both are located in a middle-income census tract. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 2nd of 6 FDIC-insured depository institutions operating from 11 locations in the AA, with a total deposit market share of 22.2 percent.

**WASHINGTON COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WASHINGTON
COUNTY AA**

The bank's AA is comprised of Washington County in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The 2022 AA comprises 14 census tracts, including 3 moderate-, 7 middle-, and 4 upper-income census tracts based on the most recent 2016-2020 ACS data.
- The composition of the 2020 and 2021 AA consisted of 13 census tracts, including 1 low-, 2 moderate-, 5 middle-, and 5 upper-income census tract(s) based on 2011-2015 ACS data.
- Based on 2020 ACS data, the AA population was 52,455, which represents a 1.3 percent increase from the 2015 ACS data.
- The AA is home to 12,969 total families. According to 2020 ACS data, 17.1 percent of families are low-, 15.6 percent are moderate-, 18.0 percent are middle-, and 49.4 percent are upper-income.
- The bank operates one full-service branch in a moderate-income tract. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2023 FDIC Summary of Deposits Market Share Report, the bank ranked 2nd of 11 FDIC-insured depository institutions operating from 17 locations in the AA, with a total deposit market share of 11.3 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-
SCOPE OKLAHOMA NONMETROPOLITAN AREAS**

The state of Oklahoma AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas do not change the rating for the state.

Table 73

Assessment Area	Lending Test	Investment Test	Service Test
Northern Oklahoma	Consistent	Exceeds	Consistent
Southwestern Oklahoma	Exceeds	Consistent	Exceeds
Southeastern Oklahoma	Consistent	Below	Consistent
Kingfisher County	Consistent	Below	Below
Washington County	Consistent	Below	Exceeds

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
<u>Financial Institution</u> BancFirst Oklahoma City, Oklahoma		<u>Products/Services Reviewed</u> <div><div><ul style="list-style-type: none">• Home Purchase Loans• Home Refinance Loans• Home Improvement Loans• Multifamily Loans</div><div><ul style="list-style-type: none">• Small Business (SB) Loans• Small Farm (SF) Loans• Community Development Loans• Qualified Investments and Donations• Community Development Services</div></div>	
<u>Time Period</u> HMDA LAR and CRA SB and SF Loans: January 1, 2020 to December 31, 2022 Community Development Activities: March 8, 2021 to December 31, 2022			
List of Affiliates Considered in this Evaluation			
Affiliates		Affiliate Relationship	Products Reviewed
None		None	None
List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<u>Oklahoma</u>			
Oklahoma City MSA	Full Review	None	1 Prior
36420	Full Review	None	1 Prior
Tulsa MSA 46140	Limited Review	None	None
Lawton MSA 30020	Full Review	None	1 Prior
Central Oklahoma	Full Review	None	1 New
Eastern Oklahoma	Full Review	None	1 Prior
Southern Oklahoma	Limited Review	None	None
Kingfisher County	Limited Review	None	None
Northern Oklahoma	Limited Review	None	None
Southeastern Oklahoma	Limited Review	None	None
Southwestern Oklahoma	Limited Review	None	None
Washington County			

**APPENDIX B – SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA
RATINGS**

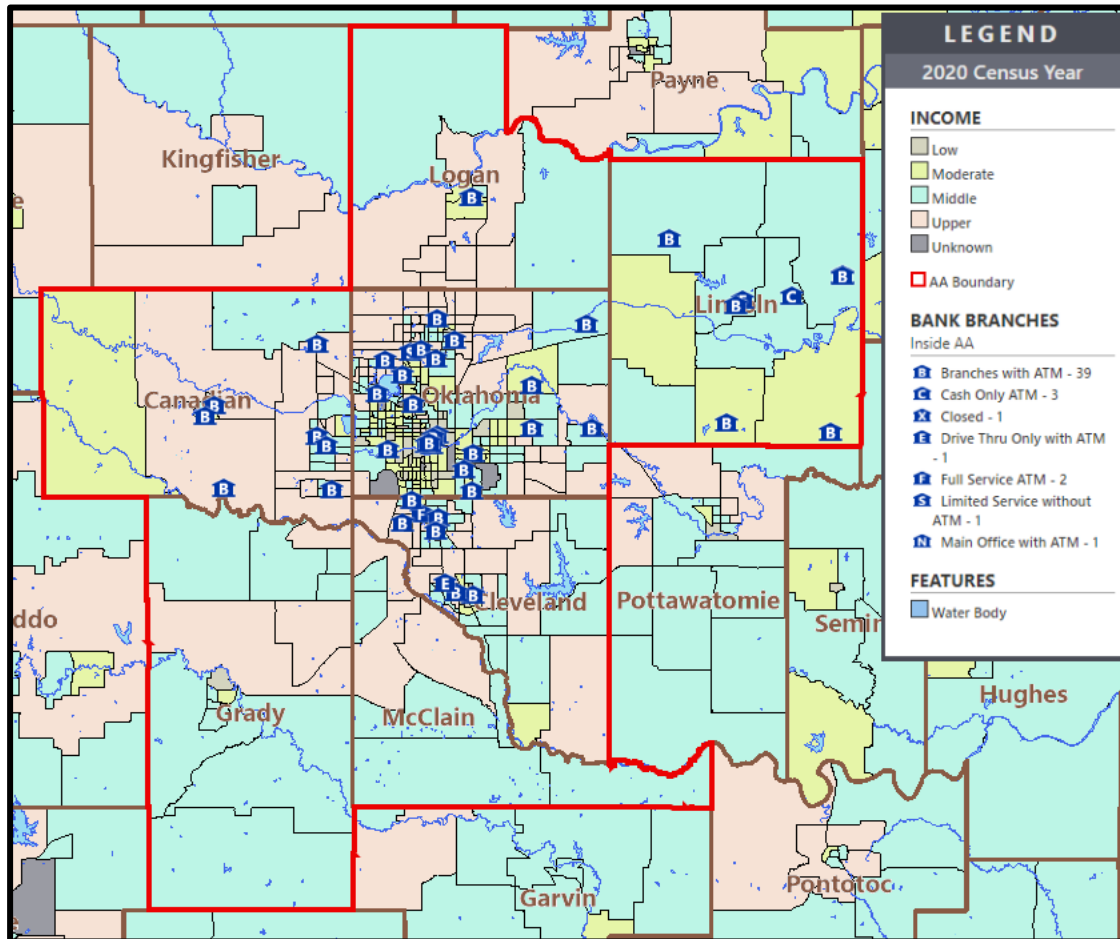
Table B-1

State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Oklahoma	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

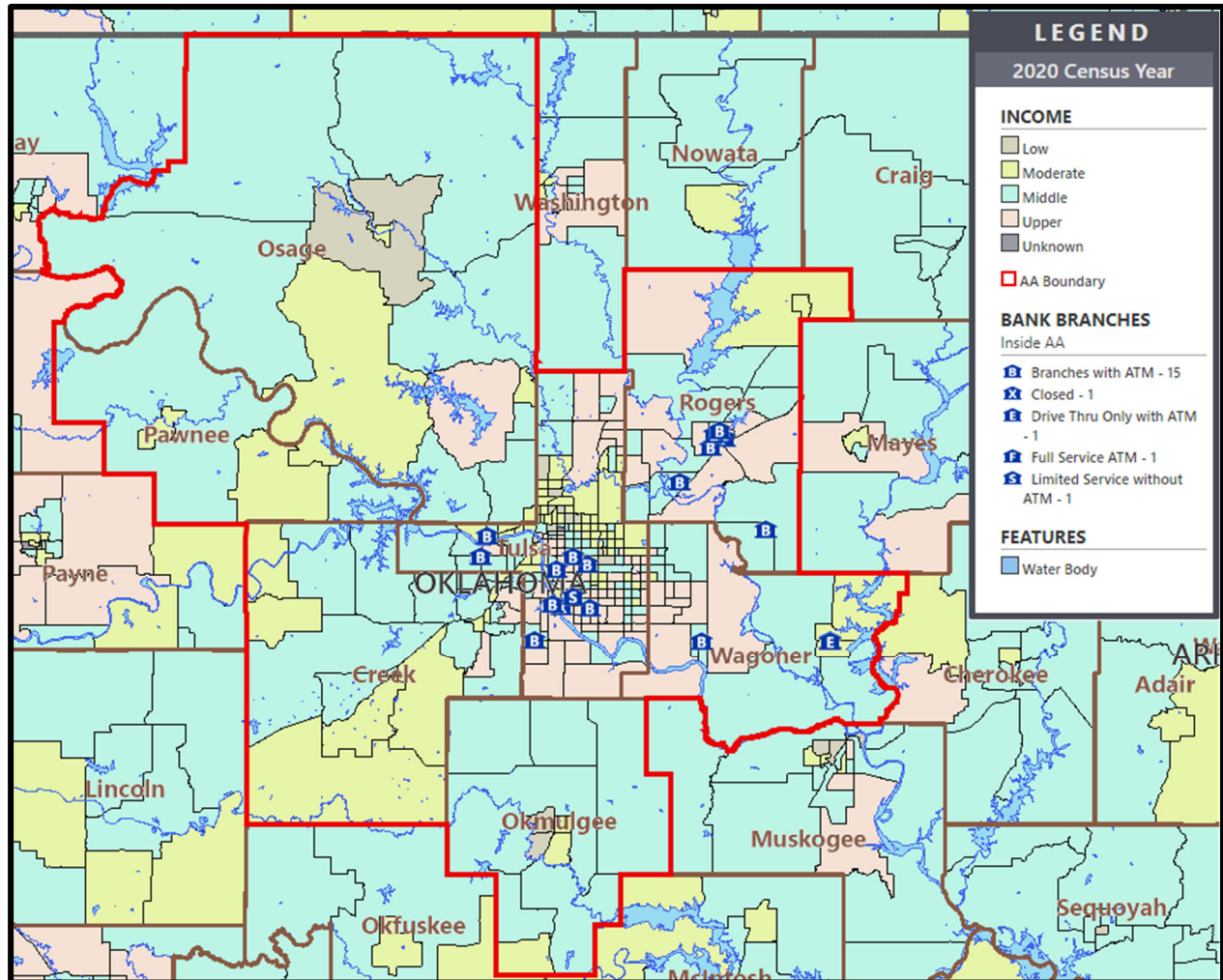
Map C-1

Oklahoma City MSA



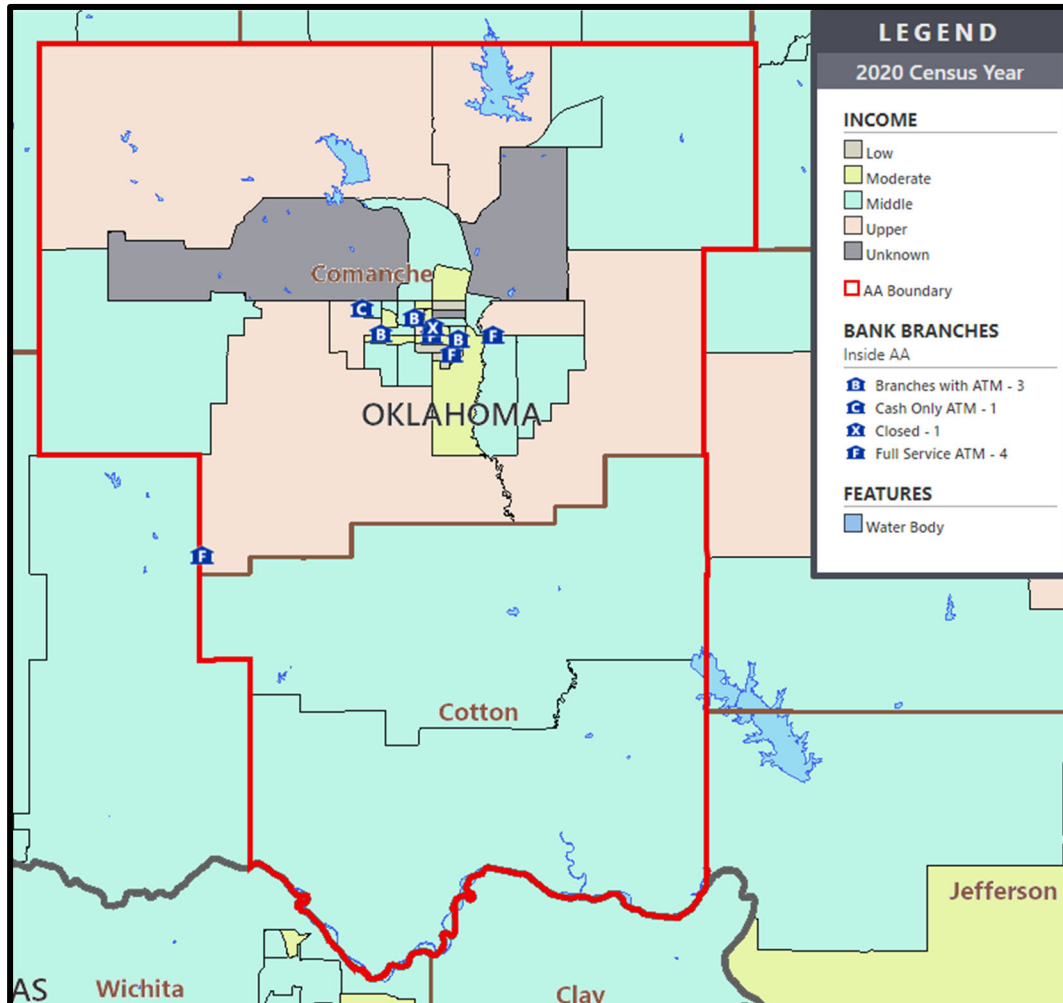
Map C-2

Tulsa MSA



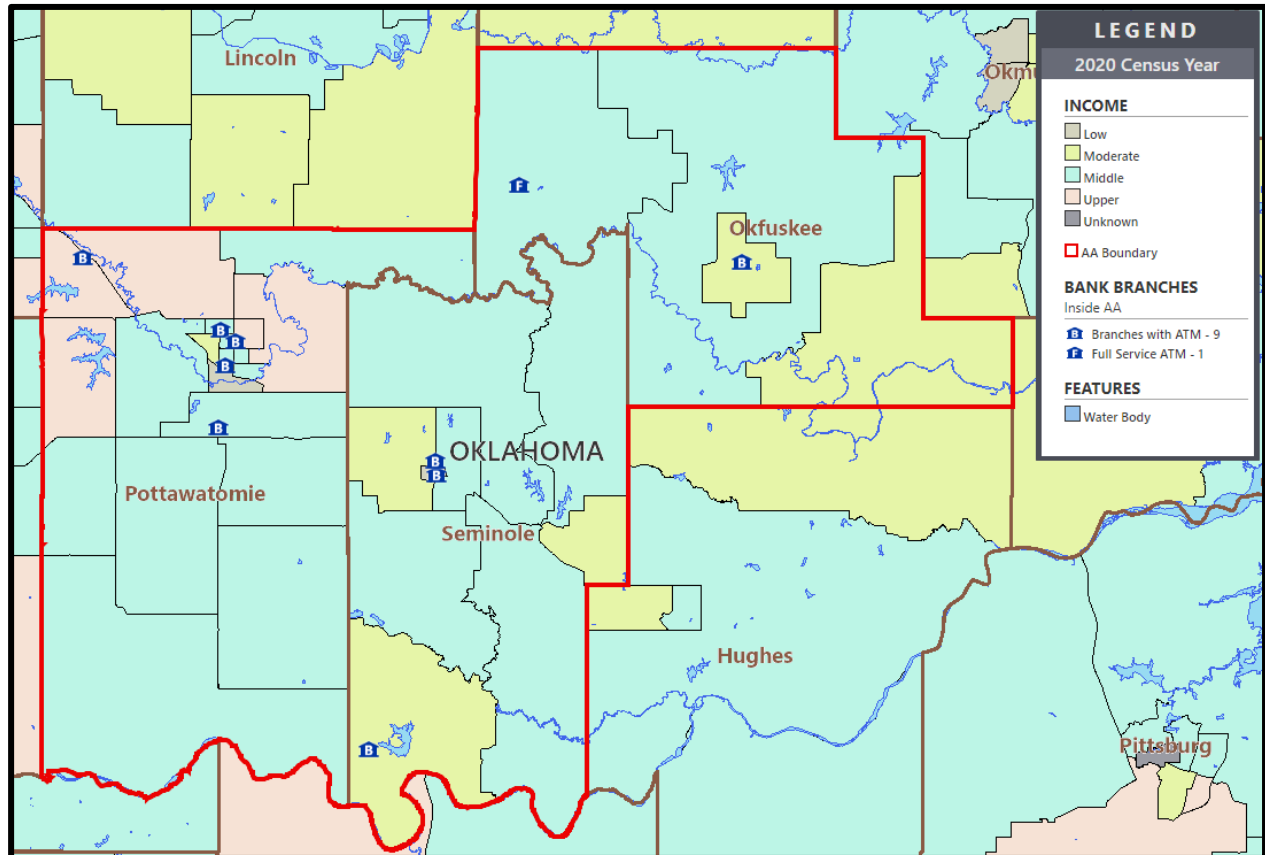
Map C-3

Lawton MSA



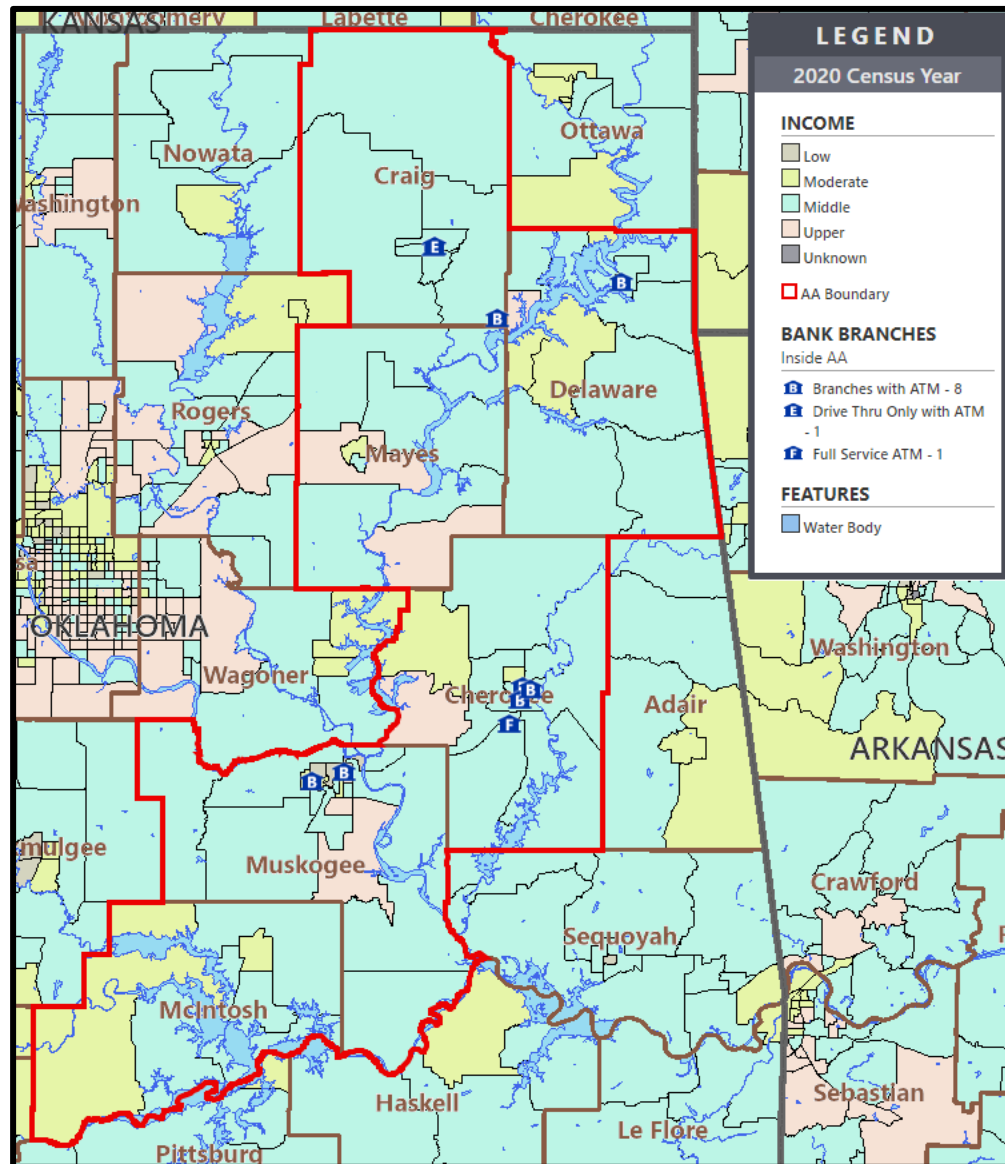
Map C-4

Central Oklahoma



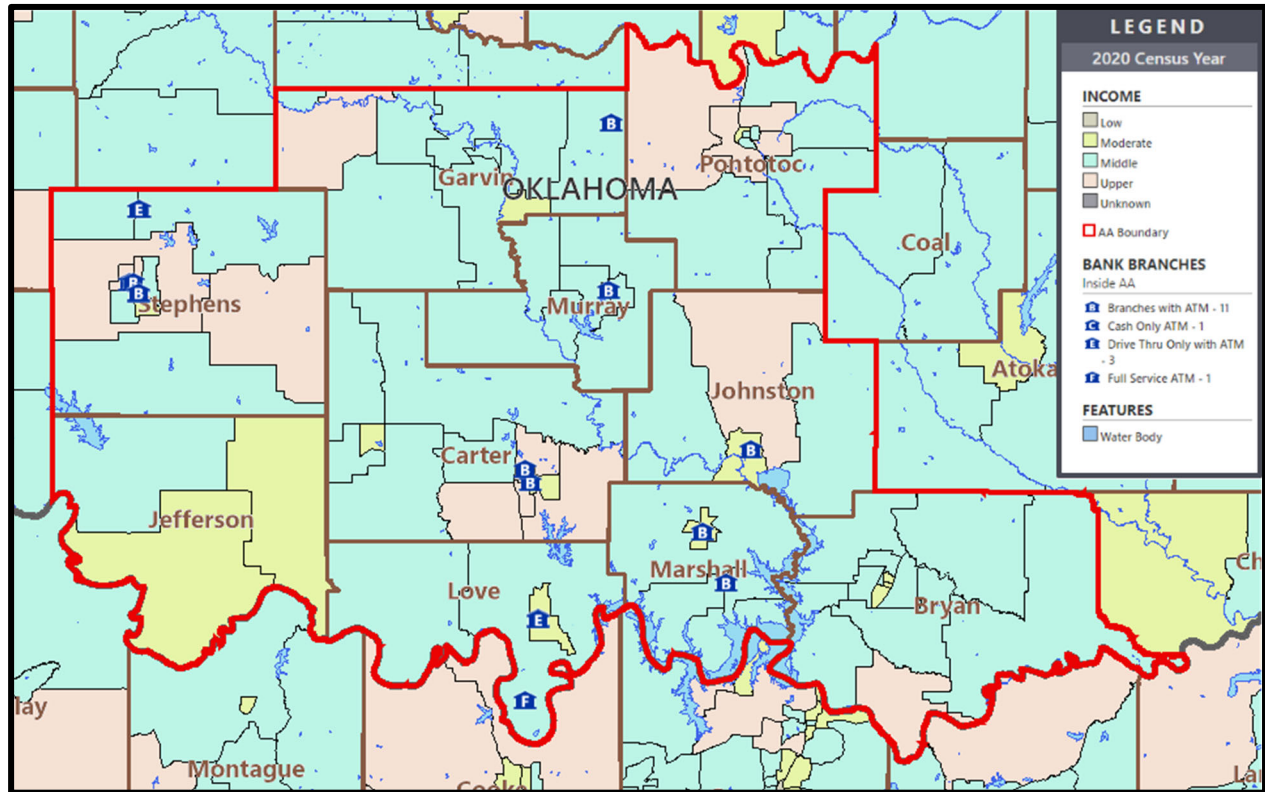
Map C-5

Eastern Oklahoma



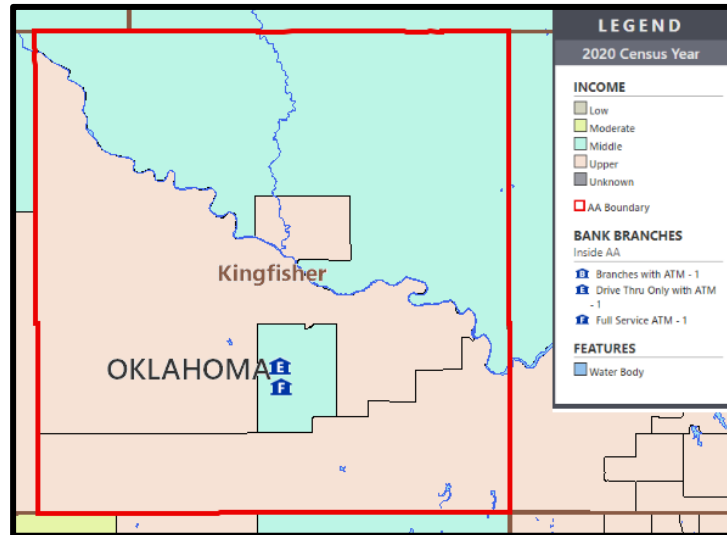
Map C-6

Southern Oklahoma



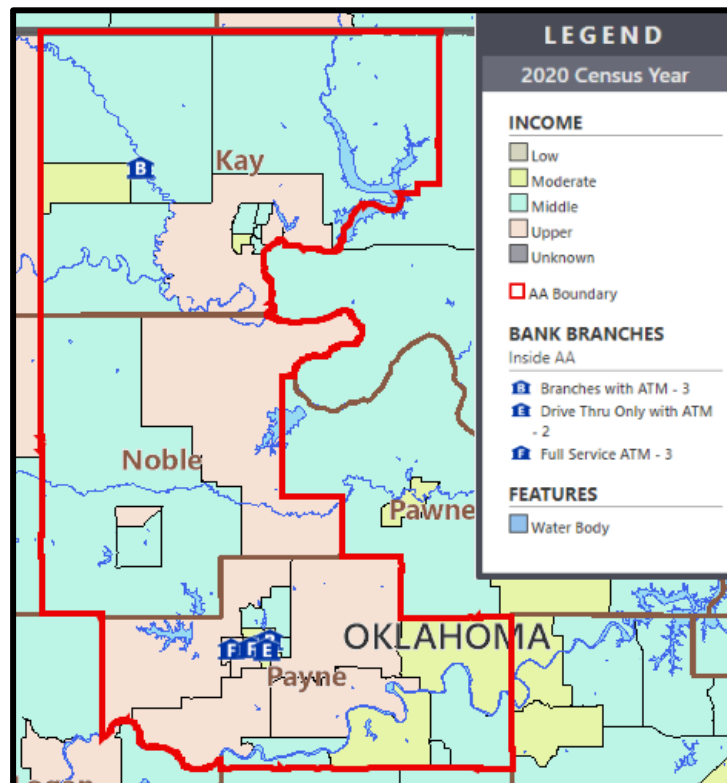
Map C-7

Kingfisher County



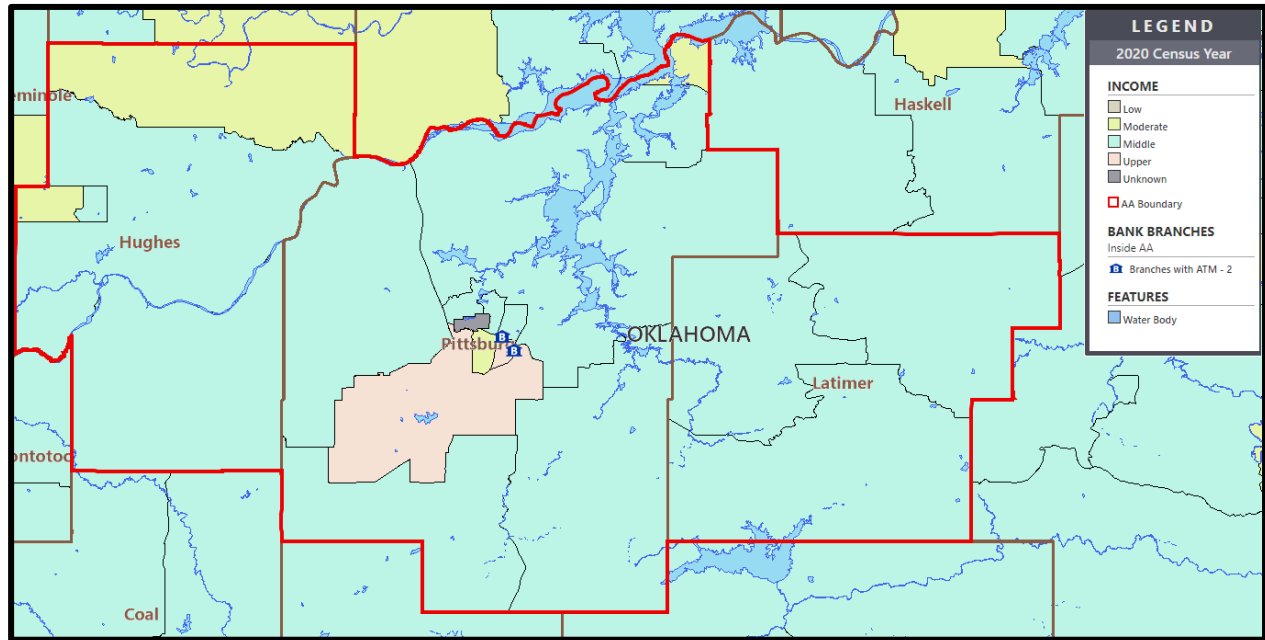
Map C-8

Northern Oklahoma



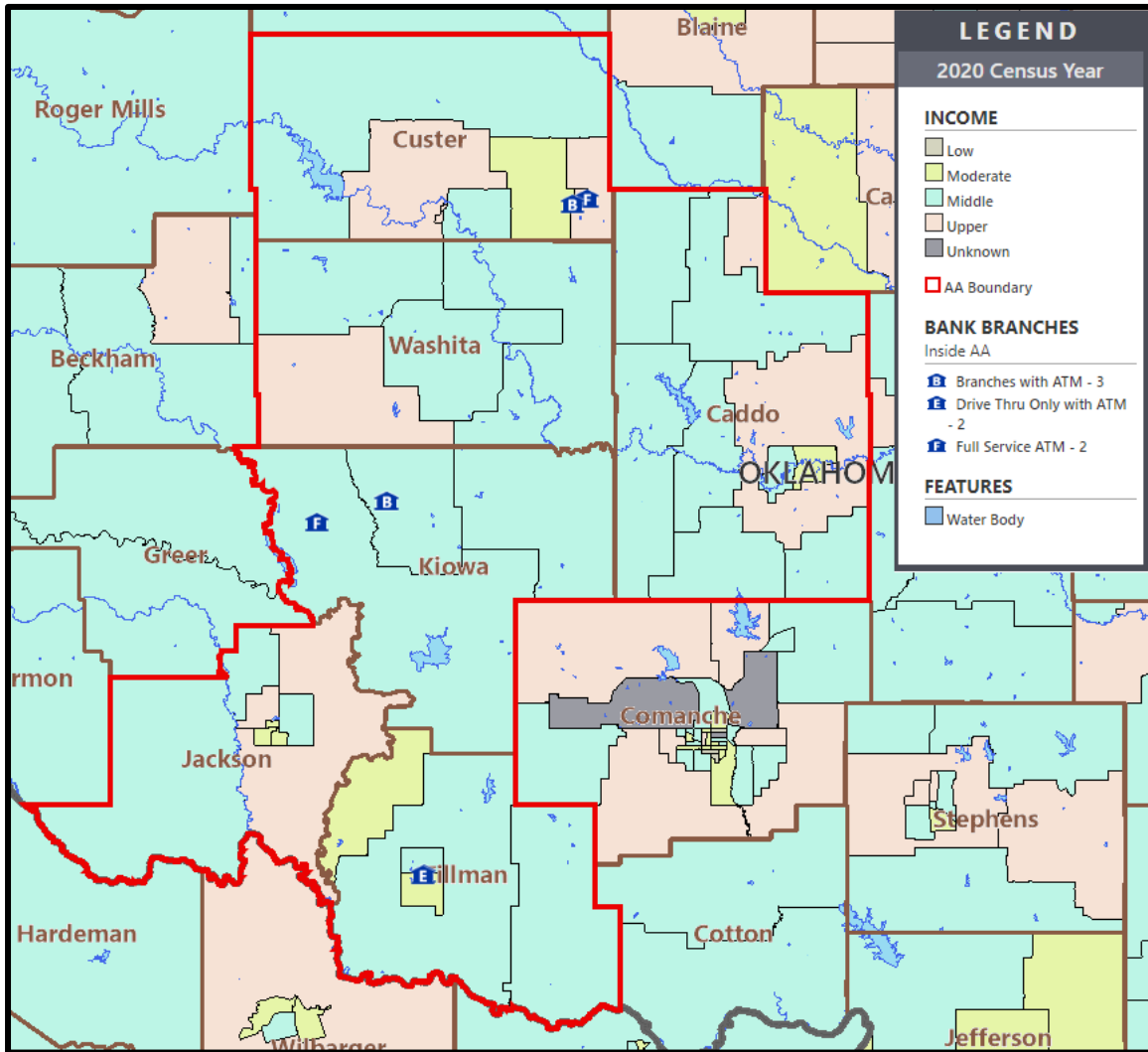
Map C-9

Southeastern Oklahoma



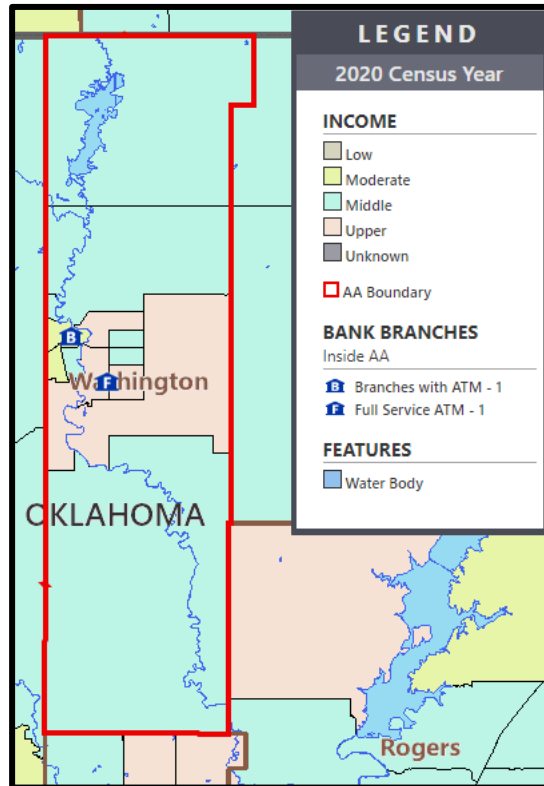
Map C-10

Southwestern Oklahoma



Map C-11

Washington County



APPENDIX D – DEMOGRAPHIC INFORMATION

Oklahoma City MSA AA

Table D-1

2022 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	30	7.2	16,348	4.8	5,259	32.2	71,032	21.1
Moderate	104	24.8	69,107	20.5	11,314	16.4	59,287	17.6
Middle	147	35.1	131,884	39.1	10,121	7.7	69,214	20.5
Upper	119	28.4	116,059	34.4	3,967	3.4	137,645	40.8
Unknown	19	4.5	3,780	1.1	1,426	37.7	0	0.0
Total AA	419	100.0	337,178	100.0	32,087	9.5	337,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,467	11,460	3.4	33.2	17,614	51.1	5,393	15.6
Moderate	141,428	60,471	18.0	42.8	62,738	44.4	18,219	12.9
Middle	226,594	135,018	40.1	59.6	71,225	31.4	20,351	9.0
Upper	167,700	127,024	37.7	75.7	30,622	18.3	10,054	6.0
Unknown	8,154	2,874	0.9	35.2	4,108	50.4	1,172	14.4
Total AA	578,343	336,847	100.0	58.2	186,307	32.2	55,189	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,768	4.4	2,413	4.2	319	6.9	36	4.4
Moderate	13,351	21.5	11,979	21.1	1,209	26.3	163	19.8
Middle	21,779	35.0	19,978	35.2	1,534	33.4	267	32.4
Upper	22,538	36.2	20,852	36.7	1,353	29.4	333	40.4
Unknown	1,800	2.9	1,594	2.8	181	3.9	25	3.0
Total AA	62,236	100.0	56,816	100.0	4,596	100.0	824	100.0
Percentage of Total Businesses:				91.3		7.4		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	21	1.9	18	1.6	3	13.0	0	0.0
Moderate	143	12.7	139	12.6	3	13.0	1	100.0
Middle	471	41.8	465	42.2	6	26.1	0	0.0
Upper	485	43.1	474	43.0	11	47.8	0	0.0
Unknown	6	0.5	6	0.5	0	0.0	0	0.0
Total AA	1,126	100.0	1,102	100.0	23	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-2

2021 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	8.0	17,305	5.3	6,311	36.5	68,992	21.3
Moderate	106	29.2	70,397	21.7	14,193	20.2	56,617	17.5
Middle	136	37.5	135,181	41.8	11,774	8.7	66,502	20.5
Upper	83	22.9	100,538	31.1	3,708	3.7	131,650	40.7
Unknown	9	2.5	340	0.1	119	35.0	0	0.0
Total AA	363	100.0	323,761	100.0	36,105	11.2	323,761	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,089	10,670	3.4	31.3	17,711	52.0	5,708	16.7
Moderate	143,022	58,380	18.4	40.8	64,973	45.4	19,669	13.8
Middle	225,991	140,031	44.1	62.0	64,019	28.3	21,941	9.7
Upper	147,331	108,384	34.1	73.6	29,427	20.0	9,520	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
Total AA	552,016	317,660	100.0	57.5	177,224	32.1	57,132	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,799	4.4	2,402	4.2	380	8.2	17	2.3
Moderate	14,087	22.4	12,730	22.1	1,197	25.8	160	21.7
Middle	23,457	37.3	21,470	37.3	1,695	36.6	292	39.6
Upper	20,602	32.7	19,317	33.6	1,054	22.7	231	31.3
Unknown	1,974	3.1	1,626	2.8	311	6.7	37	5.0
Total AA	62,919	100.0	57,545	100.0	4,637	100.0	737	100.0
Percentage of Total Businesses:			91.5		7.4		1.2	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	1.6	17	1.5	1	4.5	0	0.0
Moderate	134	11.8	129	11.6	5	22.7	0	0.0
Middle	627	55.3	615	55.4	11	50.0	1	100.0
Upper	350	30.9	345	31.1	5	22.7	0	0.0
Unknown	4	0.4	4	0.4	0	0.0	0	0.0
Total AA	1,133	100.0	1,110	100.0	22	100.0	1	100.0
Percentage of Total Farms:			98.0		1.9		0.1	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-3

2020 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	8.0	17,305	5.3	6,311	36.5	68,992	21.3
Moderate	106	29.2	70,397	21.7	14,193	20.2	56,617	17.5
Middle	136	37.5	135,181	41.8	11,774	8.7	66,502	20.5
Upper	83	22.9	100,538	31.1	3,708	3.7	131,650	40.7
Unknown	9	2.5	340	0.1	119	35.0	0	0.0
Total AA	363	100.0	323,761	100.0	36,105	11.2	323,761	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,089	10,670	3.4	31.3	17,711	52.0	5,708	16.7
Moderate	143,022	58,380	18.4	40.8	64,973	45.4	19,669	13.8
Middle	225,991	140,031	44.1	62.0	64,019	28.3	21,941	9.7
Upper	147,331	108,384	34.1	73.6	29,427	20.0	9,520	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
Total AA	552,016	317,660	100.0	57.5	177,224	32.1	57,132	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,860	4.4	2,448	4.2	396	8.3	16	2.3
Moderate	14,406	22.4	12,995	22.1	1,259	26.3	152	22.2
Middle	24,022	37.4	22,033	37.4	1,724	36.0	265	38.7
Upper	21,065	32.8	19,749	33.6	1,094	22.9	222	32.5
Unknown	1,961	3.0	1,619	2.8	313	6.5	29	4.2
Total AA	64,314	100.0	58,844	100.0	4,786	100.0	684	100.0
Percentage of Total Businesses:				91.5		7.4		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19	1.6	18	1.5	1	4.2	0	0.0
Moderate	135	11.4	131	11.3	4	16.7	0	0.0
Middle	650	54.8	637	54.8	12	50.0	1	100.0
Upper	380	32.0	373	32.1	7	29.2	0	0.0
Unknown	3	0.3	3	0.3	0	0.0	0	0.0
Total AA	1,187	100.0	1,162	100.0	24	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Tulsa MSA AA

Table D-4

2022 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	5.1	11,228	4.5	4,351	38.8	54,015	21.5
Moderate	93	29.7	67,089	26.6	11,708	17.5	44,478	17.7
Middle	106	33.9	88,606	35.2	6,977	7.9	49,662	19.7
Upper	97	31.0	84,698	33.6	3,074	3.6	103,601	41.2
Unknown	1	0.3	135	0.1	26	19.3	0	0.0
Total AA	313	100.0	251,756	100.0	26,136	10.4	251,756	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	2.9	30.9	12,597	53.3	3,727	15.8
Moderate	131,743	57,065	22.7	43.3	54,553	41.4	20,125	15.3
Middle	151,483	93,869	37.4	62.0	41,038	27.1	16,576	10.9
Upper	125,844	92,709	36.9	73.7	24,347	19.3	8,788	7.0
Unknown	1,185	104	0.0	8.8	796	67.2	285	24.1
Total AA	433,870	251,038	100.0	57.9	133,331	30.7	49,501	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,905	3.9	1,647	3.7	239	6.2	19	3.7
Moderate	12,873	26.2	11,484	25.6	1,262	32.8	127	24.7
Middle	16,711	34.0	15,102	33.7	1,420	36.9	189	36.8
Upper	17,595	35.8	16,498	36.8	919	23.9	178	34.6
Unknown	56	0.1	46	0.1	9	0.2	1	0.2
Total AA	49,140	100.0	44,777	100.0	3,849	100.0	514	100.0
Percentage of Total Businesses:				91.1		7.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.1	8	1.1	0	0.0	0	0.0
Moderate	122	16.5	121	16.6	1	14.3	0	0.0
Middle	351	47.4	348	47.6	3	42.9	0	0.0
Upper	259	35.0	254	34.7	3	42.9	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	740	100.0	731	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.8		0.9		0.3
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-5

2021 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	6.3	10,765	4.3	4,413	41.0	53,262	21.5
Moderate	76	27.9	57,255	23.1	11,405	19.9	43,878	17.7
Middle	111	40.8	106,931	43.1	9,570	8.9	50,431	20.3
Upper	68	25.0	73,083	29.5	2,835	3.9	100,463	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	272	100.0	248,034	100.0	28,223	11.4	248,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	2.7	29.1	12,302	53.7	3,930	17.2
Moderate	111,533	47,411	19.4	42.5	47,707	42.8	16,415	14.7
Middle	177,271	111,527	45.7	62.9	47,732	26.9	18,012	10.2
Upper	106,635	78,449	32.1	73.6	20,866	19.6	7,320	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	418,342	244,058	100.0	58.3	128,607	30.7	45,677	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,578	3.1	1,364	3.0	202	5.1	12	2.7
Moderate	11,413	22.7	10,093	22.0	1,213	30.7	107	23.7
Middle	20,370	40.6	18,537	40.5	1,650	41.8	183	40.6
Upper	16,858	33.6	15,825	34.5	884	22.4	149	33.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	50,219	100.0	45,819	100.0	3,949	100.0	451	100.0
Percentage of Total Businesses:			91.2		7.9			0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.1	7	0.9	1	12.5	0	0.0
Moderate	97	12.8	96	12.8	1	12.5	0	0.0
Middle	440	58.0	435	58.1	5	62.5	0	0.0
Upper	214	28.2	211	28.2	1	12.5	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	759	100.0	749	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.7		1.1		0.3
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-6

2020 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	6.3	10,765	4.3	4,413	41.0	53,262	21.5
Moderate	76	27.9	57,255	23.1	11,405	19.9	43,878	17.7
Middle	111	40.8	106,931	43.1	9,570	8.9	50,431	20.3
Upper	68	25.0	73,083	29.5	2,835	3.9	100,463	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	272	100.0	248,034	100.0	28,223	11.4	248,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	2.7	29.1	12,302	53.7	3,930	17.2
Moderate	111,533	47,411	19.4	42.5	47,707	42.8	16,415	14.7
Middle	177,271	111,527	45.7	62.9	47,732	26.9	18,012	10.2
Upper	106,635	78,449	32.1	73.6	20,866	19.6	7,320	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	418,342	244,058	100.0	58.3	128,607	30.7	45,677	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,572	3.1	1,357	2.9	202	4.9	13	3.0
Moderate	11,628	22.7	10,268	21.9	1,254	30.5	106	24.1
Middle	20,710	40.3	18,806	40.2	1,731	42.1	173	39.4
Upper	17,423	33.9	16,352	35.0	924	22.5	147	33.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	51,333	100.0	46,783	100.0	4,111	100.0	439	100.0
Percentage of Total Businesses:				91.1		8.0		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.0	7	0.9	1	12.5	0	0.0
Moderate	99	12.6	99	12.8	0	0.0	0	0.0
Middle	447	56.9	443	57.2	4	50.0	0	0.0
Upper	231	29.4	226	29.2	3	37.5	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	785	100.0	775	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.7		1.0		0.3
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Southern Oklahoma AA

Table D-7

2022 Southern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	13,247	20.1
Moderate	15	18.5	8,848	13.4	1,766	20.0	11,439	17.3
Middle	50	61.7	41,899	63.5	4,838	11.5	13,734	20.8
Upper	16	19.8	15,187	23.0	1,279	8.4	27,514	41.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	81	100.0	65,934	100.0	7,883	12.0	65,934	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	18,625	7,623	11.2	40.9	7,203	38.7	3,799	20.4
Middle	78,401	43,774	64.2	55.8	17,815	22.7	16,812	21.4
Upper	26,041	16,797	24.6	64.5	5,738	22.0	3,506	13.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	123,067	68,194	100.0	55.4	30,756	25.0	24,117	19.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,589	16.3	1,403	16.0	144	17.9	42	20.4
Middle	5,930	60.7	5,341	61.0	460	57.3	129	62.6
Upper	2,246	23.0	2,012	23.0	199	24.8	35	17.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,765	100.0	8,756	100.0	803	100.0	206	100.0
Percentage of Total Businesses:				89.7		8.2		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	39	8.8	38	8.7	1	20.0	0	0.0
Middle	323	72.7	319	72.8	3	60.0	1	100.0
Upper	82	18.5	81	18.5	1	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	444	100.0	438	100.0	5	100.0	1	100.0
Percentage of Total Farms:				98.6		1.1		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-8

2021 Southern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	13,925	20.3
Moderate	12	16.4	7,572	11.0	1,865	24.6	12,096	17.6
Middle	47	64.4	45,164	65.8	5,686	12.6	13,804	20.1
Upper	14	19.2	15,913	23.2	1,372	8.6	28,824	42.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	73	100.0	68,649	100.0	8,923	13.0	68,649	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	17,050	6,547	9.1	38.4	7,056	41.4	3,447	20.2
Middle	84,835	47,870	66.4	56.4	19,691	23.2	17,274	20.4
Upper	26,938	17,644	24.5	65.5	5,750	21.3	3,544	13.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	128,823	72,061	100.0	55.9	32,497	25.2	24,265	18.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,613	16.0	1,444	15.9	139	17.1	30	14.1
Middle	6,300	62.3	5,653	62.2	492	60.7	155	72.8
Upper	2,198	21.7	1,990	21.9	180	22.2	28	13.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10,111	100.0	9,087	100.0	811	100.0	213	100.0
Percentage of Total Businesses:				89.9		8.0		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	27	5.7	26	5.5	1	16.7	0	0.0
Middle	359	75.3	354	75.3	4	66.7	1	100.0
Upper	91	19.1	90	19.1	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	477	100.0	470	100.0	6	100.0	1	100.0
Percentage of Total Farms:				98.5		1.3		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-9

2020 Southern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	13,925	20.3
Moderate	12	16.4	7,572	11.0	1,865	24.6	12,096	17.6
Middle	47	64.4	45,164	65.8	5,686	12.6	13,804	20.1
Upper	14	19.2	15,913	23.2	1,372	8.6	28,824	42.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	73	100.0	68,649	100.0	8,923	13.0	68,649	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	17,050	6,547	9.1	38.4	7,056	41.4	3,447	20.2
Middle	84,835	47,870	66.4	56.4	19,691	23.2	17,274	20.4
Upper	26,938	17,644	24.5	65.5	5,750	21.3	3,544	13.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	128,823	72,061	100.0	55.9	32,497	25.2	24,265	18.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,640	16.1	1,475	16.2	137	16.1	28	14.0
Middle	6,322	62.2	5,648	62.0	528	62.0	146	73.0
Upper	2,196	21.6	1,984	21.8	186	21.9	26	13.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10,158	100.0	9,107	100.0	851	100.0	200	100.0
Percentage of Total Businesses:				89.7		8.4		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	26	5.5	25	5.3	1	16.7	0	0.0
Middle	355	74.4	350	74.5	4	66.7	1	100.0
Upper	96	20.1	95	20.2	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	477	100.0	470	100.0	6	100.0	1	100.0
Percentage of Total Farms:				98.5		1.3		0.2
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Eastern Oklahoma AA

Table D-10

2022 Eastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	2.9	566	0.9	224	39.6	13,965	23.3
Moderate	11	15.9	8,736	14.6	1,809	20.7	11,133	18.5
Middle	49	71.0	44,812	74.6	6,162	13.8	12,517	20.8
Upper	7	10.1	5,925	9.9	653	11.0	22,424	37.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	60,039	100.0	8,848	14.7	60,039	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,529	501	0.8	32.8	671	43.9	357	23.3
Moderate	18,546	7,901	12.3	42.6	5,766	31.1	4,879	26.3
Middle	88,764	48,854	76.3	55.0	18,921	21.3	20,989	23.6
Upper	10,099	6,799	10.6	67.3	1,189	11.8	2,111	20.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	118,938	64,055	100.0	53.9	26,547	22.3	28,336	23.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	451	6.0	393	5.8	54	9.5	4	2.6
Moderate	1,178	15.8	1,062	15.7	91	16.0	25	16.2
Middle	5,269	70.5	4,774	70.8	376	66.2	119	77.3
Upper	571	7.6	518	7.7	47	8.3	6	3.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7,469	100.0	6,747	100.0	568	100.0	154	100.0
Percentage of Total Businesses:				90.3		7.6		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.6	2	0.6	0	0.0	0	0.0
Moderate	36	11.0	36	11.1	0	0.0	0	0.0
Middle	259	79.0	256	78.8	1	100.0	2	100.0
Upper	31	9.5	31	9.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	328	100.0	325	100.0	1	100.0	2	100.0
Percentage of Total Farms:				99.1		0.3		0.6
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-11

2021 Eastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	3.7	750	1.2	295	39.3	14,439	24.0
Moderate	10	18.5	9,750	16.2	2,484	25.5	10,416	17.3
Middle	36	66.7	41,757	69.3	6,118	14.7	12,876	21.4
Upper	6	11.1	8,007	13.3	812	10.1	22,533	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	60,264	100.0	9,709	16.1	60,264	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,578	431	0.7	27.3	809	51.3	338	21.4
Moderate	19,457	8,782	13.9	45.1	6,610	34.0	4,065	20.9
Middle	83,402	45,717	72.3	54.8	15,400	18.5	22,285	26.7
Upper	12,339	8,333	13.2	67.5	2,683	21.7	1,323	10.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	116,776	63,263	100.0	54.2	25,502	21.8	28,011	24.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	469	6.3	407	6.1	58	10.2	4	2.6
Moderate	1,688	22.8	1,522	22.8	132	23.2	34	22.2
Middle	4,471	60.4	4,048	60.6	322	56.7	101	66.0
Upper	772	10.4	702	10.5	56	9.9	14	9.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7,400	100.0	6,679	100.0	568	100.0	153	100.0
Percentage of Total Businesses:				90.3		7.7		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.6	2	0.6	0	0.0	0	0.0
Moderate	37	11.5	37	11.6	0	0.0	0	0.0
Middle	235	73.2	234	73.4	0	0.0	1	50.0
Upper	47	14.6	46	14.4	0	0.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	321	100.0	319	100.0	0	0.0	2	100.0
Percentage of Total Farms:				99.4		0.0		0.6
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-12

2020 Eastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	3.7	750	1.2	295	39.3	14,439	24.0
Moderate	10	18.5	9,750	16.2	2,484	25.5	10,416	17.3
Middle	36	66.7	41,757	69.3	6,118	14.7	12,876	21.4
Upper	6	11.1	8,007	13.3	812	10.1	22,533	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	60,264	100.0	9,709	16.1	60,264	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,578	431	0.7	27.3	809	51.3	338	21.4
Moderate	19,457	8,782	13.9	45.1	6,610	34.0	4,065	20.9
Middle	83,402	45,717	72.3	54.8	15,400	18.5	22,285	26.7
Upper	12,339	8,333	13.2	67.5	2,683	21.7	1,323	10.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	116,776	63,263	100.0	54.2	25,502	21.8	28,011	24.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	474	6.3	408	6.0	62	10.7	4	2.8
Moderate	1,736	22.9	1,574	23.0	134	23.1	28	19.4
Middle	4,575	60.4	4,151	60.6	327	56.3	97	67.4
Upper	795	10.5	722	10.5	58	10.0	15	10.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7,580	100.0	6,855	100.0	581	100.0	144	100.0
Percentage of Total Businesses:				90.4		7.7		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.6	2	0.6	0	0.0	0	0.0
Moderate	35	10.5	35	10.6	0	0.0	0	0.0
Middle	249	74.6	246	74.5	2	100.0	1	50.0
Upper	48	14.4	47	14.2	0	0.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	334	100.0	330	100.0	2	100.0	2	100.0
Percentage of Total Farms:				98.8		0.6		0.6
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Central Oklahoma AA

Table D-13

2022 Central Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.1	1,110	4.0	460	41.4	6,402	23.1
Moderate	6	18.2	5,124	18.5	1,313	25.6	4,652	16.8
Middle	20	60.6	15,239	55.0	1,902	12.5	5,558	20.1
Upper	5	15.2	6,240	22.5	439	7.0	11,101	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	27,713	100.0	4,114	14.8	27,713	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,503	635	2.3	25.4	1,457	58.2	411	16.4
Moderate	9,799	4,617	16.6	47.1	3,114	31.8	2,068	21.1
Middle	25,583	15,720	56.5	61.4	5,699	22.3	4,164	16.3
Upper	9,028	6,870	24.7	76.1	1,347	14.9	811	9.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,913	27,842	100.0	59.3	11,617	24.8	7,454	15.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	343	10.2	309	10.2	26	10.5	8	10.3
Moderate	632	18.8	540	17.8	72	29.1	20	25.6
Middle	1,679	49.9	1,531	50.3	107	43.3	41	52.6
Upper	712	21.2	661	21.7	42	17.0	9	11.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,366	100.0	3,041	100.0	247	100.0	78	100.0
Percentage of Total Businesses:				90.3		7.3		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	11	6.5	11	6.5	0	0.0	0	0.0
Middle	128	75.7	128	75.7	0	0.0	0	0.0
Upper	29	17.2	29	17.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	169	100.0	169	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-14

2021 Central Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	703	2.6	306	43.5	5,757	21.2
Moderate	6	20.7	4,492	16.5	1,006	22.4	5,039	18.5
Middle	19	65.5	17,621	64.8	2,334	13.2	5,676	20.9
Upper	3	10.3	4,374	16.1	250	5.7	10,718	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27,190	100.0	3,896	14.3	27,190	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,582	357	1.3	22.6	924	58.4	301	19.0
Moderate	9,450	3,899	14.1	41.3	3,573	37.8	1,978	20.9
Middle	29,303	18,365	66.6	62.7	6,461	22.0	4,477	15.3
Upper	6,162	4,942	17.9	80.2	725	11.8	495	8.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,497	27,563	100.0	59.3	11,683	25.1	7,251	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	226	6.7	200	6.6	20	8.2	6	8.0
Moderate	670	19.9	592	19.4	59	24.3	19	25.3
Middle	1,896	56.4	1,723	56.6	129	53.1	44	58.7
Upper	571	17.0	530	17.4	35	14.4	6	8.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,363	100.0	3,045	100.0	243	100.0	75	100.0
Percentage of Total Businesses:				90.5		7.2		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	6	3.6	6	3.6	0	0.0	0	0.0
Middle	130	78.8	130	78.8	0	0.0	0	0.0
Upper	28	17.0	28	17.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	165	100.0	165	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table D-15

2020 Central Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	703	2.6	306	43.5	5,757	21.2
Moderate	6	20.7	4,492	16.5	1,006	22.4	5,039	18.5
Middle	19	65.5	17,621	64.8	2,334	13.2	5,676	20.9
Upper	3	10.3	4,374	16.1	250	5.7	10,718	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27,190	100.0	3,896	14.3	27,190	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,582	357	1.3	22.6	924	58.4	301	19.0
Moderate	9,450	3,899	14.1	41.3	3,573	37.8	1,978	20.9
Middle	29,303	18,365	66.6	62.7	6,461	22.0	4,477	15.3
Upper	6,162	4,942	17.9	80.2	725	11.8	495	8.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,497	27,563	100.0	59.3	11,683	25.1	7,251	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	241	7.0	213	6.9	23	8.9	5	6.8
Moderate	694	20.2	608	19.6	66	25.5	20	27.4
Middle	1,928	56.1	1,749	56.3	137	52.9	42	57.5
Upper	573	16.7	534	17.2	33	12.7	6	8.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,436	100.0	3,104	100.0	259	100.0	73	100.0
Percentage of Total Businesses:				90.3		7.5		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	6	3.6	6	3.6	0	0.0	0	0.0
Middle	130	77.8	130	77.8	0	0.0	0	0.0
Upper	30	18.0	30	18.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	167	100.0	167	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX E – ADDITIONAL FULL-SCOPE REVIEW TABLES

Oklahoma City MSA AA

Table E-1 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Oklahoma City MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	37	4.0	1.9	3,071	1.9	1.0	31	3.8	2.1	3,879	2.6	1.3	3.4
Moderate	182	19.6	13.2	21,118	13.1	8.8	155	19.2	13.7	18,495	12.5	9.1	18.4
Middle	419	45.2	37.9	66,031	40.8	32.8	370	45.8	39.5	57,824	39.1	34.3	44.1
Upper	290	31.3	46.9	71,468	44.2	57.2	249	30.9	44.6	67,047	45.3	55.1	34.1
Unknown	0	0.0	0.1	0	0.0	0.2	2	0.2	0.1	713	0.5	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	928	100.0	100.0	161,688	100.0	100.0	807	100.0	100.0	147,958	100.0	100.0	100.0
Refinance Loans													
Low	8	1.1	0.9	527	0.4	0.4	8	1.7	1.1	555	0.8	0.7	3.4
Moderate	91	12.8	8.4	9,841	8.2	5.4	72	15.6	10.5	7,282	10.7	6.9	18.4
Middle	343	48.4	35.6	44,673	37.2	29.3	224	48.4	38.0	27,808	40.8	32.1	44.1
Upper	265	37.4	54.9	64,195	53.5	64.7	158	34.1	50.2	32,465	47.6	60.1	34.1
Unknown	2	0.3	0.1	850	0.7	0.2	1	0.2	0.1	90	0.1	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	709	100.0	100.0	120,086	100.0	100.0	463	100.0	100.0	68,200	100.0	100.0	100.0
Home Improvement Loans													
Low	8	4.5	2.7	432	4.7	2.0	4	2.7	2.7	239	2.6	1.8	3.4
Moderate	25	14.0	11.2	1,611	17.4	8.1	21	14.0	12.9	1,317	14.2	9.9	18.4
Middle	97	54.2	42.8	4,540	48.9	36.2	75	50.0	38.7	3,263	35.3	32.7	44.1
Upper	49	27.4	43.2	2,694	29.0	53.3	49	32.7	45.6	4,336	46.9	55.5	34.1
Unknown	0	0.0	0.1	0	0.0	0.4	1	0.7	0.1	100	1.1	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	179	100.0	100.0	9,277	100.0	100.0	150	100.0	100.0	9,255	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	4	13.8	9.6	2,868	10.4	4.4	4	13.3	12.1	1,983	10.5	4.2	8.5
Moderate	13	44.8	39.1	19,958	72.5	29.0	6	20.0	39.1	8,355	44.3	34.6	39.3
Middle	8	27.6	32.3	4,146	15.1	33.6	14	46.7	31.7	6,523	34.6	35.0	33.4
Upper	4	13.8	18.3	564	2.0	32.4	6	20.0	16.8	2,016	10.7	22.6	17.5
Unknown	0	0.0	0.6	0	0.0	0.6	0	0.0	0.3	0	0.0	3.5	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	27,536	100.0	100.0	30	100.0	100.0	18,877	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	60	3.0	1.6	6,983	2.1	1.0	50	3.2	1.8	6,805	2.7	1.2	3.4
Moderate	330	16.6	11.5	53,244	16.2	8.4	273	17.5	12.5	36,499	14.5	9.8	18.4
Middle	934	47.0	37.2	122,879	37.4	31.5	728	46.6	38.9	97,801	38.7	33.6	44.1
Upper	662	33.3	49.6	144,163	43.9	58.9	508	32.5	46.6	110,479	43.8	55.0	34.1
Unknown	2	0.1	0.1	850	0.3	0.2	4	0.3	0.1	903	0.4	0.4	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,988	100.0	100.0	328,119	100.0	100.0	1,563	100.0	100.0	252,487	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-1 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Oklahoma City MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	3	3.9	1.2	85	1.4	0.5	1	1.5	1.3	82	1.5	0.8	3.4
Moderate	12	15.6	10.0	450	7.6	5.3	10	14.9	9.4	660	12.3	7.2	18.4
Middle	27	35.1	36.2	1,284	21.7	30.3	26	38.8	35.7	1,429	26.7	27.9	44.1
Upper	35	45.5	52.6	4,086	69.2	63.9	30	44.8	53.6	3,189	59.5	64.1	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	77	100.0	100.0	5,905	100.0	100.0	67	100.0	100.0	5,360	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.5	0	0.0	0.7	2	4.3	2.2	67	2.4	0.9	3.4
Moderate	7	10.6	11.2	266	7.3	6.7	9	19.6	12.5	390	13.7	8.6	18.4
Middle	40	60.6	41.7	2,205	60.8	32.2	19	41.3	41.9	954	33.6	32.7	44.1
Upper	19	28.8	45.6	1,156	31.9	60.4	16	34.8	43.3	1,426	50.3	57.9	34.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	66	100.0	100.0	3,627	100.0	100.0	46	100.0	100.0	2,837	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.2	0	0.0	1.6	0	0.0	3.3	0	0.0	2.1	3.4
Moderate	0	0.0	19.1	0	0.0	11.3	0	0.0	20.5	0	0.0	14.2	18.4
Middle	0	0.0	44.0	0	0.0	40.0	0	0.0	50.6	0	0.0	49.2	44.1
Upper	0	0.0	33.7	0	0.0	46.9	0	0.0	25.5	0	0.0	34.4	34.1
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-2

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Oklahoma City MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	187	3.7	4.2	26,562	6.0	5.5	125	3.0	4.2	17,357	5.0	5.3	4.4
Moderate	934	18.6	19.6	91,011	20.6	22.5	732	17.6	19.3	63,338	18.4	20.9	22.4
Middle	2,222	44.3	36.7	181,382	41.0	35.2	2,097	50.4	37.3	154,187	44.8	37.2	37.3
Upper	1,503	30.0	36.7	114,323	25.8	32.1	1,120	26.9	36.4	92,638	26.9	32.2	32.7
Unknown	170	3.4	2.4	29,246	6.6	4.5	90	2.2	2.1	17,010	4.9	4.2	3.1
Tract-Unk	0	0.0	0.4	0	0.0	0.2	0	0.0	0.7	0	0.0	0.1	
Total	5,016	100.0	100.0	442,524	100.0	100.0	4,164	100.0	100.0	344,530	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-3

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Oklahoma City MSA													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	0.2	0.4	5	0.0	0.4	0	0.0	0.4	0	0.0	0.7	1.6
Moderate	64	13.9	15.1	4,044	10.7	13.5	59	12.6	11.7	3,949	10.1	11.3	11.8
Middle	353	76.9	67.1	28,221	74.8	68.9	380	81.4	70.6	32,153	81.8	74.2	55.3
Upper	41	8.9	17.0	5,456	14.5	16.2	28	6.0	17.0	3,189	8.1	13.7	30.9
Unknown	0	0.0	0.1	0	0.0	0.9	0	0.0	0.1	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.4	0	0.0	0.0	
Total	459	100.0	100.0	37,726	100.0	100.0	467	100.0	100.0	39,291	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-4 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oklahoma City MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	74	8.0	6.3	6,723	4.2	3.6	43	5.3	5.1	4,555	3.1	2.9	21.3
Moderate	157	16.9	19.8	20,451	12.6	15.3	126	15.6	16.2	16,585	11.2	12.2	17.5
Middle	125	13.5	20.1	20,837	12.9	19.3	107	13.3	18.0	17,604	11.9	17.0	20.5
Upper	330	35.6	32.3	75,647	46.8	42.5	288	35.7	30.8	72,689	49.1	40.0	40.7
Unknown	242	26.1	21.6	38,030	23.5	19.3	243	30.1	29.9	36,525	24.7	28.0	0.0
Total	928	100.0	100.0	161,688	100.0	100.0	807	100.0	100.0	147,958	100.0	100.0	100.0
Refinance Loans													
Low	40	5.6	3.1	2,375	2.0	1.3	28	6.0	4.0	1,635	2.4	1.9	21.3
Moderate	90	12.7	10.5	8,938	7.4	6.5	56	12.1	12.1	5,838	8.6	7.9	17.5
Middle	107	15.1	16.0	13,270	11.1	12.6	94	20.3	17.3	12,214	17.9	14.1	20.5
Upper	346	48.8	40.9	72,263	60.2	49.2	178	38.4	35.6	34,145	50.1	43.3	40.7
Unknown	126	17.8	29.5	23,240	19.4	30.4	107	23.1	30.9	14,368	21.1	32.8	0.0
Total	709	100.0	100.0	120,086	100.0	100.0	463	100.0	100.0	68,200	100.0	100.0	100.0
Home Improvement Loans													
Low	23	12.8	6.8	888	9.6	3.6	20	13.3	6.2	589	6.4	3.4	21.3
Moderate	22	12.3	13.0	695	7.5	9.1	20	13.3	12.6	838	9.1	9.0	17.5
Middle	32	17.9	18.1	1,520	16.4	13.7	26	17.3	20.0	989	10.7	15.5	20.5
Upper	72	40.2	52.7	4,340	46.8	62.1	68	45.3	51.8	5,631	60.8	58.9	40.7
Unknown	30	16.8	9.3	1,834	19.8	11.4	16	10.7	9.5	1,208	13.1	13.2	0.0
Total	179	100.0	100.0	9,277	100.0	100.0	150	100.0	100.0	9,255	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	148	7.6	4.7	10,345	3.4	2.5	103	6.7	4.6	7,140	3.1	2.5	21.3
Moderate	288	14.7	14.9	30,682	10.2	10.9	212	13.8	14.2	23,641	10.1	10.3	17.5
Middle	295	15.1	17.5	37,135	12.4	15.8	249	16.2	17.6	32,544	13.9	15.7	20.5
Upper	817	41.7	35.5	157,396	52.4	44.9	591	38.6	33.1	116,935	50.1	41.4	40.7
Unknown	411	21.0	27.3	65,025	21.6	25.9	378	24.7	30.5	53,350	22.8	30.2	0.0
Total	1,959	100.0	100.0	300,583	100.0	100.0	1,533	100.0	100.0	233,610	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-4 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oklahoma City MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	4	5.2	5.3	130	2.2	2.7	7	10.4	4.5	233	4.3	2.5	21.3
Moderate	9	11.7	13.2	271	4.6	8.4	6	9.0	10.9	263	4.9	7.3	17.5
Middle	15	19.5	19.1	562	9.5	11.6	11	16.4	17.9	816	15.2	14.7	20.5
Upper	40	51.9	58.1	3,396	57.5	69.3	33	49.3	58.9	2,971	55.4	65.8	40.7
Unknown	9	11.7	4.3	1,546	26.2	7.9	10	14.9	7.8	1,077	20.1	9.6	0.0
Total	77	100.0	100.0	5,905	100.0	100.0	67	100.0	100.0	5,360	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	7	10.6	7.3	229	6.3	3.5	5	10.9	9.0	128	4.5	4.2	21.3
Moderate	10	15.2	16.8	327	9.0	12.1	4	8.7	16.2	117	4.1	10.6	17.5
Middle	16	24.2	18.3	946	26.1	15.6	11	23.9	21.7	921	32.5	18.8	20.5
Upper	29	43.9	47.7	1,750	48.2	58.4	24	52.2	44.0	1,499	52.8	54.3	40.7
Unknown	4	6.1	9.8	375	10.3	10.4	2	4.3	9.0	172	6.1	12.0	0.0
Total	66	100.0	100.0	3,627	100.0	100.0	46	100.0	100.0	2,837	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.3	0	0.0	0.2	0	0.0	0.6	0	0.0	0.5	21.3
Moderate	0	0.0	0.7	0	0.0	0.6	0	0.0	0.6	0	0.0	0.6	17.5
Middle	0	0.0	0.5	0	0.0	0.7	0	0.0	0.7	0	0.0	0.7	20.5
Upper	0	0.0	0.6	0	0.0	0.9	0	0.0	0.2	0	0.0	0.4	40.7
Unknown	0	0.0	97.9	0	0.0	97.7	0	0.0	98.0	0	0.0	97.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-5

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Oklahoma City MSA														
	Bank And Aggregate Loans By Year													Total Businesses %
	2020						2021							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	1,045	20.8	29.7	110,690	25.0	25.9	1,091	26.2	41.3	117,764	34.2	32.3	91.5	
Over \$1 Million	448	8.9		87,423	19.8		427	10.3		88,717	25.8		7.4	
Revenue Unknown	3,523	70.2		244,411	55.2		2,646	63.5		138,049	40.1		1.2	
Total	5,016	100.0		442,524	100.0		4,164	100.0		344,530	100.0		100.0	
By Loan Size														
\$100,000 or Less	3,927	78.3	86.9	119,677	27.0	30.5	3,368	80.9	91.0	91,621	26.6	34.7		
\$100,001 - \$250,000	640	12.8	7.4	103,443	23.4	20.2	435	10.4	4.9	70,631	20.5	18.2		
\$250,001 - \$1 Million	449	9.0	5.7	219,404	49.6	49.3	361	8.7	4.1	182,278	52.9	47.1		
Total	5,016	100.0	100.0	442,524	100.0	100.0	4,164	100.0	100.0	344,530	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	780	74.6		27,039	24.4		813	74.5		30,806	26.2			
\$100,001 - \$250,000	148	14.2		25,566	23.1		155	14.2		25,064	21.3			
\$250,001 - \$1 Million	117	11.2		58,085	52.5		123	11.3		61,894	52.6			
Total	1,045	100.0		110,690	100.0		1,091	100.0		117,764	100.0			
Source: 2021 FFIEC Census Data														
2021 Dun & Bradstreet Data														
2011-2015 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Table E-6

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Oklahoma City MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	441	96.1	77.8	34,602	91.7	85.4	444	95.1	73.0	36,025	91.7	81.9	98.0
Over \$1 Million	12	2.6		2,861	7.6		21	4.5		3,240	8.2		1.9
Revenue	6	1.3		263	0.7		2	0.4		26	0.1		0.1
Unknown													
Total	459	100.0		37,726	100.0		467	100.0		39,291	100.0		100.0
By Loan Size													
\$100,000 or Less	341	74.3	82.5	10,900	28.9	36.3	349	74.7	84.0	11,635	29.6	36.5	
\$100,001 - \$250,000	83	18.1	12.7	13,657	36.2	34.4	78	16.7	11.1	12,949	33.0	31.9	
\$250,001 - \$500,000	35	7.6	4.8	13,169	34.9	29.4	40	8.6	4.9	14,707	37.4	31.6	
Total	459	100.0	100.0	37,726	100.0	100.0	467	100.0	100.0	39,291	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	333	75.5		10,595	30.6		335	75.5		10,913	30.3		
\$100,001 - \$250,000	78	17.7		12,881	37.2		73	16.4		12,005	33.3		
\$250,001 - \$500,000	30	6.8		11,126	32.2		36	8.1		13,107	36.4		
Total	441	100.0		34,602	100.0		444	100.0		36,025	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Tulsa MSA AA

Table E-7 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	6	1.6	0.9	443	0.7	0.4	5	1.3	1.0	435	0.6	0.5	2.7
Moderate	69	18.1	13.3	7,108	10.7	8.3	91	23.2	14.4	12,328	16.9	9.3	19.4
Middle	189	49.5	43.2	31,676	47.5	39.0	185	47.2	43.0	33,214	45.5	39.2	45.7
Upper	118	30.9	42.7	27,428	41.1	52.3	111	28.3	41.6	26,999	37.0	51.0	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	382	100.0	100.0	66,655	100.0	100.0	392	100.0	100.0	72,976	100.0	100.0	100.0
Refinance Loans													
Low	1	0.3	0.3	34	0.1	0.2	6	2.4	0.5	392	1.0	0.3	2.7
Moderate	50	16.7	8.3	5,423	9.8	5.2	38	15.5	10.0	4,348	10.6	6.4	19.4
Middle	139	46.3	39.0	24,502	44.4	34.4	106	43.3	42.3	15,642	38.2	38.1	45.7
Upper	110	36.7	52.4	25,214	45.7	60.2	95	38.8	47.2	20,573	50.2	55.1	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	300	100.0	100.0	55,173	100.0	100.0	245	100.0	100.0	40,955	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.8	1.0	24	0.7	0.5	0	0.0	1.8	0	0.0	1.2	2.7
Moderate	16	28.6	14.4	833	26.0	11.4	13	18.3	13.8	442	13.2	10.9	19.4
Middle	28	50.0	37.5	1,777	55.4	33.6	41	57.7	42.1	1,865	55.7	39.4	45.7
Upper	11	19.6	47.0	575	17.9	54.5	17	23.9	42.3	1,043	31.1	48.5	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	56	100.0	100.0	3,209	100.0	100.0	71	100.0	100.0	3,350	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	4	23.5	12.2	863	11.7	4.2	0	0.0	4.4	0	0.0	2.7	9.5
Moderate	6	35.3	44.2	2,288	31.0	48.6	9	56.3	45.6	7,943	51.8	42.5	36.7
Middle	6	35.3	35.3	3,911	53.0	39.4	5	31.3	37.3	4,955	32.3	36.2	32.8
Upper	1	5.9	8.3	319	4.3	7.7	2	12.5	12.7	2,437	15.9	18.7	21.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	7,381	100.0	100.0	16	100.0	100.0	15,335	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	13	1.6	0.7	1,409	1.0	0.4	11	1.4	0.8	827	0.6	0.5	2.7
Moderate	152	18.8	11.5	16,214	11.9	8.3	155	20.1	12.7	25,308	18.5	9.7	19.4
Middle	389	48.0	41.3	63,864	46.8	36.9	362	46.9	42.7	57,499	42.1	38.7	45.7
Upper	256	31.6	46.6	54,859	40.2	54.4	244	31.6	43.7	53,072	38.8	51.0	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	810	100.0	100.0	136,346	100.0	100.0	772	100.0	100.0	136,706	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-7 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.3	0	0.0	0.0	0	0.0	0.8	0	0.0	0.2	2.7
Moderate	1	4.5	8.3	50	2.8	4.4	3	12.5	6.8	130	6.0	4.6	19.4
Middle	10	45.5	31.4	924	51.0	26.9	12	50.0	38.2	819	38.0	33.1	45.7
Upper	11	50.0	60.1	836	46.2	68.6	9	37.5	54.2	1,205	55.9	62.0	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	1,810	100.0	100.0	24	100.0	100.0	2,154	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	3.0	0.9	45	2.1	0.4	0	0.0	1.6	0	0.0	0.5	2.7
Moderate	10	30.3	15.8	512	24.2	8.6	0	0.0	8.3	0	0.0	6.2	19.4
Middle	17	51.5	43.0	1,074	50.7	32.8	7	46.7	44.1	341	37.5	40.6	45.7
Upper	5	15.2	40.2	487	23.0	58.1	8	53.3	46.0	569	62.5	52.7	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	100.0	2,118	100.0	100.0	15	100.0	100.0	910	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	1.3	0	0.0	0.5	0	0.0	1.1	0	0.0	1.0	2.7
Moderate	0	0.0	19.0	0	0.0	11.2	1	11.1	24.7	117	11.4	17.6	19.4
Middle	0	0.0	47.2	0	0.0	40.8	6	66.7	49.2	663	64.6	46.1	45.7
Upper	0	0.0	32.5	0	0.0	47.5	2	22.2	25.0	246	24.0	35.3	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	9	100.0	100.0	1,026	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-8

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	27	1.5	2.4	2,292	1.3	3.2	26	1.7	2.7	3,476	2.3	3.5	3.1
Moderate	397	22.6	20.7	44,718	24.6	23.5	292	19.3	19.9	31,207	20.7	23.2	22.7
Middle	879	50.1	41.7	86,780	47.8	42.9	808	53.3	41.9	70,803	46.9	43.1	40.6
Upper	453	25.8	34.8	47,884	26.4	30.2	390	25.7	34.6	45,382	30.1	30.1	33.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.2	0	0.0	0.9	0	0.0	0.2	
Total	1,756	100.0	100.0	181,674	100.0	100.0	1,516	100.0	100.0	150,868	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-9

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.1
Moderate	13	8.6	9.4	562	5.6	6.9	11	6.4	7.7	1,119	7.3	7.3	12.8
Middle	107	70.9	72.2	6,778	67.8	76.5	118	68.6	71.5	10,416	67.6	73.8	58.0
Upper	31	20.5	18.0	2,662	26.6	16.6	43	25.0	20.2	3,879	25.2	18.8	28.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.6	0	0.0	0.1	
Total	151	100.0	100.0	10,002	100.0	100.0	172	100.0	100.0	15,414	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-10 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	17	4.5	5.3	1,179	1.8	2.8	23	5.9	6.2	2,008	2.8	3.5	21.5
Moderate	60	15.7	19.6	7,581	11.4	14.3	58	14.8	17.9	8,497	11.6	13.4	17.7
Middle	78	20.4	21.1	12,615	18.9	19.4	67	17.1	19.1	12,805	17.5	18.1	20.3
Upper	143	37.4	36.8	34,136	51.2	48.2	137	34.9	30.7	33,184	45.5	40.1	40.5
Unknown	84	22.0	17.3	11,144	16.7	15.3	107	27.3	26.2	16,482	22.6	24.9	0.0
Total	382	100.0	100.0	66,655	100.0	100.0	392	100.0	100.0	72,976	100.0	100.0	100.0
Refinance Loans													
Low	9	3.0	2.9	779	1.4	1.4	9	3.7	5.0	841	2.1	2.7	21.5
Moderate	28	9.3	10.5	2,886	5.2	6.3	31	12.7	14.4	3,306	8.1	9.7	17.7
Middle	45	15.0	16.8	6,323	11.5	12.7	31	12.7	17.9	4,658	11.4	14.8	20.3
Upper	157	52.3	47.7	36,131	65.5	57.3	108	44.1	36.5	23,458	57.3	45.3	40.5
Unknown	61	20.3	22.1	9,054	16.4	22.3	66	26.9	26.2	8,692	21.2	27.6	0.0
Total	300	100.0	100.0	55,173	100.0	100.0	245	100.0	100.0	40,955	100.0	100.0	100.0
Home Improvement Loans													
Low	2	3.6	5.0	63	2.0	3.3	7	9.9	5.7	293	8.7	3.2	21.5
Moderate	10	17.9	12.9	480	15.0	9.9	12	16.9	14.2	555	16.6	11.2	17.7
Middle	7	12.5	17.9	333	10.4	14.6	12	16.9	18.9	377	11.3	15.6	20.3
Upper	24	42.9	55.3	1,317	41.0	61.1	33	46.5	51.2	1,597	47.7	59.5	40.5
Unknown	13	23.2	8.8	1,016	31.7	11.0	7	9.9	10.1	528	15.8	10.4	0.0
Total	56	100.0	100.0	3,209	100.0	100.0	71	100.0	100.0	3,350	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	30	3.8	4.1	2,136	1.7	2.1	40	5.3	5.6	3,162	2.6	3.1	21.5
Moderate	109	13.7	14.9	11,501	8.9	10.4	107	14.2	16.0	12,760	10.5	11.8	17.7
Middle	139	17.5	18.4	19,601	15.2	15.9	116	15.3	18.3	18,122	14.9	16.5	20.3
Upper	355	44.8	40.9	74,413	57.7	51.6	302	39.9	33.7	60,449	49.8	42.4	40.5
Unknown	160	20.2	21.6	21,314	16.5	20.1	191	25.3	26.3	26,878	22.1	26.1	0.0
Total	793	100.0	100.0	128,965	100.0	100.0	756	100.0	100.0	121,371	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-10 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.0	0	0.0	2.0	1	4.2	4.8	20	0.9	2.2	21.5
Moderate	3	13.6	11.6	130	7.2	5.9	4	16.7	12.0	210	9.7	6.2	17.7
Middle	1	4.5	15.8	90	5.0	10.8	2	8.3	13.1	75	3.5	7.2	20.3
Upper	17	77.3	60.1	1,540	85.1	71.6	15	62.5	61.4	1,699	78.9	75.1	40.5
Unknown	1	4.5	7.6	50	2.8	9.7	2	8.3	8.8	150	7.0	9.3	0.0
Total	22	100.0	100.0	1,810	100.0	100.0	24	100.0	100.0	2,154	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	6.1	6.3	115	5.4	2.4	0	0.0	9.1	0	0.0	4.8	21.5
Moderate	8	24.2	19.0	424	20.0	16.0	2	13.3	16.3	192	21.1	11.2	17.7
Middle	8	24.2	16.1	240	11.3	8.9	4	26.7	16.0	207	22.7	13.0	20.3
Upper	14	42.4	47.2	1,289	60.9	61.5	9	60.0	49.5	511	56.2	61.7	40.5
Unknown	1	3.0	11.4	50	2.4	11.2	0	0.0	9.1	0	0.0	9.3	0.0
Total	33	100.0	100.0	2,118	100.0	100.0	15	100.0	100.0	910	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	1.5	0	0.0	1.1	21.5
Moderate	0	0.0	0.9	0	0.0	0.8	0	0.0	0.9	9	0.9	1.1	17.7
Middle	0	0.0	0.4	0	0.0	0.4	0	0.0	0.2	0	0.0	0.2	20.3
Upper	0	0.0	0.4	0	0.0	0.7	0	0.0	1.1	0	0.0	1.7	40.5
Unknown	0	0.0	97.9	0	0.0	97.9	9	100.0	96.3	0	0.0	95.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	9	100.0	100.0	1,026	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-11

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Tulsa MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	439	25.0	33.5	46,317	25.5	23.5	452	29.8	43.2	55,029	36.5	28.4	91.2
Over \$1 Million	206	11.7		45,160	24.9		184	12.1		40,539	26.9		7.9
Revenue Unknown	1,111	63.3		90,197	49.6		880	58.0		55,300	36.7		0.9
Total	1,756	100.0		181,674	100.0		1,516	100.0		150,868	100.0		100.0
By Loan Size													
\$100,000 or Less	1,313	74.8	87.8	37,405	20.6	29.5	1,148	75.7	91.0	31,452	20.8	32.0	
\$100,001 - \$250,000	231	13.2	6.3	37,398	20.6	17.7	198	13.1	4.6	32,926	21.8	17.1	
\$250,001 - \$1 Million	212	12.1	5.9	106,871	58.8	52.8	170	11.2	4.4	86,490	57.3	50.9	
Total	1,756	100.0	100.0	181,674	100.0	100.0	1,516	100.0	100.0	150,868	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	326	74.3		10,377	22.4		312	69.0		11,335	20.6		
\$100,001 - \$250,000	63	14.4		10,753	23.2		77	17.0		12,970	23.6		
\$250,001 - \$1 Million	50	11.4		25,187	54.4		63	13.9		30,724	55.8		
Total	439	100.0		46,317	100.0		452	100.0		55,029	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-12

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Tulsa MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	146	96.7	77.1	9,285	92.8	84.0	150	87.2	68.0	12,275	79.6	77.7	98.7
Over \$1 Million	2	1.3		651	6.5		9	5.2		1,649	10.7		1.1
Revenue	3	2.0		66	0.7		13	7.6		1,490	9.7		0.3
Unknown													
Total	151	100.0		10,002	100.0		172	100.0		15,414	100.0		100.0
By Loan Size													
\$100,000 or Less	122	80.8	81.0	4,045	40.4	35.1	125	72.7	82.9	4,339	28.1	36.1	
\$100,001 - \$250,000	22	14.6	13.1	3,618	36.2	34.0	30	17.4	11.5	4,713	30.6	30.4	
\$250,001 - \$500,000	7	4.6	5.9	2,339	23.4	30.9	17	9.9	5.6	6,362	41.3	33.5	
Total	151	100.0	100.0	10,002	100.0	100.0	172	100.0	100.0	15,414	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	119	81.5		3,979	42.9		113	75.3		3,851	31.4		
\$100,001 - \$250,000	22	15.1		3,618	39.0		24	16.0		3,743	30.5		
\$250,001 - \$500,000	5	3.4		1,688	18.2		13	8.7		4,681	38.1		
Total	146	100.0		9,285	100.0		150	100.0		12,275	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Southern Oklahoma AA

Table E-13 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	6.9	7.6	965	3.2	5.9	18	6.8	8.5	1,806	5.4	6.6	9.1
Middle	155	63.3	68.2	20,598	68.1	68.9	169	63.8	68.5	21,677	64.4	69.4	66.4
Upper	73	29.8	24.1	8,674	28.7	25.1	78	29.4	22.9	10,176	30.2	24.0	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	245	100.0	100.0	30,237	100.0	100.0	265	100.0	100.0	33,659	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	5.1	6.1	937	4.5	5.1	4	3.3	5.9	505	3.1	5.0	9.1
Middle	114	72.2	66.2	15,943	75.8	67.6	86	71.7	67.2	11,154	69.0	68.4	66.4
Upper	36	22.8	27.7	4,158	19.8	27.2	30	25.0	26.8	4,508	27.9	26.6	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	158	100.0	100.0	21,038	100.0	100.0	120	100.0	100.0	16,167	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	8.9	9.1	61	4.2	6.3	4	8.7	8.1	113	5.1	7.1	9.1
Middle	30	66.7	65.9	1,005	69.5	70.1	32	69.6	68.3	1,690	76.2	64.8	66.4
Upper	11	24.4	25.0	381	26.3	23.6	10	21.7	23.7	414	18.7	28.1	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	1,447	100.0	100.0	46	100.0	100.0	2,217	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	23.1	0	0.0	16.1	0	0.0	20.2	29.3
Middle	2	100.0	60.0	716	100.0	58.4	3	75.0	67.9	459	62.4	58.2	46.5
Upper	0	0.0	20.0	0	0.0	18.5	1	25.0	16.1	277	37.6	21.7	24.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	716	100.0	100.0	4	100.0	100.0	736	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	35	7.1	7.1	2,168	3.9	6.3	29	6.3	7.5	2,983	5.4	6.4	9.1
Middle	325	66.2	67.0	39,181	70.9	67.8	310	66.8	68.0	36,420	65.9	68.4	66.4
Upper	131	26.7	25.8	13,919	25.2	26.0	125	26.9	24.4	15,831	28.7	25.0	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	491	100.0	100.0	55,268	100.0	100.0	464	100.0	100.0	55,234	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-13 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.0	0	0.0	5.6	0	0.0	7.7	0	0.0	5.1	9.1
Middle	6	66.7	71.0	295	50.4	78.2	6	75.0	72.5	351	61.5	73.2	66.4
Upper	3	33.3	17.0	290	49.6	16.2	2	25.0	19.8	220	38.5	21.7	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	585	100.0	100.0	8	100.0	100.0	571	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	18.8	9.9	205	16.5	6.5	3	14.3	11.3	559	29.7	12.3	9.1
Middle	18	56.3	65.8	624	50.1	66.7	14	66.7	73.9	1,089	57.8	69.4	66.4
Upper	8	25.0	24.3	416	33.4	26.8	4	19.0	14.8	236	12.5	18.3	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	32	100.0	100.0	1,245	100.0	100.0	21	100.0	100.0	1,884	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.1	0	0.0	4.4	0	0.0	5.5	0	0.0	2.0	9.1
Middle	0	0.0	61.5	0	0.0	58.9	0	0.0	60.4	0	0.0	50.6	66.4
Upper	0	0.0	32.5	0	0.0	36.7	0	0.0	34.1	0	0.0	47.4	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-14

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Southern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	78	6.6	13.6	7,274	8.9	14.3	53	4.0	10.7	2,618	4.1	12.0	16.0
Middle	779	66.4	65.0	48,311	59.1	62.6	935	70.3	65.9	37,847	59.3	63.8	62.3
Upper	316	26.9	20.4	26,170	32.0	22.7	342	25.7	21.8	23,405	36.6	23.5	21.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.3	0	0.0	1.6	0	0.0	0.6	
Total	1,173	100.0	100.0	81,755	100.0	100.0	1,330	100.0	100.0	63,870	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-15

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Southern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	1.4	4.9	689	3.5	6.0	6	2.6	4.5	506	3.1	4.4	5.7
Middle	285	80.3	70.0	15,262	77.1	71.3	182	77.4	72.8	13,312	81.5	76.2	75.3
Upper	65	18.3	25.1	3,838	19.4	22.8	47	20.0	22.4	2,522	15.4	19.3	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.1	
Total	355	100.0	100.0	19,789	100.0	100.0	235	100.0	100.0	16,340	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-16 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	17	6.9	3.9	775	2.6	1.9	12	4.5	4.2	881	2.6	2.2	20.3
Moderate	34	13.9	16.0	2,454	8.1	11.2	35	13.2	15.2	3,614	10.7	10.5	17.6
Middle	45	18.4	22.4	4,923	16.3	19.6	49	18.5	19.7	5,931	17.6	17.8	20.1
Upper	109	44.5	41.9	18,379	60.8	53.3	120	45.3	41.0	18,380	54.6	50.8	42.0
Unknown	40	16.3	15.9	3,706	12.3	14.1	49	18.5	19.9	4,853	14.4	18.7	0.0
Total	245	100.0	100.0	30,237	100.0	100.0	265	100.0	100.0	33,659	100.0	100.0	100.0
Refinance Loans													
Low	3	1.9	3.4	230	1.1	1.3	5	4.2	3.6	243	1.5	1.6	20.3
Moderate	12	7.6	9.5	924	4.4	5.5	15	12.5	9.8	832	5.1	6.1	17.6
Middle	26	16.5	15.2	2,308	11.0	11.1	26	21.7	17.6	2,583	16.0	14.0	20.1
Upper	87	55.1	50.4	14,362	68.3	58.5	61	50.8	46.6	11,126	68.8	53.9	42.0
Unknown	30	19.0	21.5	3,214	15.3	23.7	13	10.8	22.4	1,383	8.6	24.3	0.0
Total	158	100.0	100.0	21,038	100.0	100.0	120	100.0	100.0	16,167	100.0	100.0	100.0
Home Improvement Loans													
Low	4	8.9	7.4	53	3.7	3.8	3	6.5	5.9	87	3.9	3.7	20.3
Moderate	4	8.9	10.8	92	6.4	7.5	5	10.9	11.8	140	6.3	6.5	17.6
Middle	9	20.0	19.3	273	18.9	19.1	8	17.4	18.8	288	13.0	16.9	20.1
Upper	25	55.6	52.3	948	65.5	58.3	22	47.8	52.7	1,209	54.5	61.9	42.0
Unknown	3	6.7	10.2	81	5.6	11.3	8	17.4	10.8	493	22.2	11.0	0.0
Total	45	100.0	100.0	1,447	100.0	100.0	46	100.0	100.0	2,217	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	27	5.5	3.7	1,146	2.1	1.6	22	4.8	4.0	1,278	2.3	2.0	20.3
Moderate	54	11.0	12.5	3,640	6.7	8.3	58	12.6	12.7	4,652	8.5	8.6	17.6
Middle	91	18.6	18.5	7,893	14.5	15.2	87	18.9	18.6	8,980	16.5	16.0	20.1
Upper	242	49.5	44.7	34,847	63.9	54.8	222	48.3	43.4	32,827	60.2	52.1	42.0
Unknown	75	15.3	20.6	7,026	12.9	20.2	71	15.4	21.2	6,761	12.4	21.3	0.0
Total	489	100.0	100.0	54,552	100.0	100.0	460	100.0	100.0	54,498	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-16 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	7.0	0	0.0	5.3	0	0.0	5.5	0	0.0	5.3	20.3
Moderate	0	0.0	7.0	0	0.0	4.1	0	0.0	9.9	0	0.0	6.8	17.6
Middle	3	33.3	16.0	170	29.1	12.3	1	12.5	11.0	120	21.0	9.5	20.1
Upper	5	55.6	57.0	405	69.2	67.2	7	87.5	64.8	451	79.0	72.0	42.0
Unknown	1	11.1	13.0	10	1.7	11.1	0	0.0	8.8	0	0.0	6.4	0.0
Total	9	100.0	100.0	585	100.0	100.0	8	100.0	100.0	571	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	3	9.4	8.1	88	7.1	3.8	2	9.5	8.7	67	3.6	3.8	20.3
Moderate	4	12.5	15.3	170	13.7	12.9	3	14.3	13.9	66	3.5	10.1	17.6
Middle	8	25.0	26.1	219	17.6	24.3	3	14.3	21.7	58	3.1	15.1	20.1
Upper	16	50.0	45.9	753	60.5	55.1	12	57.1	50.4	1,661	88.2	65.9	42.0
Unknown	1	3.1	4.5	15	1.2	3.9	1	4.8	5.2	32	1.7	5.0	0.0
Total	32	100.0	100.0	1,245	100.0	100.0	21	100.0	100.0	1,884	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	1.0	20.3
Moderate	0	0.0	0.9	0	0.0	0.5	0	0.0	0.0	0	0.0	0.0	17.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	0.5	20.1
Upper	0	0.0	2.2	0	0.0	2.8	0	0.0	0.0	0	0.0	0.0	42.0
Unknown	0	0.0	97.0	0	0.0	96.7	0	0.0	97.8	0	0.0	98.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-17

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southern Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	436	37.2	38.0	29,163	35.7	36.1	365	27.4	43.3	25,608	40.1	39.9	89.9
Over \$1 Million	90	7.7		19,385	23.7		85	6.4		13,254	20.8		8.0
Revenue Unknown	647	55.2		33,207	40.6		880	66.2		25,008	39.2		2.1
Total	1,173	100.0		81,755	100.0		1,330	100.0		63,870	100.0		100.0
By Loan Size													
\$100,000 or Less	967	82.4	88.4	25,954	31.7	37.2	1,194	89.8	91.1	24,732	38.7	38.6	
\$100,001 - \$250,000	131	11.2	7.0	20,879	25.5	21.5	85	6.4	5.5	13,981	21.9	21.7	
\$250,001 - \$1 Million	75	6.4	4.6	34,922	42.7	41.3	51	3.8	3.3	25,157	39.4	39.7	
Total	1,173	100.0	100.0	81,755	100.0	100.0	1,330	100.0	100.0	63,870	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	365	83.7		11,582	39.7		306	83.8		10,650	41.6		
\$100,001 - \$250,000	49	11.2		7,558	25.9		41	11.2		6,528	25.5		
\$250,001 - \$1 Million	22	5.0		10,023	34.4		18	4.9		8,430	32.9		
Total	436	100.0		29,163	100.0		365	100.0		25,608	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-18

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southern Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	345	97.2	90.3	17,674	89.3	90.0	225	95.7	63.4	14,310	87.6	83.7	98.5
Over \$1 Million	7	2.0		1,837	9.3		8	3.4		1,813	11.1		1.3
Revenue	3	0.8		278	1.4		2	0.9		217	1.3		0.2
Unknown													
Total	355	100.0		19,789	100.0		235	100.0		16,340	100.0		100.0
By Loan Size													
\$100,000 or Less	308	86.8	88.1	8,961	45.3	51.4	191	81.3	90.7	6,082	37.2	51.8	
\$100,001 - \$250,000	29	8.2	8.8	4,238	21.4	27.6	27	11.5	7.2	4,475	27.4	29.7	
\$250,001 - \$500,000	18	5.1	3.1	6,590	33.3	21.0	17	7.2	2.1	5,783	35.4	18.5	
Total	355	100.0	100.0	19,789	100.0	100.0	235	100.0	100.0	16,340	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	304	88.1		8,856	50.1		187	83.1		5,964	41.7		
\$100,001 - \$250,000	27	7.8		3,788	21.4		24	10.7		3,793	26.5		
\$250,001 - \$500,000	14	4.1		5,030	28.5		14	6.2		4,553	31.8		
Total	345	100.0		17,674	100.0		225	100.0		14,310	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Eastern Oklahoma AA

Table E-19 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Eastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	0.5	0.3	169	0.5	0.2	0	0.0	0.4	0	0.0	0.3	0.7
Moderate	17	8.8	10.3	1,498	4.6	7.3	38	13.4	13.1	2,856	6.9	9.6	13.9
Middle	153	79.3	72.9	27,618	85.1	75.6	206	72.8	69.9	32,521	78.8	72.7	72.3
Upper	22	11.4	16.6	3,159	9.7	16.8	39	13.8	16.6	5,871	14.2	17.4	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	193	100.0	100.0	32,444	100.0	100.0	283	100.0	100.0	41,248	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.2	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0.7
Moderate	9	6.9	8.7	721	3.8	6.6	18	12.7	8.6	1,197	6.3	6.8	13.9
Middle	96	73.3	72.4	15,477	81.7	74.9	106	74.6	72.7	14,845	78.7	74.8	72.3
Upper	26	19.8	18.6	2,746	14.5	18.2	18	12.7	18.4	2,827	15.0	18.2	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	131	100.0	100.0	18,944	100.0	100.0	142	100.0	100.0	18,869	100.0	100.0	100.0
Home Improvement Loans													
Low	1	2.1	1.6	25	1.0	0.4	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	6	12.5	10.3	223	9.3	9.8	6	10.7	13.0	239	7.3	8.2	13.9
Middle	32	66.7	66.3	1,793	74.6	68.9	43	76.8	70.9	2,784	84.7	74.0	72.3
Upper	9	18.8	21.7	362	15.1	20.9	7	12.5	16.1	262	8.0	17.8	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	48	100.0	100.0	2,403	100.0	100.0	56	100.0	100.0	3,285	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	6.3	0	0.0	9.0	0	0.0	5.9	0	0.0	12.7	5.1
Moderate	2	28.6	28.1	293	9.8	21.5	2	40.0	32.4	2,385	84.5	32.3	26.0
Middle	5	71.4	65.6	2,691	90.2	69.5	3	60.0	52.9	436	15.5	45.9	52.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	8.8	0	0.0	9.1	16.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	2,984	100.0	100.0	5	100.0	100.0	2,821	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	0.5	0.3	194	0.3	0.4	0	0.0	0.3	0	0.0	0.5	0.7
Moderate	36	8.5	9.9	2,830	4.8	7.3	111	15.8	11.7	8,121	10.7	9.0	13.9
Middle	321	75.9	72.4	49,280	83.6	75.2	520	74.1	71.3	58,285	77.1	73.2	72.3
Upper	64	15.1	17.5	6,658	11.3	17.1	71	10.1	16.6	9,211	12.2	17.3	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	423	100.0	100.0	58,962	100.0	100.0	702	100.0	100.0	75,617	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-19 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Eastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	1	3.1	5.1	50	3.5	6.1	1	4.5	2.6	45	4.8	1.9	13.9
Middle	26	81.3	79.7	1,069	73.8	79.2	20	90.9	87.2	859	92.0	84.9	72.3
Upper	5	15.6	15.3	330	22.8	14.8	1	4.5	10.3	30	3.2	13.2	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	32	100.0	100.0	1,449	100.0	100.0	22	100.0	100.0	934	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	1	8.3	15.4	45	6.1	6.7	1	7.7	4.9	4	0.7	2.0	13.9
Middle	9	75.0	67.9	632	85.6	76.2	11	84.6	90.2	559	93.9	92.9	72.3
Upper	2	16.7	16.7	61	8.3	17.1	1	7.7	4.9	32	5.4	5.1	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	738	100.0	100.0	13	100.0	100.0	595	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.5	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	0	0.0	12.9	0	0.0	7.3	45	24.9	22.8	1,395	17.7	18.2	13.9
Middle	0	0.0	68.7	0	0.0	74.6	131	72.4	72.5	6,281	79.9	76.3	72.3
Upper	0	0.0	17.9	0	0.0	17.7	5	2.8	4.7	189	2.4	5.5	13.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	181	100.0	100.0	7,865	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-20

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Eastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	51	6.9	4.3	4,954	8.8	5.3	37	4.1	4.4	5,521	8.0	6.9	6.3
Moderate	175	23.7	20.2	12,505	22.1	18.2	152	16.7	16.3	13,210	19.1	15.2	22.8
Middle	438	59.3	62.6	31,141	55.1	61.4	630	69.4	64.9	44,156	64.0	65.0	60.4
Upper	75	10.1	12.1	7,905	14.0	14.7	89	9.8	13.1	6,140	8.9	11.7	10.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.4	0	0.0	1.3	0	0.0	1.2	
Total	739	100.0	100.0	56,505	100.0	100.0	908	100.0	100.0	69,027	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-21

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Eastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	0.7	0.3	3	0.0	0.4	0	0.0	0.3	0	0.0	0.3	0.6
Moderate	7	4.7	9.1	225	2.8	8.6	12	3.1	7.9	1,491	5.4	9.1	11.5
Middle	130	87.2	79.7	7,208	89.0	81.7	336	87.3	82.4	24,006	86.3	81.9	73.2
Upper	11	7.4	10.5	664	8.2	9.2	37	9.6	9.0	2,335	8.4	8.6	14.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.0	0	0.0	0.4	0	0.0	0.1	
Total	149	100.0	100.0	8,100	100.0	100.0	385	100.0	100.0	27,832	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-22 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Eastern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	9	4.7	4.8	672	2.1	2.3	12	4.2	4.3	1,092	2.6	2.1	24.0
Moderate	37	19.2	15.5	3,651	11.3	10.2	45	15.9	14.1	5,117	12.4	9.7	17.3
Middle	33	17.1	18.0	4,686	14.4	15.4	44	15.5	17.2	5,826	14.1	14.7	21.4
Upper	90	46.6	43.0	20,090	61.9	55.5	107	37.8	36.9	22,849	55.4	47.5	37.4
Unknown	24	12.4	18.7	3,345	10.3	16.5	75	26.5	27.4	6,364	15.4	26.0	0.0
Total	193	100.0	100.0	32,444	100.0	100.0	283	100.0	100.0	41,248	100.0	100.0	100.0
Refinance Loans													
Low	2	1.5	2.9	125	0.7	1.3	9	6.3	3.1	507	2.7	1.4	24.0
Moderate	17	13.0	7.7	1,807	9.5	4.5	17	12.0	9.0	1,339	7.1	5.5	17.3
Middle	20	15.3	15.7	1,802	9.5	11.5	26	18.3	16.7	2,742	14.5	13.1	21.4
Upper	74	56.5	48.8	11,680	61.7	55.9	64	45.1	41.8	11,585	61.4	50.9	37.4
Unknown	18	13.7	24.9	3,530	18.6	26.9	26	18.3	29.4	2,696	14.3	29.1	0.0
Total	131	100.0	100.0	18,944	100.0	100.0	142	100.0	100.0	18,869	100.0	100.0	100.0
Home Improvement Loans													
Low	1	2.1	1.6	31	1.3	1.1	1	1.8	3.1	10	0.3	1.5	24.0
Moderate	3	6.3	10.9	79	3.3	8.7	7	12.5	11.7	277	8.4	7.8	17.3
Middle	4	8.3	16.3	59	2.5	10.7	9	16.1	18.4	509	15.5	16.3	21.4
Upper	32	66.7	60.3	1,769	73.6	67.3	25	44.6	52.0	1,690	51.4	61.0	37.4
Unknown	8	16.7	10.9	465	19.4	12.2	14	25.0	14.8	799	24.3	13.3	0.0
Total	48	100.0	100.0	2,403	100.0	100.0	56	100.0	100.0	3,285	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	14	3.4	3.9	846	1.5	1.9	23	3.3	3.6	1,619	2.2	1.8	24.0
Moderate	60	14.4	11.8	5,587	10.0	7.7	71	10.2	11.6	6,784	9.3	7.9	17.3
Middle	64	15.4	16.6	6,731	12.0	13.4	81	11.6	16.5	9,145	12.6	13.8	21.4
Upper	226	54.3	44.7	35,399	63.2	55.1	216	31.0	38.1	37,246	51.2	48.8	37.4
Unknown	52	12.5	22.9	7,415	13.2	21.9	306	43.9	30.2	18,002	24.7	27.7	0.0
Total	416	100.0	100.0	55,978	100.0	100.0	697	100.0	100.0	72,796	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-22 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Eastern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	2	6.3	10.2	18	1.2	2.8	1	4.5	2.6	10	1.1	0.4	24.0
Moderate	3	9.4	10.2	50	3.5	10.7	2	9.1	20.5	51	5.5	24.6	17.3
Middle	5	15.6	15.3	134	9.2	11.9	2	9.1	12.8	68	7.3	8.1	21.4
Upper	22	68.8	62.7	1,247	86.1	73.2	15	68.2	53.8	767	82.1	59.9	37.4
Unknown	0	0.0	1.7	0	0.0	1.4	2	9.1	10.3	38	4.1	7.0	0.0
Total	32	100.0	100.0	1,449	100.0	100.0	22	100.0	100.0	934	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	9.0	0	0.0	4.9	0	0.0	2.4	0	0.0	1.2	24.0
Moderate	0	0.0	7.7	0	0.0	4.8	0	0.0	12.2	0	0.0	6.9	17.3
Middle	2	16.7	23.1	50	6.8	9.5	0	0.0	20.7	0	0.0	8.6	21.4
Upper	8	66.7	53.8	613	83.1	77.1	5	38.5	48.8	355	59.7	73.0	37.4
Unknown	2	16.7	6.4	75	10.2	3.7	8	61.5	15.9	240	40.3	10.3	0.0
Total	12	100.0	100.0	738	100.0	100.0	13	100.0	100.0	595	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	24.0
Moderate	0	0.0	0.5	0	0.0	1.0	0	0.0	0.0	181	2.3	0.0	17.3
Middle	0	0.0	0.5	0	0.0	0.8	0	0.0	0.0	0	0.0	0.0	21.4
Upper	0	0.0	0.5	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	37.4
Unknown	0	0.0	98.5	0	0.0	98.0	181	100.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	181	100.0	100.0	7,865	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-23

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Eastern Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	330	44.7	35.2	23,955	42.4	29.4	317	34.9	44.6	22,634	32.8	30.2	90.3
Over \$1 Million	31	4.2		9,719	17.2		35	3.9		10,268	14.9		7.7
Revenue Unknown	378	51.2		22,831	40.4		556	61.2		36,125	52.3		2.1
Total	739	100.0		56,505	100.0		908	100.0		69,027	100.0		100.0
By Loan Size													
\$100,000 or Less	628	85.0	88.3	18,377	32.5	30.5	746	82.2	89.7	20,492	29.7	30.4	
\$100,001 - \$250,000	58	7.8	6.2	9,434	16.7	17.8	91	10.0	5.4	15,093	21.9	18.0	
\$250,001 - \$1 Million	53	7.2	5.5	28,694	50.8	51.7	71	7.8	4.9	33,442	48.4	51.6	
Total	739	100.0	100.0	56,505	100.0	100.0	908	100.0	100.0	69,027	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	281	85.2		9,259	38.7		264	83.3		8,506	37.6		
\$100,001 - \$250,000	30	9.1		4,630	19.3		29	9.1		4,570	20.2		
\$250,001 - \$1 Million	19	5.8		10,066	42.0		24	7.6		9,558	42.2		
Total	330	100.0		23,955	100.0		317	100.0		22,634	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-24

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Eastern Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	149	100.0	79.1	8,100	100.0	88.9	199	51.7	48.2	11,283	40.5	56.9	99.4
Over \$1 Million	0	0.0		0	0.0		2	0.5		130	0.5		0.0
Revenue	0	0.0		0	0.0		184	47.8		16,419	59.0		0.6
Unknown	0	0.0											
Total	149	100.0		8,100	100.0		385	100.0		27,832	100.0		100.0
By Loan Size													
\$100,000 or Less	127	85.2	83.6	3,903	48.2	41.4	307	79.7	86.7	10,279	36.9	43.8	
\$100,001 - \$250,000	19	12.8	13.2	3,200	39.5	38.7	55	14.3	9.9	9,306	33.4	32.3	
\$250,001 - \$500,000	3	2.0	3.1	997	12.3	19.8	23	6.0	3.4	8,247	29.6	23.9	
Total	149	100.0	100.0	8,100	100.0	100.0	385	100.0	100.0	27,832	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	127	85.2		3,903	48.2		170	85.4		5,269	46.7		
\$100,001 - \$250,000	19	12.8		3,200	39.5		25	12.6		4,566	40.5		
\$250,001 - \$500,000	3	2.0		997	12.3		4	2.0		1,448	12.8		
Total	149	100.0		8,100	100.0		199	100.0		11,283	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Central Oklahoma AA

Table E-25 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	1.3	0.9	78	0.4	0.5	1	0.7	0.7	105	0.5	0.3	1.3
Moderate	27	17.3	15.4	2,444	11.3	11.2	22	15.4	14.1	1,719	8.3	10.0	14.1
Middle	86	55.1	55.9	12,003	55.4	53.7	83	58.0	61.1	11,438	55.6	58.6	66.6
Upper	41	26.3	27.6	7,140	33.0	34.5	37	25.9	24.1	7,325	35.6	31.1	17.9
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	156	100.0	100.0	21,665	100.0	100.0	143	100.0	100.0	20,587	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.3	0	0.0	0.0	1	1.0	0.3	63	0.6	0.1	1.3
Moderate	15	11.4	8.9	791	5.4	5.9	15	14.4	9.5	1,027	9.5	6.4	14.1
Middle	83	62.9	58.4	8,172	56.2	55.7	70	67.3	62.2	7,274	67.6	61.3	66.6
Upper	34	25.8	32.4	5,581	38.4	38.3	18	17.3	28.0	2,403	22.3	32.2	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	132	100.0	100.0	14,544	100.0	100.0	104	100.0	100.0	10,767	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.1	0	0.0	1.1	0	0.0	1.2	0	0.0	2.0	1.3
Moderate	8	25.8	18.4	220	22.1	16.3	5	16.1	20.2	334	18.8	17.0	14.1
Middle	19	61.3	67.8	523	52.6	65.8	22	71.0	61.9	1,097	61.8	60.1	66.6
Upper	4	12.9	12.6	252	25.3	16.9	4	12.9	16.7	343	19.3	20.9	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	995	100.0	100.0	31	100.0	100.0	1,774	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	23.1	0	0.0	10.9	14.9
Moderate	1	50.0	22.2	305	58.8	5.7	3	75.0	30.8	1,508	85.8	19.8	22.8
Middle	1	50.0	77.8	214	41.2	94.3	1	25.0	38.5	250	14.2	65.5	56.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	7.7	0	0.0	3.8	5.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	519	100.0	100.0	4	100.0	100.0	1,758	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	0.6	0.6	78	0.2	0.3	2	0.6	0.7	168	0.5	0.4	1.3
Moderate	54	15.1	13.2	3,818	9.6	9.0	48	15.5	12.6	4,735	12.9	8.9	14.1
Middle	217	60.6	57.7	22,559	56.8	56.0	196	63.2	61.6	21,035	57.4	59.8	66.6
Upper	85	23.7	28.4	13,279	33.4	34.6	64	20.6	25.1	10,710	29.2	30.8	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	358	100.0	100.0	39,734	100.0	100.0	310	100.0	100.0	36,648	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E- 25 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.0	0	0.0	0.5	1.3
Moderate	1	5.9	18.8	20	2.7	12.7	0	0.0	10.0	0	0.0	4.6	14.1
Middle	12	70.6	56.3	556	76.0	64.3	7	70.0	62.0	391	70.3	64.9	66.6
Upper	4	23.5	25.0	156	21.3	22.9	3	30.0	26.0	165	29.7	30.1	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	732	100.0	100.0	10	100.0	100.0	556	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.3
Moderate	2	10.0	12.5	38	3.0	14.4	3	16.7	12.5	147	12.2	5.7	14.1
Middle	16	80.0	68.8	1,091	85.3	72.6	13	72.2	59.4	585	48.5	54.1	66.6
Upper	2	10.0	18.8	150	11.7	12.9	2	11.1	28.1	474	39.3	40.2	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	1,279	100.0	100.0	18	100.0	100.0	1,206	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	2.7	0	0.0	1.4	1.3
Moderate	0	0.0	25.0	0	0.0	16.5	0	0.0	21.6	0	0.0	17.8	14.1
Middle	0	0.0	60.0	0	0.0	63.6	0	0.0	70.3	0	0.0	72.3	66.6
Upper	0	0.0	15.0	0	0.0	19.9	0	0.0	5.4	0	0.0	8.5	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-26

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Low	37	4.9	5.8	2,720	4.7	6.0	17	1.9	4.4	1,036	2.1	4.3	6.7
Moderate	160	21.4	17.5	14,389	25.0	21.0	147	16.3	15.7	11,611	23.9	22.1	19.9
Middle	454	60.7	60.3	32,002	55.6	53.5	629	69.7	63.4	28,805	59.4	57.5	56.4
Upper	97	13.0	15.5	8,429	14.6	19.0	109	12.1	15.8	7,069	14.6	16.0	17.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.5	0	0.0	0.6	0	0.0	0.1	
Total	748	100.0	100.0	57,540	100.0	100.0	902	100.0	100.0	48,521	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-27

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Central Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.6
Moderate	18	6.6	6.4	431	2.9	3.3	10	4.6	6.8	420	3.2	5.0	3.6
Middle	220	80.6	80.9	12,256	83.3	83.0	180	82.2	80.2	11,276	84.7	84.7	78.8
Upper	35	12.8	12.6	2,031	13.8	13.5	29	13.2	12.6	1,623	12.2	10.2	17.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.1	
Total	273	100.0	100.0	14,718	100.0	100.0	219	100.0	100.0	13,319	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-28 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Central Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	5	3.2	4.7	384	1.8	2.2	9	6.3	4.0	725	3.5	2.1	21.2
Moderate	23	14.7	15.8	1,948	9.0	11.0	22	15.4	15.1	2,500	12.1	10.6	18.5
Middle	38	24.4	23.6	3,965	18.3	21.3	27	18.9	23.8	3,388	16.5	22.6	20.9
Upper	70	44.9	38.7	13,349	61.6	50.4	68	47.6	34.3	12,064	58.6	43.1	39.4
Unknown	20	12.8	17.3	2,019	9.3	15.2	17	11.9	22.8	1,910	9.3	21.6	0.0
Total	156	100.0	100.0	21,665	100.0	100.0	143	100.0	100.0	20,587	100.0	100.0	100.0
Refinance Loans													
Low	7	5.3	2.8	310	2.1	1.2	1	1.0	3.3	119	1.1	1.7	21.2
Moderate	19	14.4	7.4	1,335	9.2	4.4	7	6.7	8.0	402	3.7	5.1	18.5
Middle	27	20.5	15.9	2,151	14.8	12.5	20	19.2	19.7	1,771	16.4	15.7	20.9
Upper	69	52.3	45.3	9,785	67.3	50.6	53	51.0	43.7	6,537	60.7	49.6	39.4
Unknown	10	7.6	28.6	963	6.6	31.3	23	22.1	25.3	1,938	18.0	27.9	0.0
Total	132	100.0	100.0	14,544	100.0	100.0	104	100.0	100.0	10,767	100.0	100.0	100.0
Home Improvement Loans													
Low	2	6.5	5.7	19	1.9	3.2	3	9.7	3.6	51	2.9	0.9	21.2
Moderate	5	16.1	11.5	178	17.9	10.5	7	22.6	15.5	228	12.9	11.8	18.5
Middle	8	25.8	26.4	198	19.9	21.5	6	19.4	21.4	404	22.8	21.2	20.9
Upper	12	38.7	43.7	455	45.7	51.9	12	38.7	41.7	809	45.6	44.4	39.4
Unknown	4	12.9	12.6	145	14.6	12.9	3	9.7	17.9	282	15.9	21.7	0.0
Total	31	100.0	100.0	995	100.0	100.0	31	100.0	100.0	1,774	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	15	4.2	3.8	768	2.0	1.7	14	4.6	3.7	935	2.7	1.9	21.2
Moderate	51	14.3	11.6	3,683	9.4	7.9	39	12.7	12.0	3,348	9.6	8.3	18.5
Middle	84	23.6	20.0	6,911	17.6	17.2	59	19.3	21.9	5,991	17.2	19.8	20.9
Upper	172	48.3	41.2	24,726	63.1	49.7	151	49.3	38.5	20,486	58.7	45.6	39.4
Unknown	34	9.6	23.4	3,127	8.0	23.5	43	14.1	23.9	4,130	11.8	24.3	0.0
Total	356	100.0	100.0	39,215	100.0	100.0	306	100.0	100.0	34,890	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-28 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Central Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	3.1	0	0.0	2.4	0	0.0	0.0	0	0.0	0.0	21.2
Moderate	2	11.8	7.8	40	5.5	2.5	0	0.0	6.0	0	0.0	2.3	18.5
Middle	2	11.8	17.2	55	7.5	16.0	0	0.0	22.0	0	0.0	23.1	20.9
Upper	13	76.5	68.8	637	87.0	76.4	10	100.0	68.0	556	100.0	72.6	39.4
Unknown	0	0.0	3.1	0	0.0	2.7	0	0.0	4.0	0	0.0	2.0	0.0
Total	17	100.0	100.0	732	100.0	100.0	10	100.0	100.0	556	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	5.0	6.3	55	4.3	4.1	1	5.6	6.3	40	3.3	4.4	21.2
Moderate	2	10.0	14.6	182	14.2	16.4	3	16.7	14.1	218	18.1	8.9	18.5
Middle	9	45.0	35.4	542	42.4	40.2	6	33.3	23.4	428	35.5	27.0	20.9
Upper	8	40.0	43.8	500	39.1	39.2	8	44.4	48.4	520	43.1	53.4	39.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	7.8	0	0.0	6.3	0.0
Total	20	100.0	100.0	1,279	100.0	100.0	18	100.0	100.0	1,206	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.2
Moderate	0	0.0	1.3	0	0.0	1.0	0	0.0	0.0	0	0.0	0.0	18.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	39.4
Unknown	0	0.0	98.8	0	0.0	99.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-29

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Central Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	236	31.6	32.2	15,158	26.3	31.9	226	25.1	40.8	12,830	26.4	36.3	90.5
Over \$1 Million	67	9.0		16,145	28.1		58	6.4		15,852	32.7		7.2
Revenue Unknown	445	59.5		26,237	45.6		618	68.5		19,839	40.9		2.2
Total	748	100.0		57,540	100.0		902	100.0		48,521	100.0		100.0
By Loan Size													
\$100,000 or Less	620	82.9	87.7	17,770	30.9	35.8	809	89.7	91.5	16,707	34.4	39.6	
\$100,001 - \$250,000	71	9.5	7.4	11,348	19.7	21.2	44	4.9	4.6	7,196	14.8	17.0	
\$250,001 - \$1 Million	57	7.6	4.8	28,422	49.4	43.0	49	5.4	3.9	24,618	50.7	43.4	
Total	748	100.0	100.0	57,540	100.0	100.0	902	100.0	100.0	48,521	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	200	84.7		5,912	39.0		200	88.5		6,252	48.7		
\$100,001 - \$250,000	24	10.2		3,889	25.7		17	7.5		2,787	21.7		
\$250,001 - \$1 Million	12	5.1		5,357	35.3		9	4.0		3,791	29.5		
Total	236	100.0		15,158	100.0		226	100.0		12,830	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-30

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Central Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	265	97.1	87.2	13,887	94.4	92.8	211	96.3	75.4	12,220	91.7	89.4	100.0
Over \$1 Million	6	2.2		807	5.5		4	1.8		461	3.5		0.0
Revenue	2	0.7		24	0.2		4	1.8		638	4.8		0.0
Unknown													
Total	273	100.0		14,718	100.0		219	100.0		13,319	100.0		100.0
By Loan Size													
\$100,000 or Less	237	86.8	87.0	6,410	43.6	44.9	182	83.1	87.0	5,853	43.9	46.3	
\$100,001 - \$250,000	24	8.8	9.9	3,812	25.9	31.6	27	12.3	10.2	3,973	29.8	32.3	
\$250,001 - \$500,000	12	4.4	3.1	4,496	30.5	23.5	10	4.6	2.8	3,493	26.2	21.4	
Total	273	100.0	100.0	14,718	100.0	100.0	219	100.0	100.0	13,319	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	232	87.5		6,162	44.4		178	84.4		5,679	46.5		
\$100,001 - \$250,000	21	7.9		3,229	23.3		24	11.4		3,480	28.5		
\$250,001 - \$500,000	12	4.5		4,496	32.4		9	4.3		3,061	25.0		
Total	265	100.0		13,887	100.0		211	100.0		12,220	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

APPENDIX F – LIMITED-SCOPE REVIEW TABLES

Lawton MSA AA

Table F-1 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lawton MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	8	6.8	2.3	460	3.4	1.1	5.0
Moderate	26	22.2	14.3	1,817	13.4	10.1	14.6
Middle	56	47.9	54.1	6,326	46.6	50.9	49.6
Upper	23	19.7	28.2	4,575	33.7	37.0	29.8
Unknown	4	3.4	1.1	399	2.9	0.8	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	117	100.0	100.0	13,577	100.0	100.0	100.0
Refinance Loans							
Low	1	2.4	1.6	35	0.8	0.8	5.0
Moderate	5	11.9	13.9	155	3.7	8.9	14.6
Middle	19	45.2	49.6	1,783	42.5	46.4	49.6
Upper	16	38.1	34.3	2,179	52.0	43.5	29.8
Unknown	1	2.4	0.6	39	0.9	0.5	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	4,191	100.0	100.0	100.0
Home Improvement Loans							
Low	2	5.1	2.9	36	1.7	1.0	5.0
Moderate	7	17.9	16.4	355	16.3	12.7	14.6
Middle	18	46.2	47.9	1,117	51.3	44.8	49.6
Upper	12	30.8	31.4	669	30.7	40.2	29.8
Unknown	0	0.0	1.4	0	0.0	1.2	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	2,177	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	21.2	0	0.0	13.3	8.4
Moderate	1	100.0	39.4	244	100.0	16.7	34.8
Middle	0	0.0	27.3	0	0.0	40.0	44.1
Upper	0	0.0	9.1	0	0.0	27.0	12.0
Unknown	0	0.0	3.0	0	0.0	2.9	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	244	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	11	4.7	2.4	531	2.5	1.9	5.0
Moderate	46	19.7	14.7	2,839	13.2	10.4	14.6
Middle	104	44.4	52.0	9,615	44.8	49.0	49.6
Upper	67	28.6	29.8	8,025	37.4	37.8	29.8
Unknown	6	2.6	1.1	463	2.2	0.9	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	234	100.0	100.0	21,473	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-1 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lawton MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	2.1	0	0.0	3.1	5.0
Moderate	3	14.3	19.1	118	15.4	12.8	14.6
Middle	6	28.6	29.8	221	28.9	31.4	49.6
Upper	11	52.4	46.8	402	52.5	51.7	29.8
Unknown	1	4.8	2.1	25	3.3	1.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	21	100.0	100.0	766	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.0	0	0.0	0.2	5.0
Moderate	4	28.6	15.7	150	29.0	13.8	14.6
Middle	5	35.7	41.2	168	32.4	34.1	49.6
Upper	5	35.7	39.2	200	38.6	50.8	29.8
Unknown	0	0.0	2.0	0	0.0	1.1	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	518	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	4.5	0	0.0	1.8	5.0
Moderate	0	0.0	18.2	0	0.0	16.8	14.6
Middle	0	0.0	47.7	0	0.0	48.3	49.6
Upper	0	0.0	29.5	0	0.0	33.1	29.8
Unknown	0	0.0	0.0	0	0.0	0.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-2

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Lawton MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	16	9.4	5.4	779	4.1	3.5	6.4
Moderate	63	36.8	26.8	8,875	47.0	39.2	32.9
Middle	41	24.0	35.7	5,000	26.5	28.1	37.2
Upper	50	29.2	29.2	4,017	21.3	25.7	21.0
Unknown	1	0.6	2.0	232	1.2	3.2	2.5
Tract-Unk	0	0.0	0.9	0	0.0	0.2	
Total	171	100.0	100.0	18,903	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-3

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Lawton MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	1.8
Moderate	0	0.0	1.6	0	0.0	3.0	8.5
Middle	41	77.4	54.9	5,417	74.9	62.9	45.7
Upper	12	22.6	43.5	1,815	25.1	34.1	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	53	100.0	100.0	7,232	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-4 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lawton MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	3	2.6	4.2	289	2.1	2.2	22.4
Moderate	11	9.4	12.1	1,077	7.9	8.5	17.5
Middle	22	18.8	24.1	2,107	15.5	23.8	18.7
Upper	46	39.3	32.7	7,610	56.1	42.9	41.4
Unknown	35	29.9	27.0	2,494	18.4	22.7	0.0
Total	117	100.0	100.0	13,577	100.0	100.0	100.0
Refinance Loans							
Low	1	2.4	4.6	35	0.8	2.2	22.4
Moderate	5	11.9	10.1	506	12.1	6.8	17.5
Middle	5	11.9	18.0	682	16.3	14.9	18.7
Upper	22	52.4	42.1	2,274	54.3	49.5	41.4
Unknown	9	21.4	25.2	694	16.6	26.7	0.0
Total	42	100.0	100.0	4,191	100.0	100.0	100.0
Home Improvement Loans							
Low	3	7.7	5.0	79	3.6	3.3	22.4
Moderate	4	10.3	13.6	110	5.1	8.7	17.5
Middle	5	12.8	22.9	296	13.6	18.4	18.7
Upper	15	38.5	42.9	867	39.8	54.3	41.4
Unknown	12	30.8	15.7	825	37.9	15.3	0.0
Total	39	100.0	100.0	2,177	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	15	6.4	4.6	599	2.8	2.3	22.4
Moderate	24	10.3	11.6	1,885	8.9	8.1	17.5
Middle	36	15.5	22.4	3,206	15.1	21.6	18.7
Upper	102	43.8	35.0	11,526	54.3	44.3	41.4
Unknown	56	24.0	26.4	4,013	18.9	23.7	0.0
Total	233	100.0	100.0	21,229	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-4 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lawton MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	5	23.8	17.0	115	15.0	9.3	22.4
Moderate	2	9.5	10.6	68	8.9	10.9	17.5
Middle	1	4.8	12.8	14	1.8	6.4	18.7
Upper	13	61.9	55.3	569	74.3	69.8	41.4
Unknown	0	0.0	4.3	0	0.0	3.6	0.0
Total	21	100.0	100.0	766	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	3	21.4	15.7	81	15.6	11.4	22.4
Moderate	2	14.3	11.8	124	23.9	10.2	17.5
Middle	3	21.4	29.4	107	20.7	18.5	18.7
Upper	6	42.9	39.2	206	39.8	53.9	41.4
Unknown	0	0.0	3.9	0	0.0	6.0	0.0
Total	14	100.0	100.0	518	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.4
Moderate	0	0.0	0.0	0	0.0	0.0	17.5
Middle	0	0.0	0.0	0	0.0	0.0	18.7
Upper	0	0.0	0.0	0	0.0	0.0	41.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-5

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lawton MSA							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	119	69.6	58.7	9,194	48.6	50.5	92.3
Over \$1 Million	52	30.4		9,709	51.4		6.0
Revenue Unknown	0	0.0		0	0.0		1.7
Total	171	100.0		18,903	100.0		100.0
By Loan Size							
\$100,000 or Less	127	74.3	92.3	5,243	27.7	42.0	
\$100,001 - \$250,000	24	14.0	4.8	3,651	19.3	19.6	
\$250,001 - \$1 Million	20	11.7	2.9	10,009	52.9	38.3	
Total	171	100.0	100.0	18,903	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	97	81.5		3,633	39.5		
\$100,001 - \$250,000	16	13.4		2,552	27.8		
\$250,001 - \$1 Million	6	5.0		3,009	32.7		
Total	119	100.0		9,194	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-6

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Lawton MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	48	90.6	75.5	6,487	89.7	88.4	98.2
Over \$1 Million	5	9.4		745	10.3		1.2
Revenue Unknown	0	0.0		0	0.0		0.6
Total	53	100.0		7,232	100.0		100.0
By Loan Size							
\$100,000 or Less	29	54.7	79.3	1,175	16.2	30.4	
\$100,001 - \$250,000	16	30.2	14.7	2,915	40.3	37.4	
\$250,001 - \$500,000	8	15.1	6.0	3,142	43.4	32.2	
Total	53	100.0	100.0	7,232	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	28	58.3		1,140	17.6		
\$100,001 - \$250,000	12	25.0		2,205	34.0		
\$250,001 - \$500,000	8	16.7		3,142	48.4		
Total	48	100.0		6,487	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-7

2022 Lawton MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	7.5	1,853	6.3	470	25.4	6,598	22.4
Moderate	10	25.0	6,290	21.3	1,194	19.0	5,148	17.5
Middle	17	42.5	13,703	46.5	1,253	9.1	5,526	18.7
Upper	7	17.5	7,288	24.7	490	6.7	12,219	41.4
Unknown	3	7.5	357	1.2	128	35.9	0	0.0
Total AA	40	100.0	29,491	100.0	3,535	12.0	29,491	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,357	1,239	5.0	28.4	2,058	47.2	1,060	24.3
Moderate	12,899	3,600	14.6	27.9	6,998	54.3	2,301	17.8
Middle	24,875	12,256	49.6	49.3	8,385	33.7	4,234	17.0
Upper	11,280	7,369	29.8	65.3	2,568	22.8	1,343	11.9
Unknown	1,248	244	1.0	19.6	739	59.2	265	21.2
Total AA	54,659	24,708	100.0	45.2	20,748	38.0	9,203	16.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	257	6.4	240	6.5	16	6.7	1	1.5
Moderate	1,312	32.9	1,192	32.4	101	42.1	19	28.8
Middle	1,482	37.2	1,386	37.7	72	30.0	24	36.4
Upper	837	21.0	773	21.0	44	18.3	20	30.3
Unknown	99	2.5	90	2.4	7	2.9	2	3.0
Total AA	3,987	100.0	3,681	100.0	240	100.0	66	100.0
Percentage of Total Businesses:				92.3		6.0		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.8	3	1.9	0	0.0	0	0.0
Moderate	14	8.5	13	8.1	1	50.0	0	0.0
Middle	75	45.7	73	45.3	1	50.0	1	100.0
Upper	72	43.9	72	44.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	164	100.0	161	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.2		1.2		0.6
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table F-8 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lawton MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	1.9	0.6	85	0.6	0.2	3	2.9	1.2	148	1.1	0.4	3.9
Moderate	24	22.4	12.8	1,895	13.1	8.5	16	15.4	13.2	1,589	12.1	9.6	15.6
Middle	40	37.4	38.6	5,897	40.9	32.6	43	41.3	44.9	3,972	30.2	37.4	43.2
Upper	41	38.3	47.9	6,543	45.4	58.6	42	40.4	40.6	7,450	56.6	52.5	37.2
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	107	100.0	100.0	14,420	100.0	100.0	104	100.0	100.0	13,159	100.0	100.0	100.0
Refinance Loans													
Low	4	5.5	0.5	150	2.3	0.2	2	2.8	0.7	48	0.7	0.3	3.9
Moderate	4	5.5	7.0	155	2.4	4.6	12	16.9	8.5	699	10.0	5.9	15.6
Middle	30	41.1	35.5	2,155	32.8	28.7	27	38.0	35.0	2,347	33.5	28.7	43.2
Upper	35	47.9	56.9	4,113	62.6	66.6	30	42.3	55.8	3,912	55.8	65.0	37.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	73	100.0	100.0	6,573	100.0	100.0	71	100.0	100.0	7,006	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.1	0	0.0	0.3	1	2.8	3.4	11	0.6	1.9	3.9
Moderate	3	8.8	9.1	58	4.7	3.5	5	13.9	18.0	280	15.1	13.9	15.6
Middle	15	44.1	42.0	599	48.1	34.2	14	38.9	38.2	588	31.7	35.7	43.2
Upper	16	47.1	47.7	588	47.2	62.0	16	44.4	40.4	977	52.6	48.6	37.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	1,245	100.0	100.0	36	100.0	100.0	1,856	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	20.0	12.8	224	2.9	7.0	0	0.0	11.4	0	0.0	10.9	9.4
Moderate	0	0.0	30.8	0	0.0	19.2	3	75.0	42.9	9,902	94.0	45.1	35.0
Middle	2	40.0	41.0	1,102	14.3	55.8	1	25.0	25.7	635	6.0	19.9	40.4
Upper	2	40.0	15.4	6,380	82.8	17.9	0	0.0	20.0	0	0.0	24.1	15.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	7,706	100.0	100.0	4	100.0	100.0	10,537	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	7	2.8	0.9	459	1.5	0.7	6	2.6	1.1	207	0.6	0.9	3.9
Moderate	34	13.8	10.9	2,248	7.2	7.7	38	16.2	11.8	12,567	37.8	9.8	15.6
Middle	96	39.0	37.9	10,058	32.4	32.9	92	39.1	41.0	7,756	23.3	33.5	43.2
Upper	109	44.3	50.3	18,278	58.9	58.7	99	42.1	46.1	12,713	38.2	55.7	37.2
Unknown	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	246	100.0	100.0	31,043	100.0	100.0	235	100.0	100.0	33,243	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-8 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Lawton MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	3.4	0	0.0	1.4	0	0.0	4.5	0	0.0	7.8	3.9
Moderate	1	4.8	3.4	60	6.8	4.1	1	9.1	9.1	35	11.4	9.0	15.6
Middle	8	38.1	34.5	295	33.3	24.5	4	36.4	31.8	75	24.4	24.3	43.2
Upper	12	57.1	58.6	531	59.9	70.0	6	54.5	54.5	198	64.3	58.9	37.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	21	100.0	100.0	886	100.0	100.0	11	100.0	100.0	308	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.9
Moderate	2	33.3	21.1	80	37.6	13.9	1	11.1	7.1	62	16.4	3.4	15.6
Middle	1	16.7	36.8	10	4.7	55.1	3	33.3	35.7	139	36.9	33.5	43.2
Upper	3	50.0	42.1	123	57.7	31.0	5	55.6	57.1	176	46.7	63.2	37.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	213	100.0	100.0	9	100.0	100.0	377	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.8	0	0.0	1.3	0	0.0	2.4	0	0.0	1.4	3.9
Moderate	0	0.0	16.7	0	0.0	10.6	0	0.0	16.5	0	0.0	11.0	15.6
Middle	0	0.0	45.6	0	0.0	39.9	0	0.0	51.8	0	0.0	50.2	43.2
Upper	0	0.0	34.9	0	0.0	48.3	0	0.0	29.4	0	0.0	37.4	37.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-9

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Lawton MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	15	4.4	4.3	521	2.3	3.0	13	4.4	3.4	1,095	5.3	3.6	5.7
Moderate	149	43.4	35.8	12,531	54.2	44.4	109	37.2	31.7	11,683	56.7	42.3	34.3
Middle	98	28.6	30.2	5,257	22.7	24.9	75	25.6	30.0	2,847	13.8	20.2	34.7
Upper	81	23.6	29.5	4,801	20.8	27.6	96	32.8	34.1	4,963	24.1	33.8	25.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.2	0	0.0	0.1	0	0.0	0.7	0	0.0	0.1	
Total	343	100.0	100.0	23,110	100.0	100.0	293	100.0	100.0	20,588	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-10

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Lawton MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	0.5	1.8
Moderate	0	0.0	1.5	0	0.0	0.7	0	0.0	1.5	0	0.0	0.7	10.2
Middle	51	63.0	49.7	7,655	79.9	74.3	45	67.2	50.9	6,105	82.2	66.4	30.1
Upper	30	37.0	48.7	1,926	20.1	25.0	22	32.8	46.0	1,323	17.8	32.0	57.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	81	100.0	100.0	9,581	100.0	100.0	67	100.0	100.0	7,428	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-11 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Lawton MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	6	5.6	5.7	308	2.1	2.8	7	6.7	5.0	521	4.0	2.5	22.6
Moderate	25	23.4	17.7	2,535	17.6	12.6	14	13.5	14.8	1,322	10.0	11.3	18.1
Middle	26	24.3	25.3	3,294	22.8	25.1	23	22.1	24.9	2,327	17.7	24.6	18.7
Upper	35	32.7	33.2	6,787	47.1	43.9	44	42.3	32.5	7,050	53.6	42.0	40.7
Unknown	15	14.0	18.1	1,496	10.4	15.7	16	15.4	22.9	1,939	14.7	19.6	0.0
Total	107	100.0	100.0	14,420	100.0	100.0	104	100.0	100.0	13,159	100.0	100.0	100.0
Refinance Loans													
Low	8	11.0	1.7	288	4.4	0.6	6	8.5	2.0	198	2.8	0.8	22.6
Moderate	5	6.8	6.3	427	6.5	4.1	12	16.9	8.5	876	12.5	5.3	18.1
Middle	17	23.3	9.3	1,173	17.8	6.4	8	11.3	11.2	496	7.1	8.7	18.7
Upper	36	49.3	24.1	4,128	62.8	22.7	33	46.5	23.3	4,197	59.9	24.8	40.7
Unknown	7	9.6	58.7	557	8.5	66.3	12	16.9	55.0	1,239	17.7	60.3	0.0
Total	73	100.0	100.0	6,573	100.0	100.0	71	100.0	100.0	7,006	100.0	100.0	100.0
Home Improvement Loans													
Low	3	8.8	5.7	54	4.3	1.4	4	11.1	7.9	64	3.4	2.3	22.6
Moderate	6	17.6	11.4	272	21.8	7.9	4	11.1	13.5	241	13.0	12.4	18.1
Middle	7	20.6	14.8	257	20.6	12.2	3	8.3	15.7	126	6.8	11.8	18.7
Upper	18	52.9	61.4	662	53.2	73.2	20	55.6	43.8	1,025	55.2	51.8	40.7
Unknown	0	0.0	6.8	0	0.0	5.3	5	13.9	19.1	400	21.6	21.7	0.0
Total	34	100.0	100.0	1,245	100.0	100.0	36	100.0	100.0	1,856	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	21	8.7	3.9	828	3.5	1.7	18	7.8	3.9	863	3.8	1.8	22.6
Moderate	40	16.6	11.9	3,401	14.6	8.3	35	15.2	12.1	2,637	11.6	8.8	18.1
Middle	52	21.6	16.9	4,769	20.4	15.7	39	16.9	19.1	3,072	13.5	18.0	18.7
Upper	105	43.6	28.4	12,266	52.6	33.2	106	45.9	28.7	12,556	55.3	34.9	40.7
Unknown	23	9.5	38.9	2,073	8.9	41.1	33	14.3	36.2	3,578	15.8	36.4	0.0
Total	241	100.0	100.0	23,337	100.0	100.0	231	100.0	100.0	22,706	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-11 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lawton MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	3	14.3	10.3	135	15.2	9.3	0	0.0	4.5	0	0.0	6.5	22.6
Moderate	2	9.5	13.8	105	11.9	11.0	3	27.3	18.2	94	30.5	18.8	18.1
Middle	2	9.5	10.3	45	5.1	7.2	3	27.3	27.3	59	19.2	23.1	18.7
Upper	13	61.9	62.1	581	65.6	71.1	5	45.5	45.5	155	50.3	45.0	40.7
Unknown	1	4.8	3.4	20	2.3	1.4	0	0.0	4.5	0	0.0	6.5	0.0
Total	21	100.0	100.0	886	100.0	100.0	11	100.0	100.0	308	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	16.7	15.8	43	20.2	11.4	1	11.1	14.3	80	21.2	13.2	22.6
Moderate	2	33.3	15.8	62	29.1	9.4	2	22.2	10.7	104	27.6	12.8	18.1
Middle	0	0.0	10.5	0	0.0	9.9	2	22.2	21.4	64	17.0	20.6	18.7
Upper	3	50.0	52.6	108	50.7	64.9	4	44.4	42.9	129	34.2	26.9	40.7
Unknown	0	0.0	5.3	0	0.0	4.4	0	0.0	10.7	0	0.0	26.5	0.0
Total	6	100.0	100.0	213	100.0	100.0	9	100.0	100.0	377	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.2	0	0.0	0.6	22.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.7
Upper	0	0.0	0.4	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	40.7
Unknown	0	0.0	99.6	0	0.0	99.4	0	0.0	98.8	0	0.0	99.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-12

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Lawton MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	122	35.6	33.0	7,326	31.7	31.4	109	37.2	42.5	9,942	48.3	43.0	92.5
Over \$1 Million	23	6.7		6,042	26.1		24	8.2		6,435	31.3		6.0
Revenue Unknown	198	57.7		9,742	42.2		160	54.6		4,211	20.5		1.5
Total	343	100.0		23,110	100.0		293	100.0		20,588	100.0		100.0
By Loan Size													
\$100,000 or Less	290	84.5	89.7	7,592	32.9	42.9	247	84.3	91.2	6,531	31.7	38.9	
\$100,001 - \$250,000	31	9.0	6.7	4,714	20.4	21.5	28	9.6	5.0	4,592	22.3	17.8	
\$250,001 - \$1 Million	22	6.4	3.6	10,804	46.8	35.6	18	6.1	3.8	9,465	46.0	43.3	
Total	343	100.0	100.0	23,110	100.0	100.0	293	100.0	100.0	20,588	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	107	87.7		3,437	46.9		85	78.0		3,417	34.4		
\$100,001 - \$250,000	9	7.4		1,415	19.3		16	14.7		2,710	27.3		
\$250,001 - \$1 Million	6	4.9		2,474	33.8		8	7.3		3,815	38.4		
Total	122	100.0		7,326	100.0		109	100.0		9,942	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-13

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Lawton MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	72	88.9	75.1	8,339	87.0	88.4	57	85.1	49.1	6,240	84.0	72.8	98.2
Over \$1 Million	9	11.1		1,242	13.0		10	14.9		1,188	16.0		1.2
Revenue	0	0.0		0	0.0		0	0.0		0	0.0		0.6
Unknown													
Total	81	100.0		9,581	100.0		67	100.0		7,428	100.0		100.0
By Loan Size													
\$100,000 or Less	46	56.8	74.1	1,434	15.0	25.4	42	62.7	86.0	1,331	17.9	40.0	
\$100,001 - \$250,000	23	28.4	18.3	3,648	38.1	38.8	18	26.9	10.6	3,175	42.7	34.8	
\$250,001 - \$500,000	12	14.8	7.6	4,499	47.0	35.8	7	10.4	3.4	2,922	39.3	25.2	
Total	81	100.0	100.0	9,581	100.0	100.0	67	100.0	100.0	7,428	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	42	58.3		1,252	15.0		37	64.9		1,203	19.3		
\$100,001 - \$250,000	19	26.4		2,938	35.2		14	24.6		2,465	39.5		
\$250,001 - \$500,000	11	15.3		4,149	49.8		6	10.5		2,572	41.2		
Total	72	100.0		8,339	100.0		57	100.0		6,240	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-14

2021 Lawton MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	8.8	1,688	5.6	633	37.5	6,772	22.6
Moderate	10	29.4	5,854	19.5	1,296	22.1	5,437	18.1
Middle	13	38.2	12,949	43.1	1,513	11.7	5,604	18.7
Upper	7	20.6	9,518	31.7	722	7.6	12,204	40.7
Unknown	1	2.9	8	0.0	0	0.0	0	0.0
Total AA	34	100.0	30,017	100.0	4,164	13.9	30,017	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,610	1,014	3.9	28.1	1,917	53.1	679	18.8
Moderate	13,073	4,012	15.6	30.7	6,411	49.0	2,650	20.3
Middle	22,789	11,124	43.2	48.8	7,969	35.0	3,696	16.2
Upper	15,020	9,575	37.2	63.7	3,639	24.2	1,806	12.0
Unknown	8	0	0.0	0.0	8	100.0	0	0.0
Total AA	54,500	25,725	100.0	47.2	19,944	36.6	8,831	16.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	228	5.7	213	5.8	14	5.9	1	1.6
Moderate	1,370	34.3	1,249	33.8	106	44.5	15	24.6
Middle	1,387	34.7	1,289	34.9	81	34.0	17	27.9
Upper	1,004	25.1	940	25.4	37	15.5	27	44.3
Unknown	5	0.1	4	0.1	0	0.0	1	1.6
Total AA	3,994	100.0	3,695	100.0	238	100.0	61	100.0
Percentage of Total Businesses:				92.5		6.0		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.8	3	1.8	0	0.0	0	0.0
Moderate	17	10.2	15	9.2	1	50.0	1	100.0
Middle	50	30.1	49	30.1	1	50.0	0	0.0
Upper	96	57.8	96	58.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	166	100.0	163	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.2		1.2		0.6
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-15

2020 Lawton MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	8.8	1,688	5.6	633	37.5	6,772	22.6
Moderate	10	29.4	5,854	19.5	1,296	22.1	5,437	18.1
Middle	13	38.2	12,949	43.1	1,513	11.7	5,604	18.7
Upper	7	20.6	9,518	31.7	722	7.6	12,204	40.7
Unknown	1	2.9	8	0.0	0	0.0	0	0.0
Total AA	34	100.0	30,017	100.0	4,164	13.9	30,017	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,610	1,014	3.9	28.1	1,917	53.1	679	18.8
Moderate	13,073	4,012	15.6	30.7	6,411	49.0	2,650	20.3
Middle	22,789	11,124	43.2	48.8	7,969	35.0	3,696	16.2
Upper	15,020	9,575	37.2	63.7	3,639	24.2	1,806	12.0
Unknown	8	0	0.0	0.0	8	100.0	0	0.0
Total AA	54,500	25,725	100.0	47.2	19,944	36.6	8,831	16.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	222	5.5	204	5.5	17	6.7	1	1.8
Moderate	1,387	34.5	1,265	34.1	112	44.1	10	18.2
Middle	1,412	35.1	1,309	35.3	84	33.1	19	34.5
Upper	992	24.7	927	25.0	41	16.1	24	43.6
Unknown	6	0.1	5	0.1	0	0.0	1	1.8
Total AA	4,019	100.0	3,710	100.0	254	100.0	55	100.0
Percentage of Total Businesses:				92.3		6.3		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.8	3	1.8	0	0.0	0	0.0
Moderate	15	8.9	13	7.9	1	50.0	1	50.0
Middle	51	30.2	50	30.3	1	50.0	0	0.0
Upper	100	59.2	99	60.0	0	0.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	169	100.0	165	100.0	2	100.0	2	100.0
Percentage of Total Farms:				97.6		1.2		1.2
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Northern Oklahoma AA

Table F-16 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Northern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	1.6	0.5	284	1.2	0.4	0.1
Moderate	24	18.6	12.5	3,121	12.8	10.1	14.9
Middle	46	35.7	48.4	7,018	28.8	39.4	45.8
Upper	56	43.4	37.6	13,819	56.8	49.3	38.9
Unknown	1	0.8	1.0	97	0.4	0.9	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	129	100.0	100.0	24,339	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.6	0	0.0	0.4	0.1
Moderate	9	21.4	10.4	685	15.7	7.5	14.9
Middle	16	38.1	44.2	1,264	29.0	34.5	45.8
Upper	15	35.7	44.3	1,849	42.4	56.7	38.9
Unknown	2	4.8	0.6	559	12.8	0.8	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	4,357	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	4	13.3	11.6	208	13.4	10.9	14.9
Middle	12	40.0	42.7	762	49.1	33.9	45.8
Upper	13	43.3	44.5	538	34.6	53.8	38.9
Unknown	1	3.3	1.2	45	2.9	1.4	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	30	100.0	100.0	1,553	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	10.7	0	0.0	50.1	30.0
Middle	1	33.3	53.6	112	1.9	21.9	36.5
Upper	0	0.0	28.6	0	0.0	15.5	12.6
Unknown	2	66.7	7.1	5,680	98.1	12.4	10.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	5,792	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	0.9	0.5	284	0.8	0.3	
Moderate	40	17.0	11.9	4,082	10.8	13.0	14.9
Middle	82	34.9	47.1	9,417	25.0	36.9	45.8
Upper	105	44.7	39.6	17,556	46.5	48.0	38.9
Unknown	6	2.6	0.9	6,381	16.9	1.8	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	235	100.0	100.0	37,720	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-16 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Northern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	0.0	0	0.0	0.0	14.9
Middle	1	9.1	41.2	30	4.9	38.2	45.8
Upper	10	90.9	58.8	578	95.1	61.8	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	608	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	3	15.0	12.5	68	6.3	13.6	14.9
Middle	6	30.0	44.6	231	21.6	40.1	45.8
Upper	11	55.0	42.9	772	72.1	46.3	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	1,071	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	23.5	0	0.0	17.2	14.9
Middle	0	0.0	58.8	0	0.0	53.7	45.8
Upper	0	0.0	17.6	0	0.0	29.1	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-17

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Northern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	15	5.0	3.0	678	2.2	3.0	4.4
Moderate	43	14.3	17.4	6,158	20.0	14.2	18.3
Middle	139	46.3	44.4	14,064	45.8	47.6	47.6
Upper	97	32.3	33.0	9,395	30.6	33.2	28.2
Unknown	6	2.0	1.0	423	1.4	1.8	1.5
Tract-Unk	0	0.0	1.2	0	0.0	0.2	
Total	300	100.0	100.0	30,718	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-18

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Northern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	19	10.3	11.0	2,809	16.3	15.0	11.1
Middle	73	39.7	50.1	6,567	38.1	51.0	53.0
Upper	92	50.0	38.9	7,872	45.6	34.0	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	184	100.0	100.0	17,248	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-19 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Northern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.8	3.4	30	0.1	1.5	18.1
Moderate	14	10.9	11.3	1,699	7.0	7.5	18.0
Middle	26	20.2	15.5	3,921	16.1	13.3	18.3
Upper	62	48.1	36.8	14,103	57.9	46.6	45.6
Unknown	26	20.2	33.0	4,586	18.8	31.0	0.0
Total	129	100.0	100.0	24,339	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.3	0	0.0	2.0	18.1
Moderate	3	7.1	12.4	97	2.2	8.7	18.0
Middle	5	11.9	19.7	325	7.5	14.6	18.3
Upper	16	38.1	40.3	1,786	41.0	49.9	45.6
Unknown	18	42.9	22.3	2,149	49.3	24.8	0.0
Total	42	100.0	100.0	4,357	100.0	100.0	100.0
Home Improvement Loans							
Low	1	3.3	5.5	15	1.0	2.0	18.1
Moderate	1	3.3	9.1	124	8.0	10.5	18.0
Middle	6	20.0	20.1	216	13.9	16.1	18.3
Upper	16	53.3	56.1	786	50.6	60.0	45.6
Unknown	6	20.0	9.1	412	26.5	11.3	0.0
Total	30	100.0	100.0	1,553	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	0.9	4.1	45	0.1	1.7	18.1
Moderate	20	8.6	11.6	1,962	6.1	7.9	18.0
Middle	40	17.2	16.5	4,551	14.3	13.7	18.3
Upper	117	50.4	39.1	18,116	56.7	47.6	45.6
Unknown	53	22.8	28.7	7,254	22.7	29.1	0.0
Total	232	100.0	100.0	31,928	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-19 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Northern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	8.8	0	0.0	12.7	18.1
Moderate	0	0.0	11.8	0	0.0	9.2	18.0
Middle	1	9.1	5.9	30	4.9	7.8	18.3
Upper	8	72.7	67.6	485	79.8	64.8	45.6
Unknown	2	18.2	5.9	93	15.3	5.6	0.0
Total	11	100.0	100.0	608	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	7.1	0	0.0	3.8	18.1
Moderate	2	10.0	21.4	42	3.9	18.0	18.0
Middle	2	10.0	14.3	59	5.5	19.6	18.3
Upper	15	75.0	51.8	956	89.3	52.7	45.6
Unknown	1	5.0	5.4	14	1.3	5.9	0.0
Total	20	100.0	100.0	1,071	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	5.9	0	0.0	4.8	18.1
Moderate	0	0.0	5.9	0	0.0	6.3	18.0
Middle	0	0.0	0.0	0	0.0	0.0	18.3
Upper	0	0.0	0.0	0	0.0	0.0	45.6
Unknown	0	0.0	88.2	0	0.0	88.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-20

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Northern Oklahoma							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	241	80.3	61.7	20,908	68.1	47.7	91.0
Over \$1 Million	58	19.3		9,790	31.9		7.7
Revenue Unknown	1	0.3		20	0.1		1.3
Total	300	100.0		30,718	100.0		100.0
By Loan Size							
\$100,000 or Less	223	74.3	90.5	9,010	29.3	34.7	
\$100,001 - \$250,000	53	17.7	6.1	8,927	29.1	24.6	
\$250,001 - \$1 Million	24	8.0	3.4	12,781	41.6	40.8	
Total	300	100.0	100.0	30,718	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	191	79.3		7,433	35.6		
\$100,001 - \$250,000	37	15.4		6,188	29.6		
\$250,001 - \$1 Million	13	5.4		7,287	34.9		
Total	241	100.0		20,908	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-21

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Northern Oklahoma							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	182	98.9	75.7	16,255	94.2	81.5	99.0
Over \$1 Million	2	1.1		993	5.8		1.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	184	100.0		17,248	100.0		100.0
By Loan Size							
\$100,000 or Less	124	67.4	75.3	4,368	25.3	30.0	
\$100,001 - \$250,000	42	22.8	18.2	6,493	37.6	38.4	
\$250,001 - \$500,000	18	9.8	6.4	6,387	37.0	31.7	
Total	184	100.0	100.0	17,248	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	124	68.1		4,368	26.9		
\$100,001 - \$250,000	42	23.1		6,493	39.9		
\$250,001 - \$500,000	16	8.8		5,394	33.2		
Total	182	100.0		16,255	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-22

2022 Northern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	5.3	127	0.4	109	85.8	5,571	18.1
Moderate	8	21.1	5,136	16.7	968	18.8	5,539	18.0
Middle	16	42.1	14,440	46.9	1,684	11.7	5,639	18.3
Upper	10	26.3	10,772	35.0	662	6.1	14,048	45.6
Unknown	2	5.3	322	1.0	39	12.1	0	0.0
Total AA	38	100.0	30,797	100.0	3,462	11.2	30,797	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,925	17	0.1	0.9	1,443	75.0	465	24.2
Moderate	12,977	4,640	14.9	35.8	5,797	44.7	2,540	19.6
Middle	29,067	14,302	45.8	49.2	9,813	33.8	4,952	17.0
Upper	17,641	12,142	38.9	68.8	3,798	21.5	1,701	9.6
Unknown	1,790	127	0.4	7.1	1,160	64.8	503	28.1
Total AA	63,400	31,228	100.0	49.3	22,011	34.7	10,161	16.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	217	4.4	191	4.2	25	6.6	1	1.5
Moderate	907	18.3	820	18.2	76	19.9	11	16.9
Middle	2,360	47.6	2,123	47.1	204	53.5	33	50.8
Upper	1,396	28.2	1,303	28.9	74	19.4	19	29.2
Unknown	73	1.5	70	1.6	2	0.5	1	1.5
Total AA	4,953	100.0	4,507	100.0	381	100.0	65	100.0
Percentage of Total Businesses:				91.0		7.7		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.3	1	0.4	0	0.0	0	0.0
Moderate	32	11.1	32	11.3	0	0.0	0	0.0
Middle	152	53.0	150	52.8	2	66.7	0	0.0
Upper	101	35.2	100	35.2	1	33.3	0	0.0
Unknown	1	0.3	1	0.4	0	0.0	0	0.0
Total AA	287	100.0	284	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-23 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	2.2	0.5	679	2.1	0.4	3	1.9	0.8	522	1.9	0.7	0.3
Moderate	40	22.2	20.3	4,977	15.0	15.6	45	28.5	20.8	4,900	17.8	15.9	18.9
Middle	59	32.8	42.2	8,634	26.1	33.9	53	33.5	40.1	7,905	28.7	32.8	52.5
Upper	77	42.8	37.0	18,819	56.8	50.1	57	36.1	38.4	14,169	51.5	50.6	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	180	100.0	100.0	33,109	100.0	100.0	158	100.0	100.0	27,496	100.0	100.0	100.0
Refinance Loans													
Low	1	0.8	0.5	57	0.3	0.5	1	1.0	0.6	150	0.9	0.5	0.3
Moderate	24	18.9	11.6	2,492	12.1	8.0	12	12.5	12.7	1,417	8.3	9.1	18.9
Middle	45	35.4	37.8	6,403	31.0	32.2	41	42.7	42.2	6,934	40.8	37.9	52.5
Upper	57	44.9	50.1	11,705	56.7	59.3	42	43.8	44.5	8,490	50.0	52.5	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	127	100.0	100.0	20,657	100.0	100.0	96	100.0	100.0	16,991	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.0	0	0.0	12.7	1	5.9	1.6	53	7.5	1.3	0.3
Moderate	2	14.3	16.0	107	15.3	15.6	6	35.3	15.9	162	23.0	7.1	18.9
Middle	8	57.1	50.0	403	57.7	41.0	6	35.3	52.4	277	39.3	59.3	52.5
Upper	4	28.6	30.0	189	27.0	30.7	4	23.5	30.2	213	30.2	32.3	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	699	100.0	100.0	17	100.0	100.0	705	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	11.5	0	0.0	4.9	0	0.0	12.1	0	0.0	16.7	19.1
Moderate	4	30.8	23.1	1,544	10.4	6.0	0	0.0	21.2	0	0.0	15.5	27.8
Middle	3	23.1	30.8	4,580	30.7	34.3	0	0.0	54.5	0	0.0	44.7	39.5
Upper	6	46.2	34.6	8,785	58.9	54.8	1	100.0	12.1	3,075	100.0	23.1	13.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	14,909	100.0	100.0	1	100.0	100.0	3,075	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	1.3	0.6	736	1.0	0.8	5	1.7	0.8	725	1.5	1.7	0.3
Moderate	72	19.1	16.8	9,204	12.7	11.9	65	22.0	17.7	6,539	13.1	13.4	18.9
Middle	125	33.2	40.4	20,433	28.1	33.3	112	37.8	41.4	15,690	31.5	35.6	52.5
Upper	174	46.3	42.2	42,374	58.2	54.0	114	38.5	40.2	26,908	54.0	49.3	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	376	100.0	100.0	72,747	100.0	100.0	296	100.0	100.0	49,862	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-23 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	1	5.3	13.3	50	3.0	6.2	1	6.7	4.3	15	1.2	0.8	18.9
Middle	3	15.8	20.0	133	8.0	22.9	8	53.3	52.2	469	36.6	36.9	52.5
Upper	15	78.9	66.7	1,487	89.0	70.9	6	40.0	43.5	797	62.2	62.3	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	1,670	100.0	100.0	15	100.0	100.0	1,281	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	1	4.3	9.1	34	2.0	7.9	1	12.5	9.7	45	14.7	13.0	18.9
Middle	7	30.4	31.8	280	16.4	20.5	4	50.0	35.5	105	34.3	17.4	52.5
Upper	15	65.2	59.1	1,389	81.6	71.6	3	37.5	54.8	156	51.0	69.6	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	1,703	100.0	100.0	8	100.0	100.0	306	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	0	0.0	20.2	0	0.0	18.4	0	0.0	23.4	0	0.0	19.7	18.9
Middle	0	0.0	47.5	0	0.0	41.9	0	0.0	55.3	0	0.0	52.3	52.5
Upper	0	0.0	32.3	0	0.0	39.7	1	100.0	21.3	8	100.0	28.0	28.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	8	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-24

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Northern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	60	8.2	5.2	5,307	10.2	7.9	63	8.2	4.3	3,776	8.3	6.9	6.1
Moderate	243	33.3	27.6	16,421	31.7	26.1	193	25.1	22.3	14,916	32.8	25.3	25.5
Middle	244	33.5	40.6	15,464	29.9	38.2	329	42.8	43.4	16,299	35.9	41.6	44.7
Upper	182	25.0	26.4	14,585	28.2	27.7	184	23.9	28.7	10,454	23.0	26.0	23.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	1.2	0	0.0	0.2	
Total	729	100.0	100.0	51,777	100.0	100.0	769	100.0	100.0	45,445	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-25

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Northern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.2	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	0.3
Moderate	19	12.2	9.8	2,938	25.9	19.1	13	7.5	7.5	2,315	14.9	15.1	8.8
Middle	99	63.5	67.8	6,315	55.6	62.3	107	61.8	68.2	8,864	57.1	61.8	65.8
Upper	38	24.4	22.2	2,099	18.5	18.3	53	30.6	24.2	4,344	28.0	23.1	25.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	156	100.0	100.0	11,352	100.0	100.0	173	100.0	100.0	15,523	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-26 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	3	1.7	3.0	316	1.0	1.3	4	2.5	3.5	467	1.7	1.7	19.7
Moderate	16	8.9	13.9	1,778	5.4	9.3	20	12.7	12.1	2,589	9.4	8.0	18.1
Middle	32	17.8	16.9	4,752	14.4	14.4	18	11.4	14.2	2,580	9.4	12.0	19.0
Upper	99	55.0	43.4	21,521	65.0	54.1	81	51.3	39.2	16,148	58.7	47.5	43.3
Unknown	30	16.7	22.9	4,742	14.3	20.9	35	22.2	31.0	5,712	20.8	30.8	0.0
Total	180	100.0	100.0	33,109	100.0	100.0	158	100.0	100.0	27,496	100.0	100.0	100.0
Refinance Loans													
Low	3	2.4	2.6	201	1.0	1.1	1	1.0	1.5	117	0.7	0.6	19.7
Moderate	11	8.7	5.2	1,032	5.0	2.9	5	5.2	7.1	407	2.4	4.0	18.1
Middle	16	12.6	14.7	1,680	8.1	10.9	9	9.4	12.9	1,492	8.8	9.6	19.0
Upper	68	53.5	53.8	13,954	67.6	61.3	63	65.6	50.2	11,913	70.1	55.6	43.3
Unknown	29	22.8	23.7	3,790	18.3	23.9	18	18.8	28.2	3,062	18.0	30.1	0.0
Total	127	100.0	100.0	20,657	100.0	100.0	96	100.0	100.0	16,991	100.0	100.0	100.0
Home Improvement Loans													
Low	1	7.1	2.0	55	7.9	1.7	0	0.0	3.2	0	0.0	2.2	19.7
Moderate	1	7.1	14.0	17	2.4	10.8	3	17.6	17.5	188	26.7	15.8	18.1
Middle	0	0.0	12.0	0	0.0	6.6	5	29.4	14.3	181	25.7	12.2	19.0
Upper	10	71.4	62.0	540	77.3	61.8	7	41.2	55.6	209	29.6	60.4	43.3
Unknown	2	14.3	10.0	87	12.4	19.1	2	11.8	9.5	127	18.0	9.4	0.0
Total	14	100.0	100.0	699	100.0	100.0	17	100.0	100.0	705	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	2.8	2.8	722	1.2	1.2	5	1.7	2.7	584	1.2	1.3	19.7
Moderate	28	7.7	10.1	2,827	4.9	6.4	29	9.8	10.3	3,203	6.8	6.5	18.1
Middle	55	15.2	15.5	6,875	11.9	12.7	36	12.2	13.6	4,378	9.4	11.1	19.0
Upper	204	56.2	46.9	38,143	65.9	56.5	163	55.3	43.1	28,868	61.7	50.5	43.3
Unknown	66	18.2	24.8	9,271	16.0	23.3	62	21.0	30.2	9,754	20.8	30.6	0.0
Total	363	100.0	100.0	57,838	100.0	100.0	295	100.0	100.0	46,787	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-26 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	1	5.3	6.7	50	3.0	2.5	0	0.0	0.0	0	0.0	0.0	19.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	8.7	0	0.0	4.4	18.1
Middle	1	5.3	3.3	75	4.5	3.0	1	6.7	8.7	10	0.8	5.2	19.0
Upper	15	78.9	80.0	1,111	66.5	74.0	8	53.3	56.5	426	33.3	46.9	43.3
Unknown	2	10.5	10.0	434	26.0	20.4	6	40.0	26.1	845	66.0	43.6	0.0
Total	19	100.0	100.0	1,670	100.0	100.0	15	100.0	100.0	1,281	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	8.7	6.8	100	5.9	4.2	0	0.0	3.2	0	0.0	5.0	19.7
Moderate	0	0.0	4.5	0	0.0	3.9	1	12.5	22.6	19	6.2	13.7	18.1
Middle	6	26.1	22.7	368	21.6	21.1	3	37.5	25.8	115	37.6	17.5	19.0
Upper	12	52.2	54.5	1,017	59.7	60.6	4	50.0	48.4	172	56.2	63.8	43.3
Unknown	3	13.0	11.4	218	12.8	10.1	0	0.0	0.0	0	0.0	0.0	0.0
Total	23	100.0	100.0	1,703	100.0	100.0	8	100.0	100.0	306	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.7
Moderate	0	0.0	2.0	0	0.0	1.3	0	0.0	0.0	1	12.5	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	43.3
Unknown	0	0.0	98.0	0	0.0	98.7	1	100.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	8	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-27

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Northern Oklahoma														
	Bank And Aggregate Loans By Year													Total Businesses %
	2020						2021							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	223	30.6	37.8	18,698	36.1	33.5	278	36.2	53.5	23,097	50.8	46.4	91.0	
Over \$1 Million	73	10.0		12,120	23.4		60	7.8		9,537	21.0		7.7	
Revenue Unknown	433	59.4		20,959	40.5		431	56.0		12,811	28.2		1.2	
Total	729	100.0		51,777	100.0		769	100.0		45,445	100.0		100.0	
By Loan Size														
\$100,000 or Less	601	82.4	85.4	16,803	32.5	30.8	658	85.6	90.3	16,275	35.8	35.9		
\$100,001 - \$250,000	86	11.8	8.8	14,924	28.8	24.1	73	9.5	6.1	11,934	26.3	23.5		
\$250,001 - \$1 Million	42	5.8	5.9	20,050	38.7	45.1	38	4.9	3.6	17,236	37.9	40.6		
Total	729	100.0	100.0	51,777	100.0	100.0	769	100.0	100.0	45,445	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	180	80.7		6,478	34.6		215	77.3		7,941	34.4			
\$100,001 - \$250,000	30	13.5		6,153	32.9		44	15.8		7,097	30.7			
\$250,001 - \$1 Million	13	5.8		6,067	32.4		19	6.8		8,059	34.9			
Total	223	100.0		18,698	100.0		278	100.0		23,097	100.0			
Source: 2021 FFIEC Census Data														
2021 Dun & Bradstreet Data														
2011-2015 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Table F-28

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Northern Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	152	97.4	79.8	10,276	90.5	82.3	170	98.3	83.8	14,822	95.5	89.7	99.0
Over \$1 Million	4	2.6		1,076	9.5		3	1.7		701	4.5		1.0
Revenue	0	0.0		0	0.0		0	0.0		0	0.0		
Unknown													
Total	156	100.0		11,352	100.0		173	100.0		15,523	100.0		100.0
By Loan Size													
\$100,000 or Less	121	77.6	78.9	3,913	34.5	33.9	124	71.7	84.8	4,099	26.4	37.3	
\$100,001 - \$250,000	27	17.3	15.9	4,383	38.6	37.3	31	17.9	9.6	5,119	33.0	27.4	
\$250,001 - \$500,000	8	5.1	5.2	3,056	26.9	28.9	18	10.4	5.6	6,305	40.6	35.3	
Total	156	100.0	100.0	11,352	100.0	100.0	173	100.0	100.0	15,523	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	120	78.9		3,838	37.3		124	72.9		4,099	27.7		
\$100,001 - \$250,000	26	17.1		4,183	40.7		29	17.1		4,719	31.8		
\$250,001 - \$500,000	6	3.9		2,255	21.9		17	10.0		6,004	40.5		
Total	152	100.0		10,276	100.0		170	100.0		14,822	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-29

2021 Northern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.3	404	1.3	96	23.8	6,226	19.7
Moderate	8	25.0	6,241	19.8	1,353	21.7	5,702	18.1
Middle	15	46.9	16,610	52.6	2,196	13.2	5,993	19.0
Upper	7	21.9	8,331	26.4	613	7.4	13,665	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	32	100.0	31,586	100.0	4,258	13.5	31,586	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,906	85	0.3	2.9	2,155	74.2	666	22.9
Moderate	14,696	5,896	18.9	40.1	6,525	44.4	2,275	15.5
Middle	29,757	16,370	52.5	55.0	9,244	31.1	4,143	13.9
Upper	14,296	8,802	28.3	61.6	3,872	27.1	1,622	11.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	61,655	31,153	100.0	50.5	21,796	35.4	8,706	14.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	306	6.1	271	6.0	35	9.1	0	0.0
Moderate	1,271	25.5	1,161	25.6	100	25.9	10	16.1
Middle	2,231	44.7	2,016	44.4	178	46.1	37	59.7
Upper	1,179	23.6	1,091	24.0	73	18.9	15	24.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,987	100.0	4,539	100.0	386	100.0	62	100.0
Percentage of Total Businesses:				91.0		7.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.3	1	0.3	0	0.0	0	0.0
Moderate	26	8.8	26	8.9	0	0.0	0	0.0
Middle	194	65.8	191	65.4	3	100.0	0	0.0
Upper	74	25.1	74	25.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	295	100.0	292	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-30

2020 Northern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	6.3	404	1.3	96	23.8	6,226	19.7
Moderate	8	25.0	6,241	19.8	1,353	21.7	5,702	18.1
Middle	15	46.9	16,610	52.6	2,196	13.2	5,993	19.0
Upper	7	21.9	8,331	26.4	613	7.4	13,665	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	32	100.0	31,586	100.0	4,258	13.5	31,586	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,906	85	0.3	2.9	2,155	74.2	666	22.9
Moderate	14,696	5,896	18.9	40.1	6,525	44.4	2,275	15.5
Middle	29,757	16,370	52.5	55.0	9,244	31.1	4,143	13.9
Upper	14,296	8,802	28.3	61.6	3,872	27.1	1,622	11.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	61,655	31,153	100.0	50.5	21,796	35.4	8,706	14.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	309	6.0	273	5.9	36	8.8	0	0.0
Moderate	1,297	25.3	1,182	25.4	105	25.7	10	16.7
Middle	2,302	45.0	2,065	44.4	200	48.9	37	61.7
Upper	1,211	23.7	1,130	24.3	68	16.6	13	21.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,119	100.0	4,650	100.0	409	100.0	60	100.0
Percentage of Total Businesses:				90.8		8.0		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.3	1	0.3	0	0.0	0	0.0
Moderate	26	8.4	26	8.5	0	0.0	0	0.0
Middle	198	64.3	196	64.1	2	100.0	0	0.0
Upper	83	26.9	83	27.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	308	100.0	306	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Southwestern Oklahoma AA

Table F-31 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Southwestern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	13.3	12.7	2,192	15.7	8.9	13.4
Middle	63	64.3	45.7	6,968	49.8	40.6	53.4
Upper	22	22.4	41.5	4,831	34.5	50.5	33.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	98	100.0	100.0	13,991	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	16.7	9.5	576	24.4	7.9	13.4
Middle	16	66.7	47.6	1,246	52.9	43.4	53.4
Upper	4	16.7	43.0	535	22.7	48.7	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	24	100.0	100.0	2,357	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	3.8	9.4	50	4.7	9.4	13.4
Middle	20	76.9	59.4	847	80.1	63.1	53.4
Upper	5	19.2	31.3	161	15.2	27.5	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	100.0	1,058	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	1	100.0	33.3	122	100.0	58.0	40.0
Middle	0	0.0	33.3	0	0.0	15.8	32.8
Upper	0	0.0	33.3	0	0.0	26.2	27.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	122	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	21	13.2	12.2	2,989	16.6	10.0	13.4
Middle	104	65.4	46.8	9,369	52.1	40.9	53.4
Upper	34	21.4	40.9	5,614	31.2	49.1	33.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	159	100.0	100.0	17,972	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-31 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Southwestern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	23.1	20	7.1	13.9	13.4
Middle	4	66.7	53.8	233	82.3	68.0	53.4
Upper	1	16.7	23.1	30	10.6	18.1	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	283	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	10.5	29	18.0	8.5	13.4
Middle	1	25.0	52.6	75	46.6	48.5	53.4
Upper	2	50.0	36.8	57	35.4	43.0	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	161	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.2	0	0.0	16.5	13.4
Middle	0	0.0	61.5	0	0.0	50.1	53.4
Upper	0	0.0	19.2	0	0.0	33.5	33.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-32

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Southwestern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	45	20.7	17.5	3,092	32.3	19.0	20.4
Middle	129	59.4	47.0	4,535	47.3	43.1	47.5
Upper	43	19.8	32.0	1,956	20.4	36.4	32.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	3.6	0	0.0	1.5	
Total	217	100.0	100.0	9,583	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-33

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Southwestern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	27	9.2	6.3	2,684	11.3	7.8	8.9
Middle	244	83.3	75.0	19,384	81.7	78.0	66.9
Upper	22	7.5	18.7	1,660	7.0	14.2	24.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	293	100.0	100.0	23,728	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-34 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southwestern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	10	10.2	4.9	647	4.6	2.3	20.8
Moderate	19	19.4	13.3	1,568	11.2	9.1	16.1
Middle	16	16.3	19.6	1,903	13.6	18.0	20.7
Upper	40	40.8	33.7	8,759	62.6	43.5	42.4
Unknown	13	13.3	28.6	1,114	8.0	27.0	0.0
Total	98	100.0	100.0	13,991	100.0	100.0	100.0
Refinance Loans							
Low	2	8.3	5.4	60	2.5	2.9	20.8
Moderate	4	16.7	13.5	340	14.4	9.0	16.1
Middle	3	12.5	20.8	135	5.7	16.6	20.7
Upper	12	50.0	40.0	1,649	70.0	48.5	42.4
Unknown	3	12.5	20.3	173	7.3	22.9	0.0
Total	24	100.0	100.0	2,357	100.0	100.0	100.0
Home Improvement Loans							
Low	2	7.7	9.4	65	6.1	8.3	20.8
Moderate	5	19.2	17.2	101	9.5	18.8	16.1
Middle	6	23.1	17.2	220	20.8	17.4	20.7
Upper	11	42.3	50.0	610	57.7	51.8	42.4
Unknown	2	7.7	6.3	62	5.9	3.6	0.0
Total	26	100.0	100.0	1,058	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	14	8.9	5.2	772	4.3	2.6	20.8
Moderate	29	18.4	13.4	2,045	11.5	9.2	16.1
Middle	27	17.1	19.6	2,385	13.4	17.7	20.7
Upper	69	43.7	35.1	11,279	63.2	44.2	42.4
Unknown	19	12.0	26.8	1,369	7.7	26.3	0.0
Total	158	100.0	100.0	17,850	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-34 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southwestern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	7.7	0	0.0	4.7	20.8
Moderate	1	16.7	15.4	36	12.7	16.7	16.1
Middle	2	33.3	30.8	127	44.9	34.8	20.7
Upper	2	33.3	30.8	100	35.3	27.3	42.4
Unknown	1	16.7	15.4	20	7.1	16.5	0.0
Total	6	100.0	100.0	283	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	15.8	0	0.0	17.0	20.8
Moderate	0	0.0	15.8	0	0.0	9.3	16.1
Middle	0	0.0	21.1	0	0.0	31.5	20.7
Upper	4	100.0	42.1	161	100.0	40.2	42.4
Unknown	0	0.0	5.3	0	0.0	2.0	0.0
Total	4	100.0	100.0	161	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.8
Moderate	0	0.0	0.0	0	0.0	0.0	16.1
Middle	0	0.0	0.0	0	0.0	0.0	20.7
Upper	0	0.0	0.0	0	0.0	0.0	42.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-35

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Southwestern Oklahoma							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	206	94.9	56.6	7,820	81.6	46.5	89.1
Over \$1 Million	11	5.1		1,763	18.4		7.9
Revenue Unknown	0	0.0		0	0.0		3.0
Total	217	100.0		9,583	100.0		100.0
By Loan Size							
\$100,000 or Less	202	93.1	95.1	4,787	50.0	55.4	
\$100,001 - \$250,000	9	4.1	3.5	1,555	16.2	20.6	
\$250,001 - \$1 Million	6	2.8	1.4	3,241	33.8	24.1	
Total	217	100.0	100.0	9,583	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	195	94.7		4,424	56.6		
\$100,001 - \$250,000	7	3.4		1,155	14.8		
\$250,001 - \$1 Million	4	1.9		2,241	28.7		
Total	206	100.0		7,820	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-36

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Southwestern Oklahoma							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	259	88.4	73.7	18,439	77.7	75.4	97.7
Over \$1 Million	34	11.6		5,289	22.3		2.3
Revenue Unknown	0	0.0		0	0.0		0.0
Total	293	100.0		23,728	100.0		100.0
By Loan Size							
\$100,000 or Less	214	73.0	81.9	6,587	27.8	35.5	
\$100,001 - \$250,000	57	19.5	13.5	9,174	38.7	36.4	
\$250,001 - \$500,000	22	7.5	4.6	7,967	33.6	28.0	
Total	293	100.0	100.0	23,728	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	207	79.9		6,033	32.7		
\$100,001 - \$250,000	33	12.7		5,639	30.6		
\$250,001 - \$500,000	19	7.3		6,767	36.7		
Total	259	100.0		18,439	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-37

2022 Southwestern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	5,692	20.8
Moderate	7	18.9	4,266	15.6	1,040	24.4	4,416	16.1
Middle	21	56.8	14,234	52.0	1,967	13.8	5,654	20.7
Upper	9	24.3	8,861	32.4	447	5.0	11,599	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	37	100.0	27,361	100.0	3,454	12.6	27,361	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	10,242	3,763	13.4	36.7	3,943	38.5	2,536	24.8
Middle	28,170	15,036	53.4	53.4	6,202	22.0	6,932	24.6
Upper	14,179	9,359	33.2	66.0	3,184	22.5	1,636	11.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	52,591	28,158	100.0	53.5	13,329	25.3	11,104	21.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	791	20.4	712	20.6	65	21.1	14	12.2
Middle	1,844	47.5	1,613	46.6	149	48.4	82	71.3
Upper	1,246	32.1	1,133	32.8	94	30.5	19	16.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,881	100.0	3,458	100.0	308	100.0	115	100.0
Percentage of Total Businesses:				89.1		7.9		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	46	8.9	44	8.8	2	16.7	0	0.0
Middle	344	66.9	338	67.3	6	50.0	0	0.0
Upper	124	24.1	120	23.9	4	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	514	100.0	502	100.0	12	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-38 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Southwestern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	16	16.3	11.4	1,606	10.7	8.2	20	19.8	13.3	2,551	17.3	9.8	15.8
Middle	37	37.8	41.5	4,097	27.3	34.8	34	33.7	38.3	2,688	18.2	32.9	51.8
Upper	45	45.9	47.0	9,285	61.9	57.0	47	46.5	48.4	9,504	64.5	57.4	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	98	100.0	100.0	14,988	100.0	100.0	101	100.0	100.0	14,743	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	8.7	10.6	566	8.2	9.4	13	33.3	9.4	1,247	23.1	6.8	15.8
Middle	20	43.5	33.9	1,564	22.7	30.0	18	46.2	35.5	2,495	46.3	31.9	51.8
Upper	22	47.8	55.5	4,760	69.1	60.6	8	20.5	55.1	1,648	30.6	61.3	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	46	100.0	100.0	6,890	100.0	100.0	39	100.0	100.0	5,390	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	38.5	30.0	238	49.2	24.2	0	0.0	16.7	0	0.0	17.4	15.8
Middle	2	15.4	30.0	36	7.4	18.2	9	81.8	45.2	282	64.8	35.6	51.8
Upper	6	46.2	40.0	210	43.4	57.6	2	18.2	38.1	153	35.2	47.0	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	484	100.0	100.0	11	100.0	100.0	435	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	20.0	30.0	521	21.0	34.4	1	50.0	40.0	126	28.8	49.0	35.3
Middle	1	20.0	20.0	105	4.2	7.2	1	50.0	40.0	311	71.2	26.4	32.0
Upper	3	60.0	50.0	1,850	74.7	58.4	0	0.0	20.0	0	0.0	24.6	32.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	2,476	100.0	100.0	2	100.0	100.0	437	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	28	16.5	11.7	3,122	12.4	9.2	35	21.2	11.8	3,965	18.4	9.3	15.8
Middle	65	38.2	38.0	5,911	23.5	32.1	71	43.0	37.7	6,175	28.7	32.5	51.8
Upper	77	45.3	50.2	16,130	64.1	58.6	59	35.8	50.5	11,371	52.9	58.2	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	170	100.0	100.0	25,163	100.0	100.0	165	100.0	100.0	21,511	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-38 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Southwestern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	30.0	0	0.0	28.7	0	0.0	0.0	0	0.0	0.0	15.8
Middle	3	100.0	50.0	96	100.0	43.8	4	80.0	60.0	248	92.5	73.9	51.8
Upper	0	0.0	20.0	0	0.0	27.5	1	20.0	40.0	20	7.5	26.1	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	96	100.0	100.0	5	100.0	100.0	268	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	40.0	20.0	191	83.4	26.3	1	14.3	5.3	41	17.2	2.6	15.8
Middle	2	40.0	30.0	13	5.7	10.7	5	71.4	52.6	151	63.4	30.4	51.8
Upper	1	20.0	45.0	25	10.9	60.4	1	14.3	42.1	46	19.3	67.0	32.4
Unknown	0	0.0	5.0	0	0.0	2.5	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	229	100.0	100.0	7	100.0	100.0	238	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.8	0	0.0	8.5	0	0.0	10.7	0	0.0	3.2	15.8
Middle	0	0.0	36.5	0	0.0	31.8	0	0.0	35.7	0	0.0	29.5	51.8
Upper	0	0.0	51.8	0	0.0	59.7	0	0.0	53.6	0	0.0	67.3	32.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-39

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Southwestern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	117	29.8	27.8	4,539	40.4	39.7	121	22.8	21.8	3,834	32.0	27.6	25.3
Middle	217	55.2	44.2	4,425	39.3	29.3	330	62.1	48.2	5,868	49.0	44.1	44.0
Upper	59	15.0	27.0	2,284	20.3	30.4	80	15.1	28.4	2,267	18.9	27.8	30.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.6	0	0.0	1.6	0	0.0	0.4	
Total	393	100.0	100.0	11,248	100.0	100.0	531	100.0	100.0	11,969	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-40

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Southwestern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	72	24.9	16.2	7,118	26.8	20.7	97	32.7	19.6	9,915	38.2	28.6	13.0
Middle	199	68.9	67.9	17,170	64.7	66.5	188	63.3	60.6	14,880	57.3	60.8	64.8
Upper	18	6.2	15.7	2,247	8.5	12.7	12	4.0	19.3	1,193	4.6	10.5	22.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.6	0	0.0	0.1	
Total	289	100.0	100.0	26,535	100.0	100.0	297	100.0	100.0	25,988	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-41 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Southwestern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	­%	­%	#	­%	­%	\$(000)	­%	­%	
Home Purchase Loans													
Low	4	4.1	3.5	351	2.3	1.9	9	8.9	4.7	496	3.4	2.3	22.0
Moderate	14	14.3	14.7	1,150	7.7	9.7	29	28.7	15.4	2,906	19.7	10.6	17.2
Middle	20	20.4	23.8	2,295	15.3	20.6	16	15.8	20.0	2,987	20.3	18.3	19.7
Upper	57	58.2	38.7	11,046	73.7	49.5	37	36.6	32.9	7,522	51.0	42.6	41.0
Unknown	3	3.1	19.3	146	1.0	18.4	10	9.9	27.0	832	5.6	26.2	0.0
Total	98	100.0	100.0	14,988	100.0	100.0	101	100.0	100.0	14,743	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.4	0	0.0	0.6	3	7.7	3.4	175	3.2	1.4	22.0
Moderate	5	10.9	5.7	528	7.7	2.9	2	5.1	7.4	272	5.0	4.9	17.2
Middle	6	13.0	11.8	896	13.0	8.5	9	23.1	12.8	1,069	19.8	10.1	19.7
Upper	30	65.2	45.1	4,907	71.2	50.1	19	48.7	41.7	3,318	61.6	46.8	41.0
Unknown	5	10.9	36.0	559	8.1	38.0	6	15.4	34.6	556	10.3	36.8	0.0
Total	46	100.0	100.0	6,890	100.0	100.0	39	100.0	100.0	5,390	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.5	0	0.0	0.9	0	0.0	2.4	0	0.0	3.2	22.0
Moderate	1	7.7	20.0	6	1.2	12.6	1	9.1	14.3	29	6.7	11.0	17.2
Middle	5	38.5	17.5	178	36.8	10.5	3	27.3	21.4	117	26.9	21.8	19.7
Upper	6	46.2	55.0	292	60.3	74.3	6	54.5	54.8	259	59.5	52.3	41.0
Unknown	1	7.7	5.0	8	1.7	1.8	1	9.1	7.1	30	6.9	11.8	0.0
Total	13	100.0	100.0	484	100.0	100.0	11	100.0	100.0	435	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	6	3.6	2.7	378	1.7	1.3	12	7.4	4.1	671	3.2	1.9	22.0
Moderate	20	12.1	10.7	1,684	7.4	6.5	37	22.7	12.4	3,371	16.0	8.3	17.2
Middle	32	19.4	17.8	3,409	15.0	14.7	28	17.2	16.9	4,173	19.8	14.9	19.7
Upper	97	58.8	40.2	16,458	72.5	48.7	68	41.7	36.4	11,433	54.3	44.1	41.0
Unknown	10	6.1	28.6	758	3.3	28.8	18	11.0	30.1	1,426	6.8	30.7	0.0
Total	165	100.0	100.0	22,687	100.0	100.0	163	100.0	100.0	21,074	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-41 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southwestern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	10.0	0	0.0	5.9	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.0	0	0.0	0.0	1	20.0	26.7	31	11.6	12.5	17.2
Middle	1	33.3	10.0	40	41.7	9.4	0	0.0	6.7	0	0.0	2.2	19.7
Upper	1	33.3	70.0	11	11.5	74.1	4	80.0	66.7	237	88.4	85.3	41.0
Unknown	1	33.3	10.0	45	46.9	10.6	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	96	100.0	100.0	5	100.0	100.0	268	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	40.0	20.0	27	11.8	6.1	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	20.0	0	0.0	11.7	4	57.1	26.3	133	55.9	12.1	17.2
Middle	0	0.0	5.0	0	0.0	5.3	0	0.0	10.5	0	0.0	9.7	19.7
Upper	3	60.0	50.0	202	88.2	68.7	2	28.6	42.1	97	40.8	55.2	41.0
Unknown	0	0.0	5.0	0	0.0	8.1	1	14.3	21.1	8	3.4	22.9	0.0
Total	5	100.0	100.0	229	100.0	100.0	7	100.0	100.0	238	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.2
Middle	0	0.0	1.2	0	0.0	1.6	0	0.0	0.0	0	0.0	0.0	19.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.0
Unknown	0	0.0	98.8	0	0.0	98.4	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-42

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southwestern Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	172	43.8	43.2	4,316	38.4	30.3	164	30.9	46.7	4,635	38.7	34.8	89.6
Over \$1 Million	5	1.3		1,342	11.9		10	1.9		1,550	13.0		7.6
Revenue Unknown	216	55.0		5,590	49.7		357	67.2		5,784	48.3		2.7
Total	393	100.0		11,248	100.0		531	100.0		11,969	100.0		100.0
By Loan Size													
\$100,000 or Less	375	95.4	93.6	6,857	61.0	50.7	516	97.2	95.9	9,185	76.7	55.4	
\$100,001 - \$250,000	15	3.8	4.4	2,241	19.9	20.7	12	2.3	2.6	1,754	14.7	14.9	
\$250,001 - \$1 Million	3	0.8	2.0	2,150	19.1	28.5	3	0.6	1.5	1,030	8.6	29.7	
Total	393	100.0	100.0	11,248	100.0	100.0	531	100.0	100.0	11,969	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	164	95.3		3,167	73.4		155	94.5		3,308	71.4		
\$100,001 - \$250,000	8	4.7		1,149	26.6		8	4.9		1,072	23.1		
\$250,001 - \$1 Million	0	0.0		0	0.0		1	0.6		255	5.5		
Total	172	100.0		4,316	100.0		164	100.0		4,635	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-43

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southwestern Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	275	95.2	73.4	24,146	91.0	87.0	282	94.9	71.3	23,677	91.1	85.7	97.4
Over \$1 Million	14	4.8		2,389	9.0		14	4.7		2,293	8.8		2.4
Revenue	0	0.0		0	0.0		1	0.3		18	0.1		0.2
Unknown													
Total	289	100.0		26,535	100.0		297	100.0		25,988	100.0		100.0
By Loan Size													
\$100,000 or Less	208	72.0	83.3	7,122	26.8	35.8	212	71.4	84.1	6,709	25.8	37.0	
\$100,001 - \$250,000	53	18.3	11.5	9,624	36.3	34.3	60	20.2	11.9	9,990	38.4	36.2	
\$250,001 - \$500,000	28	9.7	5.1	9,789	36.9	29.9	25	8.4	4.0	9,289	35.7	26.7	
Total	289	100.0	100.0	26,535	100.0	100.0	297	100.0	100.0	25,988	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	201	73.1		6,691	27.7		205	72.7		6,241	26.4		
\$100,001 - \$250,000	51	18.5		9,224	38.2		55	19.5		9,246	39.1		
\$250,001 - \$500,000	23	8.4		8,231	34.1		22	7.8		8,190	34.6		
Total	275	100.0		24,146	100.0		282	100.0		23,677	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-44

2021 Southwestern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	5,606	22.0
Moderate	7	24.1	5,036	19.8	1,085	21.5	4,380	17.2
Middle	16	55.2	12,472	49.0	1,927	15.5	5,026	19.7
Upper	6	20.7	7,946	31.2	730	9.2	10,442	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	25,454	100.0	3,742	14.7	25,454	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	10,356	3,840	15.8	37.1	4,375	42.2	2,141	20.7
Middle	23,978	12,598	51.8	52.5	6,033	25.2	5,347	22.3
Upper	12,587	7,876	32.4	62.6	3,060	24.3	1,651	13.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,921	24,314	100.0	51.8	13,468	28.7	9,139	19.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	892	25.3	795	25.2	84	31.2	13	13.5
Middle	1,549	44.0	1,377	43.6	107	39.8	65	67.7
Upper	1,081	30.7	985	31.2	78	29.0	18	18.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,522	100.0	3,157	100.0	269	100.0	96	100.0
Percentage of Total Businesses:				89.6		7.6		2.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	60	13.0	56	12.5	4	36.4	0	0.0
Middle	298	64.8	294	65.6	4	36.4	0	0.0
Upper	102	22.2	98	21.9	3	27.3	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	460	100.0	448	100.0	11	100.0	1	100.0
Percentage of Total Farms:				97.4		2.4		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-45

2020 Southwestern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	5,606	22.0
Moderate	7	24.1	5,036	19.8	1,085	21.5	4,380	17.2
Middle	16	55.2	12,472	49.0	1,927	15.5	5,026	19.7
Upper	6	20.7	7,946	31.2	730	9.2	10,442	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	25,454	100.0	3,742	14.7	25,454	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	10,356	3,840	15.8	37.1	4,375	42.2	2,141	20.7
Middle	23,978	12,598	51.8	52.5	6,033	25.2	5,347	22.3
Upper	12,587	7,876	32.4	62.6	3,060	24.3	1,651	13.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,921	24,314	100.0	51.8	13,468	28.7	9,139	19.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	926	25.6	825	25.5	88	30.8	13	13.1
Middle	1,569	43.4	1,390	43.0	112	39.2	67	67.7
Upper	1,124	31.1	1,019	31.5	86	30.1	19	19.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,619	100.0	3,234	100.0	286	100.0	99	100.0
Percentage of Total Businesses:				89.4		7.9		2.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	60	12.6	56	12.1	4	30.8	0	0.0
Middle	310	65.3	305	66.2	5	38.5	0	0.0
Upper	105	22.1	100	21.7	4	30.8	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	475	100.0	461	100.0	13	100.0	1	100.0
Percentage of Total Farms:				97.1		2.7		0.2
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Southeastern Oklahoma AA

Table F-46 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Southeastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	14.0	10.5	1,043	14.4	8.6	10.6
Middle	36	63.2	65.3	4,176	57.7	67.3	74.6
Upper	13	22.8	24.2	2,024	27.9	24.1	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	57	100.0	100.0	7,243	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.9	0	0.0	7.4	10.6
Middle	29	76.3	74.1	2,851	51.4	72.4	74.6
Upper	9	23.7	18.0	2,698	48.6	20.2	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	100.0	5,549	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	13.0	12.3	99	8.4	12.0	10.6
Middle	15	65.2	70.2	593	50.3	62.4	74.6
Upper	5	21.7	17.5	487	41.3	25.5	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	1,179	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	100.0	0	0.0	100.0	19.3
Middle	0	0.0	0.0	0	0.0	0.0	65.6
Upper	0	0.0	0.0	0	0.0	0.0	14.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	8.5	10.0	1,142	7.9	8.8	10.6
Middle	92	70.8	68.0	8,184	56.3	68.2	74.6
Upper	27	20.8	22.0	5,209	35.8	22.9	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	130	100.0	100.0	14,535	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-46 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Southeastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	17.8	10.6
Middle	1	100.0	58.3	75	100.0	59.4	74.6
Upper	0	0.0	16.7	0	0.0	22.8	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	75	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.9	0	0.0	10.3	10.6
Middle	11	100.0	73.5	489	100.0	75.0	74.6
Upper	0	0.0	20.6	0	0.0	14.7	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	489	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.7	0	0.0	2.9	10.6
Middle	0	0.0	76.9	0	0.0	71.3	74.6
Upper	0	0.0	15.4	0	0.0	25.8	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-47

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Southeastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	44	12.4	16.1	3,032	19.4	17.5	22.3
Middle	240	67.4	64.1	9,400	60.3	62.4	61.0
Upper	72	20.2	18.8	3,166	20.3	19.8	16.7
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.3	
Total	356	100.0	100.0	15,598	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-48

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Southeastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	7.9	11.3	538	6.5	14.9	11.1
Middle	171	79.2	78.8	6,731	80.8	77.0	85.2
Upper	28	13.0	9.6	1,063	12.8	8.1	3.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	
Total	216	100.0	100.0	8,332	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-49 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southeastern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	4	7.0	3.5	332	4.6	1.5	22.9
Moderate	10	17.5	16.2	798	11.0	9.9	18.2
Middle	10	17.5	16.9	1,118	15.4	12.6	20.5
Upper	27	47.4	36.0	4,446	61.4	47.5	38.4
Unknown	6	10.5	27.4	549	7.6	28.5	0.0
Total	57	100.0	100.0	7,243	100.0	100.0	100.0
Refinance Loans							
Low	6	15.8	6.4	510	9.2	2.9	22.9
Moderate	8	21.1	18.3	683	12.3	12.5	18.2
Middle	7	18.4	21.0	519	9.4	15.8	20.5
Upper	13	34.2	36.6	1,440	26.0	45.9	38.4
Unknown	4	10.5	17.7	2,397	43.2	22.9	0.0
Total	38	100.0	100.0	5,549	100.0	100.0	100.0
Home Improvement Loans							
Low	5	21.7	14.0	85	7.2	6.4	22.9
Moderate	3	13.0	15.8	134	11.4	10.4	18.2
Middle	2	8.7	14.0	101	8.6	14.5	20.5
Upper	12	52.2	50.9	821	69.6	62.3	38.4
Unknown	1	4.3	5.3	38	3.2	6.4	0.0
Total	23	100.0	100.0	1,179	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	16	12.3	5.0	953	6.6	2.1	22.9
Moderate	24	18.5	16.9	1,724	11.9	10.6	18.2
Middle	22	16.9	17.6	1,914	13.2	13.3	20.5
Upper	54	41.5	36.3	6,738	46.4	46.9	38.4
Unknown	14	10.8	24.2	3,206	22.1	27.1	0.0
Total	130	100.0	100.0	14,535	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-49 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southeastern Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	8.3	0	0.0	13.1	22.9
Moderate	0	0.0	33.3	0	0.0	16.6	18.2
Middle	1	100.0	16.7	75	100.0	28.5	20.5
Upper	0	0.0	33.3	0	0.0	29.9	38.4
Unknown	0	0.0	8.3	0	0.0	11.9	0.0
Total	1	100.0	100.0	75	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	1	9.1	14.7	26	5.3	8.7	22.9
Moderate	3	27.3	23.5	109	22.3	17.0	18.2
Middle	2	18.2	14.7	101	20.7	8.6	20.5
Upper	2	18.2	29.4	31	6.3	43.1	38.4
Unknown	3	27.3	17.6	222	45.4	22.6	0.0
Total	11	100.0	100.0	489	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	22.9
Moderate	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.0	0	0.0	0.0	38.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-50

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Southeastern Oklahoma							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	323	90.7	67.6	11,606	74.4	62.2	88.5
Over \$1 Million	33	9.3		3,992	25.6		8.2
Revenue Unknown	0	0.0		0	0.0		3.2
Total	356	100.0		15,598	100.0		100.0
By Loan Size							
\$100,000 or Less	326	91.6	93.5	8,271	53.0	49.1	
\$100,001 - \$250,000	18	5.1	4.0	2,740	17.6	19.3	
\$250,001 - \$1 Million	12	3.4	2.4	4,587	29.4	31.6	
Total	356	100.0	100.0	15,598	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	305	94.4		7,345	63.3		
\$100,001 - \$250,000	11	3.4		1,591	13.7		
\$250,001 - \$1 Million	7	2.2		2,670	23.0		
Total	323	100.0		11,606	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-51

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Southeastern Oklahoma							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	216	100.0	89.2	8,332	100.0	89.2	99.1
Over \$1 Million	0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		0.9
Total	216	100.0		8,332	100.0		100.0
By Loan Size							
\$100,000 or Less	199	92.1	91.8	4,834	58.0	58.1	
\$100,001 - \$250,000	13	6.0	6.3	2,102	25.2	24.4	
\$250,001 - \$500,000	4	1.9	1.9	1,396	16.8	17.5	
Total	216	100.0	100.0	8,332	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	199	92.1		4,834	58.0		
\$100,001 - \$250,000	13	6.0		2,102	25.2		
\$250,001 - \$500,000	4	1.9		1,396	16.8		
Total	216	100.0		8,332	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-52

2022 Southeastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,030	22.9
Moderate	4	18.2	1,980	11.2	366	18.5	3,215	18.2
Middle	15	68.2	12,913	73.3	1,771	13.7	3,609	20.5
Upper	2	9.1	2,713	15.4	215	7.9	6,764	38.4
Unknown	1	4.5	12	0.1	0	0.0	0	0.0
Total AA	22	100.0	17,618	100.0	2,352	13.3	17,618	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	5,156	2,000	10.6	38.8	1,276	24.7	1,880	36.5
Middle	24,958	14,052	74.6	56.3	4,899	19.6	6,007	24.1
Upper	4,286	2,791	14.8	65.1	999	23.3	496	11.6
Unknown	23	4	0.0	17.4	14	60.9	5	21.7
Total AA	34,423	18,847	100.0	54.8	7,188	20.9	8,388	24.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	486	22.3	437	22.6	36	20.0	13	18.6
Middle	1,332	61.0	1,181	61.1	99	55.0	52	74.3
Upper	365	16.7	315	16.3	45	25.0	5	7.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,183	100.0	1,933	100.0	180	100.0	70	100.0
Percentage of Total Businesses:				88.5		8.2		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	12	11.1	12	11.2	0	0.0	0	0.0
Middle	92	85.2	91	85.0	0	0.0	1	100.0
Upper	4	3.7	4	3.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	108	100.0	107	100.0	0	0.0	1	100.0
Percentage of Total Farms:				99.1		0.0		0.9
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table F-53 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southeastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	15.3	9.7	1,059	10.6	6.4	6	11.3	9.0	412	5.8	6.1	14.1
Middle	46	63.9	68.8	7,032	70.1	72.3	35	66.0	64.3	5,280	73.8	68.2	68.2
Upper	15	20.8	21.4	1,943	19.4	21.2	12	22.6	26.8	1,464	20.5	25.7	17.7
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	72	100.0	100.0	10,034	100.0	100.0	53	100.0	100.0	7,156	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	8.0	6.0	315	6.2	4.6	2	6.3	6.8	131	3.1	4.2	14.1
Middle	31	62.0	65.1	3,266	63.9	66.2	20	62.5	69.7	2,811	67.6	70.4	68.2
Upper	15	30.0	28.9	1,533	30.0	29.2	10	31.3	23.5	1,217	29.3	25.4	17.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	50	100.0	100.0	5,114	100.0	100.0	32	100.0	100.0	4,159	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	11.1	21.9	26	7.9	17.3	3	33.3	21.4	89	29.1	9.0	14.1
Middle	3	33.3	28.1	122	36.9	32.8	5	55.6	57.1	203	66.3	69.6	68.2
Upper	5	55.6	50.0	183	55.3	49.8	1	11.1	21.4	14	4.6	21.4	17.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	331	100.0	100.0	9	100.0	100.0	306	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	33.3	0	0.0	4.6	0	0.0	0.0	0	0.0	0.0	15.8
Middle	0	0.0	66.7	0	0.0	95.4	0	0.0	66.7	0	0.0	61.6	72.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	38.4	12.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	13.3	8.6	1,424	9.1	5.7	11	10.9	8.4	632	5.4	5.4	14.1
Middle	81	60.0	65.8	10,433	66.9	69.3	65	64.4	66.2	8,411	71.4	68.8	68.2
Upper	36	26.7	25.6	3,733	23.9	25.0	25	24.8	25.4	2,730	23.2	25.8	17.7
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	135	100.0	100.0	15,590	100.0	100.0	101	100.0	100.0	11,773	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-53 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southeastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	37.6	0	0.0	20.0	0	0.0	19.2	14.1
Middle	0	0.0	75.0	0	0.0	62.4	1	100.0	60.0	15	100.0	71.5	68.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	20.0	0	0.0	9.2	17.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	15	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	16.7	24	21.6	7.7	0	0.0	0.0	0	0.0	0.0	14.1
Middle	1	25.0	58.3	13	11.7	62.5	4	66.7	75.0	102	74.5	80.0	68.2
Upper	1	25.0	25.0	74	66.7	29.9	2	33.3	25.0	35	25.5	20.0	17.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	111	100.0	100.0	6	100.0	100.0	137	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.7	0	0.0	4.3	0	0.0	13.8	0	0.0	13.0	14.1
Middle	0	0.0	53.1	0	0.0	49.7	0	0.0	62.1	0	0.0	54.6	68.2
Upper	0	0.0	42.2	0	0.0	45.9	0	0.0	24.1	0	0.0	32.3	17.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-54

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Southeastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	37	9.9	10.6	1,515	9.1	10.2	67	12.7	12.6	1,345	8.6	11.4	11.0
Middle	271	72.8	68.8	12,316	74.2	66.3	349	66.3	64.6	11,534	73.7	68.8	69.0
Upper	64	17.2	19.8	2,772	16.7	23.2	110	20.9	22.1	2,773	17.7	19.5	20.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.4	0	0.0	0.8	0	0.0	0.3	
Total	372	100.0	100.0	16,603	100.0	100.0	526	100.0	100.0	15,652	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-55

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Southeastern Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	31	16.6	19.0	933	12.9	23.4	47	24.2	16.6	2,483	29.8	19.1	19.2
Middle	126	67.4	56.2	4,986	68.8	52.8	130	67.0	59.6	5,061	60.7	55.3	68.3
Upper	30	16.0	24.8	1,329	18.3	23.9	17	8.8	23.3	795	9.5	25.5	12.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.1	
Total	187	100.0	100.0	7,248	100.0	100.0	194	100.0	100.0	8,339	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-56 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southeastern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	2.8	4.4	170	1.7	2.1	2	3.8	4.2	157	2.2	1.8	21.0
Moderate	14	19.4	15.5	1,321	13.2	9.7	14	26.4	15.2	1,237	17.3	9.5	18.5
Middle	17	23.6	18.6	2,097	20.9	14.7	9	17.0	16.3	966	13.5	13.0	19.2
Upper	31	43.1	42.7	5,463	54.4	55.7	25	47.2	38.2	4,204	58.7	49.7	41.3
Unknown	8	11.1	18.7	983	9.8	17.8	3	5.7	26.1	592	8.3	26.0	0.0
Total	72	100.0	100.0	10,034	100.0	100.0	53	100.0	100.0	7,156	100.0	100.0	100.0
Refinance Loans													
Low	6	12.0	3.3	435	8.5	1.3	1	3.1	4.0	54	1.3	2.2	21.0
Moderate	5	10.0	8.6	421	8.2	5.3	4	12.5	11.6	328	7.9	6.9	18.5
Middle	7	14.0	15.1	583	11.4	11.3	10	31.3	17.3	1,247	30.0	13.2	19.2
Upper	29	58.0	46.4	3,454	67.5	53.3	16	50.0	41.7	2,172	52.2	51.0	41.3
Unknown	3	6.0	26.6	221	4.3	28.7	1	3.1	25.4	358	8.6	26.8	0.0
Total	50	100.0	100.0	5,114	100.0	100.0	32	100.0	100.0	4,159	100.0	100.0	100.0
Home Improvement Loans													
Low	2	22.2	9.4	52	15.7	5.5	1	11.1	7.1	27	8.8	15.4	21.0
Moderate	0	0.0	12.5	0	0.0	9.5	2	22.2	17.9	32	10.5	11.3	18.5
Middle	1	11.1	6.3	26	7.9	3.7	0	0.0	25.0	0	0.0	25.6	19.2
Upper	6	66.7	68.8	253	76.4	78.3	6	66.7	42.9	247	80.7	43.3	41.3
Unknown	0	0.0	3.1	0	0.0	2.9	0	0.0	7.1	0	0.0	4.4	0.0
Total	9	100.0	100.0	331	100.0	100.0	9	100.0	100.0	306	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	7.4	4.0	657	4.2	1.8	5	5.0	4.2	257	2.2	2.0	21.0
Moderate	19	14.1	12.2	1,742	11.2	7.8	21	20.8	13.6	1,628	13.8	8.5	18.5
Middle	25	18.5	16.5	2,706	17.4	13.0	22	21.8	16.7	2,273	19.3	13.0	19.2
Upper	69	51.1	42.8	9,269	59.5	53.3	49	48.5	38.9	6,665	56.6	49.7	41.3
Unknown	12	8.9	24.5	1,216	7.8	24.1	4	4.0	26.6	950	8.1	26.8	0.0
Total	135	100.0	100.0	15,590	100.0	100.0	101	100.0	100.0	11,773	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-56 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southeastern Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.0
Moderate	0	0.0	50.0	0	0.0	51.1	0	0.0	20.0	0	0.0	19.2	18.5
Middle	0	0.0	25.0	0	0.0	11.3	0	0.0	20.0	0	0.0	9.2	19.2
Upper	0	0.0	25.0	0	0.0	37.6	1	100.0	40.0	15	100.0	13.8	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	20.0	0	0.0	57.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	15	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	12.5	0	0.0	10.3	1	16.7	18.8	19	13.9	8.8	21.0
Moderate	0	0.0	8.3	0	0.0	22.8	1	16.7	12.5	31	22.6	4.5	18.5
Middle	0	0.0	33.3	0	0.0	27.5	3	50.0	25.0	60	43.8	8.9	19.2
Upper	3	75.0	41.7	99	89.2	38.4	1	16.7	37.5	27	19.7	73.0	41.3
Unknown	1	25.0	4.2	12	10.8	0.9	0	0.0	6.3	0	0.0	4.8	0.0
Total	4	100.0	100.0	111	100.0	100.0	6	100.0	100.0	137	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.3
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-57

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southeastern Oklahoma													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	227	61.0	41.1	7,320	44.1	33.0	234	44.5	47.9	6,983	44.6	47.8	89.0
Over \$1 Million	26	7.0		3,433	20.7		29	5.5		4,353	27.8		8.2
Revenue Unknown	119	32.0		5,850	35.2		263	50.0		4,316	27.6		2.9
Total	372	100.0		16,603	100.0		526	100.0		15,652	100.0		100.0
By Loan Size													
\$100,000 or Less	337	90.6	91.4	8,150	49.1	43.4	497	94.5	94.9	8,762	56.0	54.0	
\$100,001 - \$250,000	26	7.0	5.8	4,412	26.6	23.0	21	4.0	3.5	3,390	21.7	21.0	
\$250,001 - \$1 Million	9	2.4	2.7	4,041	24.3	33.7	8	1.5	1.5	3,500	22.4	25.1	
Total	372	100.0	100.0	16,603	100.0	100.0	526	100.0	100.0	15,652	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	218	96.0		5,257	71.8		224	95.7		5,147	73.7		
\$100,001 - \$250,000	7	3.1		1,137	15.5		8	3.4		1,229	17.6		
\$250,001 - \$1 Million	2	0.9		926	12.7		2	0.9		607	8.7		
Total	227	100.0		7,320	100.0		234	100.0		6,983	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-58

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southeastern Oklahoma													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	187	100.0	90.1	7,248	100.0	95.9	193	99.5	74.1	8,328	99.9	86.0	98.1
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.0
Revenue	0	0.0		0	0.0		1	0.5		11	0.1		1.0
Unknown													
Total	187	100.0		7,248	100.0		194	100.0		8,339	100.0		100.0
By Loan Size													
\$100,000 or Less	173	92.5	90.6	4,263	58.8	52.4	176	90.7	92.7	4,610	55.3	53.1	
\$100,001 - \$250,000	11	5.9	7.3	1,834	25.3	30.4	14	7.2	4.4	2,288	27.4	20.0	
\$250,001 - \$500,000	3	1.6	2.0	1,151	15.9	17.1	4	2.1	2.9	1,441	17.3	26.9	
Total	187	100.0	100.0	7,248	100.0	100.0	194	100.0	100.0	8,339	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	173	92.5		4,263	58.8		175	90.7		4,599	55.2		
\$100,001 - \$250,000	11	5.9		1,834	25.3		14	7.3		2,288	27.5		
\$250,001 - \$500,000	3	1.6		1,151	15.9		4	2.1		1,441	17.3		
Total	187	100.0		7,248	100.0		193	100.0		8,328	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-59

2021 Southeastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,767	21.0
Moderate	4	19.0	2,746	15.3	564	20.5	3,320	18.5
Middle	13	61.9	11,951	66.7	1,660	13.9	3,442	19.2
Upper	4	19.0	3,226	18.0	308	9.5	7,394	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21	100.0	17,923	100.0	2,532	14.1	17,923	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	5,102	2,712	14.1	53.2	1,298	25.4	1,092	21.4
Middle	23,633	13,152	68.2	55.7	4,979	21.1	5,502	23.3
Upper	5,330	3,420	17.7	64.2	1,115	20.9	795	14.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,065	19,284	100.0	56.6	7,392	21.7	7,389	21.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	241	11.0	209	10.7	23	12.8	9	14.3
Middle	1,513	69.0	1,357	69.6	109	60.9	47	74.6
Upper	438	20.0	384	19.7	47	26.3	7	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,192	100.0	1,950	100.0	179	100.0	63	100.0
Percentage of Total Businesses:				89.0		8.2		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	19.2	19	18.6	0	0.0	1	100.0
Middle	71	68.3	71	69.6	0	0.0	0	0.0
Upper	13	12.5	12	11.8	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	104	100.0	102	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.1		1.0		1.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-60

2020 Southeastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,767	21.0
Moderate	4	19.0	2,746	15.3	564	20.5	3,320	18.5
Middle	13	61.9	11,951	66.7	1,660	13.9	3,442	19.2
Upper	4	19.0	3,226	18.0	308	9.5	7,394	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21	100.0	17,923	100.0	2,532	14.1	17,923	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	5,102	2,712	14.1	53.2	1,298	25.4	1,092	21.4
Middle	23,633	13,152	68.2	55.7	4,979	21.1	5,502	23.3
Upper	5,330	3,420	17.7	64.2	1,115	20.9	795	14.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,065	19,284	100.0	56.6	7,392	21.7	7,389	21.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	248	11.2	216	10.9	23	12.7	9	14.8
Middle	1,517	68.4	1,366	69.1	106	58.6	45	73.8
Upper	454	20.5	395	20.0	52	28.7	7	11.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,219	100.0	1,977	100.0	181	100.0	61	100.0
Percentage of Total Businesses:				89.1		8.2		2.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	20.2	19	19.6	0	0.0	1	100.0
Middle	64	64.6	64	66.0	0	0.0	0	0.0
Upper	15	15.2	14	14.4	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	99	100.0	97	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.0		1.0		1.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Kingfisher County AA

Table F-61 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Kingfisher County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	24	77.4	58.8	3,263	70.0	50.5	62.7
Upper	7	22.6	41.2	1,400	30.0	49.5	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	4,663	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	15	78.9	61.1	989	79.1	53.8	62.7
Upper	4	21.1	38.9	262	20.9	46.2	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	1,251	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	50.0	38.9	71	51.8	32.0	62.7
Upper	2	50.0	61.1	66	48.2	68.0	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	137	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	100.0	1,406	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	1,406	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	44	73.3	58.7	5,793	75.5	53.4	62.7
Upper	16	26.7	41.3	1,881	24.5	46.6	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	100.0	7,674	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-61 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Kingfisher County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	62.7
Upper	1	100.0	100.0	32	100.0	100.0	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	32	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	50.0	60.0	64	34.6	52.2	62.7
Upper	2	50.0	40.0	121	65.4	47.8	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	185	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	62.7
Upper	0	0.0	0.0	0	0.0	0.0	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-62

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Kingfisher County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	95	73.1	73.3	5,488	77.2	82.6	79.4
Upper	35	26.9	25.3	1,621	22.8	17.0	20.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.4	0	0.0	0.3	
Total	130	100.0	100.0	7,109	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-63

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Kingfisher County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	37	49.3	54.9	1,893	30.9	43.2	51.6
Upper	38	50.7	45.1	4,235	69.1	56.8	48.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	75	100.0	100.0	6,128	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-64 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Kingfisher County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	6.5	3.0	232	5.0	1.6	13.4
Moderate	8	25.8	21.5	885	19.0	15.4	18.1
Middle	6	19.4	13.7	722	15.5	12.7	17.6
Upper	14	45.2	36.5	2,802	60.1	46.4	50.9
Unknown	1	3.2	25.3	22	0.5	23.9	0.0
Total	31	100.0	100.0	4,663	100.0	100.0	100.0
Refinance Loans							
Low	3	15.8	5.3	86	6.9	1.6	13.4
Moderate	5	26.3	16.8	362	28.9	10.0	18.1
Middle	3	15.8	16.8	211	16.9	12.1	17.6
Upper	6	31.6	42.1	415	33.2	53.7	50.9
Unknown	2	10.5	18.9	177	14.1	22.5	0.0
Total	19	100.0	100.0	1,251	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	1	25.0	16.7	50	36.5	13.4	18.1
Middle	1	25.0	16.7	16	11.7	19.1	17.6
Upper	1	25.0	61.1	30	21.9	64.0	50.9
Unknown	1	25.0	5.6	41	29.9	3.5	0.0
Total	4	100.0	100.0	137	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	5	8.5	3.6	318	5.1	1.6	13.4
Moderate	15	25.4	19.4	1,318	21.0	13.7	18.1
Middle	11	18.6	15.0	970	15.5	12.8	17.6
Upper	24	40.7	39.3	3,422	54.6	48.4	50.9
Unknown	4	6.8	22.7	240	3.8	23.4	0.0
Total	59	100.0	100.0	6,268	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-64 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Kingfisher County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	1	100.0	100.0	32	100.0	100.0	50.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	32	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.0	0	0.0	4.3	13.4
Moderate	1	25.0	10.0	21	11.4	2.7	18.1
Middle	1	25.0	30.0	21	11.4	33.4	17.6
Upper	2	50.0	40.0	143	77.3	48.7	50.9
Unknown	0	0.0	10.0	0	0.0	11.0	0.0
Total	4	100.0	100.0	185	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	13.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.1
Middle	0	0.0	0.0	0	0.0	0.0	17.6
Upper	0	0.0	0.0	0	0.0	0.0	50.9
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-65

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Kingfisher County							
	Bank And Aggregate Loans						Total
	Bank		Agg	Bank		Agg	Businesses
	#	%	%	\$(000)	%	%	%
By Revenue							
\$1 Million or Less	120	92.3	69.8	4,997	70.3	61.3	90.3
Over \$1 Million	10	7.7		2,112	29.7		7.8
Revenue Unknown	0	0.0		0	0.0		1.9
Total	130	100.0		7,109	100.0		100.0
By Loan Size							
\$100,000 or Less	118	90.8	95.2	3,695	52.0	55.9	
\$100,001 - \$250,000	5	3.8	2.3	751	10.6	9.9	
\$250,001 - \$1 Million	7	5.4	2.5	2,663	37.5	34.2	
Total	130	100.0	100.0	7,109	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	113	94.2		3,382	67.7		
\$100,001 - \$250,000	4	3.3		536	10.7		
\$250,001 - \$1 Million	3	2.5		1,079	21.6		
Total	120	100.0		4,997	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-66

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Kingfisher County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	69	92.0	82.1	4,768	77.8	81.9	97.8
Over \$1 Million	6	8.0		1,360	22.2		1.1
Revenue Unknown	0	0.0		0	0.0		1.1
Total	75	100.0		6,128	100.0		100.0
By Loan Size							
\$100,000 or Less	57	76.0	83.2	2,017	32.9	37.2	
\$100,001 - \$250,000	12	16.0	10.9	2,189	35.7	30.4	
\$250,001 - \$500,000	6	8.0	6.0	1,922	31.4	32.5	
Total	75	100.0	100.0	6,128	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	55	79.7		1,834	38.5		
\$100,001 - \$250,000	10	14.5		1,812	38.0		
\$250,001 - \$500,000	4	5.8		1,122	23.5		
Total	69	100.0		4,768	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-67

2022 Kingfisher County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	545	13.4
Moderate	0	0.0	0	0.0	0	0.0	740	18.1
Middle	2	50.0	2,720	66.7	265	9.7	717	17.6
Upper	2	50.0	1,360	33.3	77	5.7	2,078	50.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,080	100.0	342	8.4	4,080	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,311	2,869	62.7	66.6	910	21.1	532	12.3
Upper	2,246	1,707	37.3	76.0	283	12.6	256	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,557	4,576	100.0	69.8	1,193	18.2	788	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	640	79.4	586	80.5	44	69.8	10	66.7
Upper	166	20.6	142	19.5	19	30.2	5	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	806	100.0	728	100.0	63	100.0	15	100.0
Percentage of Total Businesses:				90.3		7.8		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	47	51.6	45	50.6	1	100.0	1	100.0
Upper	44	48.4	44	49.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	91	100.0	89	100.0	1	100.0	1	100.0
Percentage of Total Farms:				97.8		1.1		1.1
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-68 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Kingfisher County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	23	100.0	100.0	2,224	100.0	100.0	27	100.0	100.0	4,287	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	2,224	100.0	100.0	27	100.0	100.0	4,287	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	37	100.0	100.0	5,210	100.0	100.0	19	100.0	100.0	2,826	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	37	100.0	100.0	5,210	100.0	100.0	19	100.0	100.0	2,826	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	5	100.0	100.0	188	100.0	100.0	5	100.0	100.0	180	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	188	100.0	100.0	5	100.0	100.0	180	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	70	100.0	100.0	7,843	100.0	100.0	52	100.0	100.0	7,360	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	70	100.0	100.0	7,843	100.0	100.0	52	100.0	100.0	7,360	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-68 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Kingfisher County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	3	100.0	100.0	135	100.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	135	100.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	2	100.0	100.0	86	100.0	100.0	1	100.0	100.0	67	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	86	100.0	100.0	1	100.0	100.0	67	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-69

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Kingfisher County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	219	100.0	99.4	11,566	100.0	99.9	333	100.0	99.1	12,919	100.0	99.5	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.9	0	0.0	0.5	
Total	219	100.0	100.0	11,566	100.0	100.0	333	100.0	100.0	12,919	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-70

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Kingfisher County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	101	100.0	100.0	6,771	100.0	100.0	102	100.0	100.0	7,766	100.0	100.0	100.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	101	100.0	100.0	6,771	100.0	100.0	102	100.0	100.0	7,766	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-71 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kingfisher County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	3	13.0	3.6	78	3.5	1.4	2	7.4	2.6	26	0.6	1.0	14.2
Moderate	4	17.4	11.2	331	14.9	7.4	5	18.5	13.2	615	14.3	9.7	11.9
Middle	9	39.1	22.0	876	39.4	18.6	6	22.2	18.9	810	18.9	16.6	19.1
Upper	7	30.4	49.3	939	42.2	60.4	14	51.9	40.8	2,836	66.2	48.7	54.8
Unknown	0	0.0	13.9	0	0.0	12.3	0	0.0	24.5	0	0.0	24.0	0.0
Total	23	100.0	100.0	2,224	100.0	100.0	27	100.0	100.0	4,287	100.0	100.0	100.0
Refinance Loans													
Low	2	5.4	1.1	61	1.2	0.1	1	5.3	3.3	16	0.6	1.1	14.2
Moderate	4	10.8	9.3	335	6.4	4.8	1	5.3	10.0	73	2.6	5.9	11.9
Middle	8	21.6	14.4	689	13.2	9.0	4	21.1	12.0	342	12.1	9.0	19.1
Upper	21	56.8	58.1	4,036	77.5	67.6	11	57.9	43.5	2,223	78.7	51.9	54.8
Unknown	2	5.4	17.0	89	1.7	18.4	2	10.5	31.1	172	6.1	32.0	0.0
Total	37	100.0	100.0	5,210	100.0	100.0	19	100.0	100.0	2,826	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.2
Moderate	2	40.0	16.7	32	17.0	3.3	0	0.0	8.3	0	0.0	2.5	11.9
Middle	1	20.0	16.7	36	19.1	21.8	2	40.0	25.0	34	18.9	30.5	19.1
Upper	2	40.0	58.3	120	63.8	73.7	3	60.0	66.7	146	81.1	67.0	54.8
Unknown	0	0.0	8.3	0	0.0	1.2	0	0.0	0.0	0	0.0	0.0	0.0
Total	5	100.0	100.0	188	100.0	100.0	5	100.0	100.0	180	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	7.1	2.1	139	1.8	0.6	3	5.8	2.8	42	0.6	1.1	14.2
Moderate	10	14.3	9.9	698	8.9	5.8	6	11.5	11.4	688	9.3	7.9	11.9
Middle	18	25.7	17.0	1,601	20.4	12.8	13	25.0	15.9	1,253	17.0	13.3	19.1
Upper	35	50.0	53.1	5,316	67.8	63.6	28	53.8	42.2	5,205	70.7	49.8	54.8
Unknown	2	2.9	17.9	89	1.1	17.2	2	3.8	27.7	172	2.3	28.0	0.0
Total	70	100.0	100.0	7,843	100.0	100.0	52	100.0	100.0	7,360	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-71 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kingfisher County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	11.9
Middle	0	0.0	20.0	0	0.0	27.4	0	0.0	0.0	0	0.0	0.0	19.1
Upper	3	100.0	80.0	135	100.0	72.6	0	0.0	0.0	0	0.0	0.0	54.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	3	100.0	100.0	135	100.0	100.0	0	0.0	0.0	0	0.0	0.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.2
Moderate	0	0.0	12.5	0	0.0	8.3	0	0.0	0.0	0	0.0	0.0	11.9
Middle	0	0.0	0.0	0	0.0	0.0	1	100.0	16.7	67	100.0	12.6	19.1
Upper	2	100.0	75.0	86	100.0	86.0	0	0.0	50.0	0	0.0	27.0	54.8
Unknown	0	0.0	12.5	0	0.0	5.7	0	0.0	33.3	0	0.0	60.4	0.0
Total	2	100.0	100.0	86	100.0	100.0	1	100.0	100.0	67	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	14.2
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	11.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	54.8
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-72

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Kingfisher County														
	Bank And Aggregate Loans By Year													Total Businesses %
	2020						2021							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	142	64.8	55.8	4,877	42.2	40.6	147	44.1	55.6	6,025	46.6	51.7	90.0	
Over \$1 Million	3	1.4		1,407	12.2		6	1.8		2,738	21.2		8.1	
Revenue Unknown	74	33.8		5,282	45.7		180	54.1		4,156	32.2		1.9	
Total	219	100.0		11,566	100.0		333	100.0		12,919	100.0		100.0	
By Loan Size														
\$100,000 or Less	196	89.5	89.1	4,444	38.4	30.3	313	94.0	94.0	6,096	47.2	45.3		
\$100,001 - \$250,000	14	6.4	5.2	2,222	19.2	13.3	8	2.4	2.5	1,288	10.0	10.8		
\$250,001 - \$1 Million	9	4.1	5.6	4,900	42.4	56.4	12	3.6	3.4	5,535	42.8	43.9		
Total	219	100.0	100.0	11,566	100.0	100.0	333	100.0	100.0	12,919	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	133	93.7		2,692	55.2		138	93.9		3,291	54.6			
\$100,001 - \$250,000	5	3.5		777	15.9		2	1.4		289	4.8			
\$250,001 - \$1 Million	4	2.8		1,408	28.9		7	4.8		2,445	40.6			
Total	142	100.0		4,877	100.0		147	100.0		6,025	100.0			
Source: 2021 FFIEC Census Data														
2021 Dun & Bradstreet Data														
2011-2015 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Table F-73

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Kingfisher County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	\$%	#	%	#%	\$(000)	%	\$%	
By Revenue													
\$1 Million or Less	95	94.1	76.4	5,396	79.7	80.1	99	97.1	82.5	6,741	86.8	88.4	96.7
Over \$1 Million	6	5.9		1,375	20.3		3	2.9		1,025	13.2		2.2
Revenue	0	0.0		0	0.0		0	0.0		0	0.0		1.1
Unknown													
Total	101	100.0		6,771	100.0		102	100.0		7,766	100.0		100.0
By Loan Size													
\$100,000 or Less	83	82.2	86.3	2,348	34.7	38.9	77	75.5	82.0	1,823	23.5	30.6	
\$100,001 - \$250,000	10	9.9	7.7	1,752	25.9	24.1	15	14.7	10.7	2,610	33.6	29.9	
\$250,001 - \$500,000	8	7.9	6.0	2,671	39.4	37.0	10	9.8	7.3	3,333	42.9	39.5	
Total	101	100.0	100.0	6,771	100.0	100.0	102	100.0	100.0	7,766	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	83	87.4		2,348	43.5		77	77.8		1,823	27.0		
\$100,001 - \$250,000	6	6.3		1,077	20.0		14	14.1		2,385	35.4		
\$250,001 - \$500,000	6	6.3		1,971	36.5		8	8.1		2,533	37.6		
Total	95	100.0		5,396	100.0		99	100.0		6,741	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-74

2021 Kingfisher County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	593	14.2
Moderate	0	0.0	0	0.0	0	0.0	498	11.9
Middle	0	0.0	0	0.0	0	0.0	800	19.1
Upper	4	100.0	4,185	100.0	252	6.0	2,294	54.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,185	100.0	252	6.0	4,185	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	791	100.0	712	100.0	64	100.0	15	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	791	100.0	712	100.0	64	100.0	15	100.0
Percentage of Total Businesses:				90.0		8.1		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	91	100.0	88	100.0	2	100.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	91	100.0	88	100.0	2	100.0	1	100.0
Percentage of Total Farms:				96.7		2.2		1.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-75

2020 Kingfisher County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	593	14.2
Moderate	0	0.0	0	0.0	0	0.0	498	11.9
Middle	0	0.0	0	0.0	0	0.0	800	19.1
Upper	4	100.0	4,185	100.0	252	6.0	2,294	54.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,185	100.0	252	6.0	4,185	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,454	4,384	100.0	67.9	1,357	21.0	713	11.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	774	100.0	698	100.0	64	100.0	12	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	774	100.0	698	100.0	64	100.0	12	100.0
Percentage of Total Businesses:				90.2		8.3		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	92	100.0	89	100.0	2	100.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	92	100.0	89	100.0	2	100.0	1	100.0
Percentage of Total Farms:				96.7		2.2		1.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Washington County AA

Table F-76 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.9	5.3	125	2.2	2.9	7.0
Middle	18	52.9	51.1	2,874	51.2	47.8	56.7
Upper	15	44.1	43.5	2,617	46.6	49.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	5,616	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	28.6	6.5	167	15.7	3.8	7.0
Middle	2	28.6	56.5	190	17.9	52.8	56.7
Upper	3	42.9	37.0	705	66.4	43.4	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,062	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.1	0	0.0	1.4	7.0
Middle	4	80.0	62.2	239	90.2	54.1	56.7
Upper	1	20.0	34.7	26	9.8	44.4	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	265	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	54.5	0	0.0	87.2	25.3
Middle	1	50.0	36.4	529	67.9	11.4	52.3
Upper	1	50.0	9.1	250	32.1	1.4	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	779	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	
Moderate	3	6.3	6.0	292	3.8	9.3	7.0
Middle	25	52.1	53.2	3,832	49.6	46.5	56.7
Upper	20	41.7	40.8	3,598	46.6	44.2	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	48	100.0	100.0	7,722	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-76 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.8	0	0.0	1.1	7.0
Middle	0	0.0	42.9	0	0.0	51.3	56.7
Upper	0	0.0	52.4	0	0.0	47.7	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.1	0	0.0	38.7	7.0
Middle	0	0.0	58.1	0	0.0	41.0	56.7
Upper	0	0.0	25.8	0	0.0	20.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	7.0
Middle	0	0.0	82.4	0	0.0	79.7	56.7
Upper	0	0.0	17.6	0	0.0	20.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-77

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	27	45.8	20.3	3,246	40.5	21.3	22.2
Middle	8	13.6	40.7	1,269	15.8	31.5	42.2
Upper	24	40.7	37.9	3,502	43.7	47.0	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.1	0	0.0	0.3	
Total	59	100.0	100.0	8,017	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-78

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.6	0	0.0	15.7	13.6
Middle	10	58.8	79.2	698	73.6	72.2	57.6
Upper	7	41.2	15.2	250	26.4	12.1	28.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	948	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-79 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Washington County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	5.9	4.7	82	1.5	2.4	17.0
Moderate	1	2.9	14.3	117	2.1	10.6	15.6
Middle	8	23.5	18.5	1,324	23.6	17.2	18.0
Upper	10	29.4	36.8	2,138	38.1	46.6	49.4
Unknown	13	38.2	25.8	1,955	34.8	23.2	0.0
Total	34	100.0	100.0	5,616	100.0	100.0	100.0
Refinance Loans							
Low	1	14.3	7.8	90	8.5	3.6	17.0
Moderate	0	0.0	14.9	0	0.0	9.9	15.6
Middle	0	0.0	16.5	0	0.0	12.7	18.0
Upper	4	57.1	44.1	812	76.5	55.8	49.4
Unknown	2	28.6	16.8	160	15.1	18.1	0.0
Total	7	100.0	100.0	1,062	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.1	0	0.0	1.3	17.0
Moderate	0	0.0	13.3	0	0.0	7.9	15.6
Middle	0	0.0	18.4	0	0.0	13.6	18.0
Upper	1	20.0	44.9	51	19.2	48.1	49.4
Unknown	4	80.0	19.4	214	80.8	29.0	0.0
Total	5	100.0	100.0	265	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	3	6.5	5.2	172	2.5	2.5	17.0
Moderate	1	2.2	13.8	117	1.7	10.1	15.6
Middle	8	17.4	17.9	1,324	19.1	16.1	18.0
Upper	15	32.6	39.1	3,001	43.2	48.2	49.4
Unknown	19	41.3	24.0	2,329	33.5	23.1	0.0
Total	46	100.0	100.0	6,943	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-79 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Washington County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	9.5	0	0.0	2.2	17.0
Moderate	0	0.0	0.0	0	0.0	0.0	15.6
Middle	0	0.0	19.0	0	0.0	20.8	18.0
Upper	0	0.0	61.9	0	0.0	57.0	49.4
Unknown	0	0.0	9.5	0	0.0	20.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	17.0
Moderate	0	0.0	3.2	0	0.0	0.2	15.6
Middle	0	0.0	22.6	0	0.0	12.6	18.0
Upper	0	0.0	48.4	0	0.0	35.8	49.4
Unknown	0	0.0	25.8	0	0.0	51.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	17.0
Moderate	0	0.0	0.0	0	0.0	0.0	15.6
Middle	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	0.0	0	0.0	0.0	49.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-80

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Washington County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	34	57.6	60.3	3,542	44.2	45.7	92.5
Over \$1 Million	25	42.4		4,475	55.8		6.6
Revenue Unknown	0	0.0		0	0.0		0.9
Total	59	100.0		8,017	100.0		100.0
By Loan Size							
\$100,000 or Less	37	62.7	90.5	1,532	19.1	36.2	
\$100,001 - \$250,000	11	18.6	5.5	1,941	24.2	21.2	
\$250,001 - \$1 Million	11	18.6	3.9	4,544	56.7	42.6	
Total	59	100.0	100.0	8,017	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	24	70.6		875	24.7		
\$100,001 - \$250,000	6	17.6		1,041	29.4		
\$250,001 - \$1 Million	4	11.8		1,626	45.9		
Total	34	100.0		3,542	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-81

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Washington County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	17	100.0	80.0	948	100.0	73.3	100.0
Over \$1 Million	0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	17	100.0		948	100.0		100.0
By Loan Size							
\$100,000 or Less	14	82.4	82.4	406	42.8	31.9	
\$100,001 - \$250,000	2	11.8	8.8	242	25.5	20.4	
\$250,001 - \$500,000	1	5.9	8.8	300	31.6	47.7	
Total	17	100.0	100.0	948	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	14	82.4		406	42.8		
\$100,001 - \$250,000	2	11.8		242	25.5		
\$250,001 - \$500,000	1	5.9		300	31.6		
Total	17	100.0		948	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table F-82

2022 Washington County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,211	17.0
Moderate	3	21.4	1,382	10.7	337	24.4	2,022	15.6
Middle	7	50.0	7,205	55.6	822	11.4	2,328	18.0
Upper	4	28.6	4,382	33.8	186	4.2	6,408	49.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	12,969	100.0	1,345	10.4	12,969	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,258	1,010	7.0	31.0	1,364	41.9	884	27.1
Middle	13,504	8,225	56.7	60.9	3,374	25.0	1,905	14.1
Upper	6,977	5,281	36.4	75.7	1,122	16.1	574	8.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,739	14,516	100.0	61.1	5,860	24.7	3,363	14.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	435	22.2	386	21.3	46	35.7	3	17.6
Middle	826	42.2	775	42.7	40	31.0	11	64.7
Upper	698	35.6	652	36.0	43	33.3	3	17.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,959	100.0	1,813	100.0	129	100.0	17	100.0
Percentage of Total Businesses:				92.5		6.6		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	13.6	8	13.6	0	0.0	0	0.0
Middle	34	57.6	34	57.6	0	0.0	0	0.0
Upper	17	28.8	17	28.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	59	100.0	59	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-83 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Washington County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.4	0	0.0	0.2	0	0.0	0.6	0	0.0	0.4	2.3
Moderate	1	6.7	3.6	27	1.1	1.6	1	3.8	4.2	16	0.4	1.7	6.0
Middle	9	60.0	39.2	1,719	67.4	36.5	7	26.9	41.3	624	13.9	37.7	45.6
Upper	5	33.3	56.8	805	31.6	61.7	18	69.2	53.9	3,852	85.8	60.1	46.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	2,551	100.0	100.0	26	100.0	100.0	4,492	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.2	0	0.0	0.0	0	0.0	0.4	0	0.0	0.1	2.3
Moderate	0	0.0	1.5	0	0.0	0.6	0	0.0	1.4	0	0.0	0.7	6.0
Middle	6	42.9	42.2	970	36.6	40.4	4	50.0	43.3	867	59.4	42.7	45.6
Upper	8	57.1	56.1	1,682	63.4	59.0	4	50.0	54.9	593	40.6	56.5	46.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	2,652	100.0	100.0	8	100.0	100.0	1,460	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.4	0	0.0	2.2	2.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	5.1	0	0.0	1.8	6.0
Middle	0	0.0	42.9	0	0.0	26.2	2	50.0	50.8	159	73.6	54.3	45.6
Upper	1	100.0	57.1	41	100.0	73.8	2	50.0	40.7	57	26.4	41.7	46.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	41	100.0	100.0	4	100.0	100.0	216	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	8.3	0	0.0	1.3	0.9
Moderate	0	0.0	0.0	0	0.0	0.0	1	25.0	8.3	320	15.1	2.9	3.8
Middle	2	100.0	50.0	580	100.0	54.4	2	50.0	41.7	1,564	74.0	36.4	54.6
Upper	0	0.0	50.0	0	0.0	45.6	1	25.0	41.7	229	10.8	59.4	40.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	580	100.0	100.0	4	100.0	100.0	2,113	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.4	0	0.0	0.2	1	2.3	0.7	2	0.0	0.4	2.3
Moderate	1	3.0	3.0	27	0.5	1.2	2	4.5	3.3	336	4.0	1.5	6.0
Middle	17	51.5	40.7	3,269	55.2	38.9	15	34.1	43.0	3,214	38.4	40.0	45.6
Upper	15	45.5	56.0	2,628	44.4	59.7	26	59.1	53.0	4,812	57.5	58.1	46.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	100.0	5,924	100.0	100.0	44	100.0	100.0	8,364	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-83 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Washington County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	9.1	0	0.0	4.4	6.0
Middle	0	0.0	75.0	0	0.0	51.2	0	0.0	54.5	0	0.0	52.9	45.6
Upper	0	0.0	25.0	0	0.0	48.8	0	0.0	36.4	0	0.0	42.7	46.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	5.0	0	0.0	11.9	6.0
Middle	0	0.0	33.3	0	0.0	28.3	0	0.0	55.0	0	0.0	52.1	45.6
Upper	1	100.0	66.7	100	100.0	71.7	1	100.0	40.0	81	100.0	36.0	46.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	100	100.0	100.0	1	100.0	100.0	81	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.4	0	0.0	2.4	1	100.0	4.3	2	100.0	2.2	2.3
Moderate	0	0.0	9.8	0	0.0	6.0	0	0.0	4.3	0	0.0	3.2	6.0
Middle	0	0.0	42.7	0	0.0	37.8	0	0.0	63.8	0	0.0	64.4	45.6
Upper	0	0.0	45.1	0	0.0	53.9	0	0.0	27.7	0	0.0	30.2	46.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	2	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-84

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Washington County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	9	8.4	6.3	827	7.8	6.4	8	11.0	5.9	814	11.2	10.2	4.4
Moderate	2	1.9	0.8	3	0.0	0.1	1	1.4	1.8	2	0.0	0.5	1.6
Middle	59	55.1	54.7	5,937	56.1	62.3	35	47.9	50.9	3,248	44.9	53.1	57.5
Upper	37	34.6	37.8	3,819	36.1	31.1	29	39.7	40.5	3,175	43.9	36.0	36.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.8	0	0.0	0.1	
Total	107	100.0	100.0	10,586	100.0	100.0	73	100.0	100.0	7,239	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-85

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Washington County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	7.7	1.0	106	25.5	1.6	0	0.0	0.0	0	0.0	0.0	1.7
Moderate	0	0.0	1.0	0	0.0	5.5	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	46.2	46.6	170	41.0	51.7	8	38.1	53.2	587	34.6	65.1	65.0
Upper	6	46.2	51.5	139	33.5	41.3	13	61.9	46.8	1,109	65.4	34.9	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	415	100.0	100.0	21	100.0	100.0	1,696	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table F-86 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Washington County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	5.0	0	0.0	2.4	3	11.5	6.6	144	3.2	3.5	17.0
Moderate	0	0.0	15.1	0	0.0	10.4	2	7.7	14.3	286	6.4	10.0	16.4
Middle	2	13.3	22.1	226	8.9	19.2	0	0.0	16.3	0	0.0	15.0	18.0
Upper	10	66.7	39.2	1,557	61.0	51.3	10	38.5	34.4	3,065	68.2	45.1	48.6
Unknown	3	20.0	18.5	768	30.1	16.7	11	42.3	28.5	997	22.2	26.5	0.0
Total	15	100.0	100.0	2,551	100.0	100.0	26	100.0	100.0	4,492	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.8	0	0.0	1.0	0	0.0	4.4	0	0.0	2.2	17.0
Moderate	0	0.0	8.8	0	0.0	4.3	1	12.5	8.7	81	5.5	5.3	16.4
Middle	2	14.3	12.6	263	9.9	7.9	1	12.5	12.6	100	6.8	9.7	18.0
Upper	8	57.1	52.5	1,715	64.7	63.5	4	50.0	46.0	1,063	72.8	53.0	48.6
Unknown	4	28.6	23.3	674	25.4	23.3	2	25.0	28.4	216	14.8	29.7	0.0
Total	14	100.0	100.0	2,652	100.0	100.0	8	100.0	100.0	1,460	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	1.7	0	0.0	0.3	17.0
Moderate	0	0.0	11.4	0	0.0	7.3	0	0.0	15.3	0	0.0	11.9	16.4
Middle	0	0.0	17.1	0	0.0	8.8	1	25.0	22.0	16	7.4	19.4	18.0
Upper	1	100.0	51.4	41	100.0	53.6	3	75.0	49.2	200	92.6	57.9	48.6
Unknown	0	0.0	20.0	0	0.0	30.3	0	0.0	11.9	0	0.0	10.5	0.0
Total	1	100.0	100.0	41	100.0	100.0	4	100.0	100.0	216	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.9	0	0.0	1.8	3	7.5	5.5	144	2.3	2.9	17.0
Moderate	0	0.0	12.1	0	0.0	7.8	3	7.5	11.9	367	5.9	8.2	16.4
Middle	4	12.9	17.8	489	9.2	14.2	2	5.0	14.8	116	1.9	13.0	18.0
Upper	20	64.5	42.6	3,413	63.9	55.0	18	45.0	38.4	4,409	70.5	47.8	48.6
Unknown	7	22.6	23.6	1,442	27.0	21.2	14	35.0	29.4	1,215	19.4	28.2	0.0
Total	31	100.0	100.0	5,344	100.0	100.0	40	100.0	100.0	6,251	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table F-86 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Washington County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	9.1	0	0.0	17.2	17.0
Moderate	0	0.0	12.5	0	0.0	17.8	0	0.0	0.0	0	0.0	0.0	16.4
Middle	0	0.0	37.5	0	0.0	19.6	0	0.0	27.3	0	0.0	17.0	18.0
Upper	0	0.0	37.5	0	0.0	58.1	0	0.0	54.5	0	0.0	62.7	48.6
Unknown	0	0.0	12.5	0	0.0	4.5	0	0.0	9.1	0	0.0	3.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	10.0	0	0.0	4.4	0	0.0	5.0	0	0.0	0.7	17.0
Moderate	0	0.0	13.3	0	0.0	8.0	0	0.0	10.0	0	0.0	6.8	16.4
Middle	0	0.0	26.7	0	0.0	17.3	0	0.0	10.0	0	0.0	10.6	18.0
Upper	1	100.0	50.0	100	100.0	70.3	1	100.0	60.0	81	100.0	71.7	48.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	15.0	0	0.0	10.2	0.0
Total	1	100.0	100.0	100	100.0	100.0	1	100.0	100.0	81	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1	50.0	0.0	16.4
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	48.6
Unknown	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	2	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-87

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Washington County														
	Bank And Aggregate Loans By Year													Total Businesses %
	2020						2021							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	34	31.8	34.6	4,371	41.3	36.2	38	52.1	47.3	4,118	56.9	50.0	92.6	
Over \$1 Million	14	13.1		1,916	18.1		7	9.6		1,766	24.4		6.6	
Revenue Unknown	59	55.1		4,299	40.6		28	38.4		1,355	18.7		0.8	
Total	107	100.0		10,586	100.0		73	100.0		7,239	100.0		100.0	
By Loan Size														
\$100,000 or Less	76	71.0	84.9	2,844	26.9	32.8	53	72.6	89.6	1,694	23.4	37.1		
\$100,001 - \$250,000	19	17.8	9.4	2,872	27.1	25.0	11	15.1	6.6	1,663	23.0	23.4		
\$250,001 - \$1 Million	12	11.2	5.7	4,870	46.0	42.3	9	12.3	3.8	3,882	53.6	39.4		
Total	107	100.0	100.0	10,586	100.0	100.0	73	100.0	100.0	7,239	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	22	64.7		930	21.3		27	71.1		1,134	27.5			
\$100,001 - \$250,000	6	17.6		927	21.2		6	15.8		955	23.2			
\$250,001 - \$1 Million	6	17.6		2,514	57.5		5	13.2		2,029	49.3			
Total	34	100.0		4,371	100.0		38	100.0		4,118	100.0			
Source: 2021 FFIEC Census Data														
2021 Dun & Bradstreet Data														
2011-2015 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Table F-88

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Washington County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	#%	\$(000)	%	\$%	#	%	#%	\$(000)	%	\$%	
By Revenue													
\$1 Million or Less	12	92.3	82.5	403	97.1	76.8	15	71.4	57.1	525	31.0	55.3	100.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Revenue	1	7.7		12	2.9		6	28.6		1,171	69.0		0.0
Unknown													
Total	13	100.0		415	100.0		21	100.0		1,696	100.0		100.0
By Loan Size													
\$100,000 or Less	12	92.3	81.6	309	74.5	31.5	15	71.4	86.4	473	27.9	36.6	
\$100,001 - \$250,000	1	7.7	10.7	106	25.5	28.9	4	19.0	5.8	625	36.9	17.1	
\$250,001 - \$500,000	0	0.0	7.8	0	0.0	39.6	2	9.5	7.8	598	35.3	46.3	
Total	13	100.0	100.0	415	100.0	100.0	21	100.0	100.0	1,696	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	11	91.7		297	73.7		14	93.3		410	78.1		
\$100,001 - \$250,000	1	8.3		106	26.3		1	6.7		115	21.9		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	12	100.0		403	100.0		15	100.0		525	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table F-89

2021 Washington County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	7.7	450	3.2	167	37.1	2,414	17.0
Moderate	2	15.4	1,148	8.1	333	29.0	2,321	16.4
Middle	5	38.5	6,492	45.8	714	11.0	2,554	18.0
Upper	5	38.5	6,078	42.9	324	5.3	6,879	48.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	14,168	100.0	1,538	10.9	14,168	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	981	353	2.3	36.0	351	35.8	277	28.2
Moderate	1,826	918	6.0	50.3	654	35.8	254	13.9
Middle	11,111	6,935	45.6	62.4	2,838	25.5	1,338	12.0
Upper	9,698	6,987	46.0	72.0	1,965	20.3	746	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,616	15,193	100.0	64.3	5,808	24.6	2,615	11.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	86	4.4	69	3.8	17	13.1	0	0.0
Moderate	32	1.6	31	1.7	1	0.8	0	0.0
Middle	1,130	57.5	1,053	57.9	64	49.2	13	81.3
Upper	718	36.5	667	36.6	48	36.9	3	18.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,966	100.0	1,820	100.0	130	100.0	16	100.0
Percentage of Total Businesses:				92.6		6.6		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	1.7	1	1.7	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	39	65.0	39	65.0	0	0.0	0	0.0
Upper	20	33.3	20	33.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	60	100.0	60	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table F-90

2020 Washington County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	7.7	450	3.2	167	37.1	2,414	17.0
Moderate	2	15.4	1,148	8.1	333	29.0	2,321	16.4
Middle	5	38.5	6,492	45.8	714	11.0	2,554	18.0
Upper	5	38.5	6,078	42.9	324	5.3	6,879	48.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	14,168	100.0	1,538	10.9	14,168	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	981	353	2.3	36.0	351	35.8	277	28.2
Moderate	1,826	918	6.0	50.3	654	35.8	254	13.9
Middle	11,111	6,935	45.6	62.4	2,838	25.5	1,338	12.0
Upper	9,698	6,987	46.0	72.0	1,965	20.3	746	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,616	15,193	100.0	64.3	5,808	24.6	2,615	11.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	87	4.4	71	3.9	16	11.7	0	0.0
Moderate	34	1.7	33	1.8	1	0.7	0	0.0
Middle	1,135	57.2	1,053	57.4	70	51.1	12	80.0
Upper	729	36.7	676	36.9	50	36.5	3	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,985	100.0	1,833	100.0	137	100.0	15	100.0
Percentage of Total Businesses:				92.3		6.9		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	1.7	1	1.7	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	38	65.5	38	65.5	0	0.0	0	0.0
Upper	19	32.8	19	32.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	58	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX G – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

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

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage commercial loans.

Small loan(s) to farm(s): A loan included in "loans to small farms" as defined in the instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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