



## **PUBLIC DISCLOSURE**

AUGUST 24, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**ALLNATIONS BANK  
RSSD# 146056**

**114 EAST MAIN STREET  
CALUMET, OKLAHOMA 73014**

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

**NOTE:** This document is an evaluation of this institution'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 institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## **INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING**

AllNations Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit (NLTD) ratio is reasonable given the bank's size, financial condition, and credit needs of its assessment areas (AAs).
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution and dispersion of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable penetration among individuals of different income levels, including low- and moderate-income (LMI), and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

## **SCOPE OF EXAMINATION**

The Federal Financial Institutions Examination Council's *Interagency Examination Procedures for Small Institutions* were utilized 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 its AAs demographic and economic characteristics, and credit needs. A full-scope review of the bank's lending performance was assessed within the bank's Oklahoma City Metropolitan AA, while the Pottawatomie County AA was subject to a limited-scope review based on lower deposit volume and lending activity. The following data was reviewed:

- The bank's 17-quarter average NLTD ratio.
- A statistical sample of 67 small farm loans from a universe of 99 loans, and a statistical sample of 89 motor vehicle secured loans from a universe of 159 loans. All loan originations were between March 7, 2016 and December 31, 2019.

More weight was placed on the bank's small farm loans due to agricultural lending being a strategic focus for the institution.

While conclusions with respect to small farm and motor vehicle-secured lending performance were evaluated for multiple years, only 2017-2019 lending tables are reflected in the body of the report, with comparisons made to 2016 performance. The bank's 2016 lending data can be found in Appendix B of this report.

**DESCRIPTION OF INSTITUTION**

The bank is a community bank headquartered in Calumet, Oklahoma. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of AllNations Bancorporation, Inc., Calumet, Oklahoma.
- The bank reported total assets of \$43.3 million as of December 31, 2019.
- In addition to its main office in Calumet, the bank has one additional branch office located in the community of Shawnee, Oklahoma.
- The bank operates two cash-only automated teller machines (ATMs), one at each bank location.
- The bank’s primary business focus is agricultural and commercial lending, although consumer lending volume by number of loans is high in relation to overall loan volume.

<b>TABLE 1 COMPOSITION OF LOAN PORTFOLIO AS OF DECEMBER 31, 2019</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Agricultural	14,918	66.1
Commercial	5,446	24.1
Residential Real Estate	1,351	6.0
Consumer	851	3.8
Other	3	0.0
<b>Gross Loans</b>	<b>22,569</b>	<b>100.0</b>

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

The bank was rated Satisfactory under the CRA at its March 7, 2016 performance evaluation. However, in performing this evaluation, consideration was given to the public Written Agreement (Agreement) the bank entered into with the Reserve Bank and the Oklahoma State Banking Department, effective October 22, 2018. The Agreement required the bank to address the financial soundness of its operations, including lending and credit administration and strengthening of asset quality.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

**Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and areas where they operate within the bank’s AAs.

Overall, the bank’s NLTD ratio is reasonable, as it is above one institution and below three similarly situated institutions. The bank’s main office is located in Calumet, Oklahoma, a small community with a population of approximately 600 residents that presents very limited loan demand. In contrast, all three of the similarly situated institutions with NLTD ratios above the bank are located in communities with higher populations that present greater opportunities for lending. Additionally, the bank’s NLTD ratio has been trending upward since the prior evaluation.

<b>TABLE 2 COMPARATIVE NLTD RATIOS</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size (\$000s)</b>	<b>NLTD Ratio (%)</b>
			<b>17 Quarter Average</b>
AllNations Bank	Calumet, Oklahoma	43,346	53.3
First State Bank	Noble, Oklahoma	43,617	38.6
First Security Bank & Trust Company	Oklahoma City, Oklahoma	55,713	94.3
Great Nations Bank	Norman, Oklahoma	65,839	100.2
Stroud National Bank	Stroud, Oklahoma	74,114	71.5

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s AAs. Overall, a majority of the bank’s loans by number are originated inside its AAs; however, a majority of the bank’s loans by dollar volume are extended outside of its AAs. The discrepancy is attributed to the bank offering Farm Service Agency loans, which draws customers from adjoining counties located just outside its AAs. A community member within Canadian County also confirmed the bank’s support of agricultural loan needs of local farmers in the surrounding counties west of Oklahoma City.

<b>TABLE 3 LENDING INSIDE AND OUTSIDE THE AAs</b>								
<b>Loan Type</b>	<b>Inside</b>				<b>Outside</b>			
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>
<b>Motor Vehicle-Secured</b>	60	567	67.4	56.8	29	431	32.6	43.2
<b>Small Farm Loans</b>	35	2,910	52.2	37.7	32	4,813	47.8	62.3
<b>Total Loans</b>	95	3,478	60.9	39.9	61	5,245	39.1	60.1

*Note: Percentages may not add to 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. The bank’s overall geographic distribution of loans reflects reasonable distribution and dispersion throughout its AAs. The bank’s small farm and motor vehicle-secured lending performance was consistent with the overall geographic distribution rating.

### **Lending to Borrowers of Different Income Levels and to Farms of Different Sizes**

This performance criterion evaluates the bank's lending to borrowers of different income levels and to farms of different revenue sizes. Overall, the bank's lending has a reasonable penetration among individuals of different income levels and farms of different sizes. The bank's small farm lending performance was consistent with the overall borrower rating, while motor vehicle-secured lending performance exceeded the overall borrower rating.

### **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

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

**DESCRIPTION OF OKLAHOMA CITY METROPOLITAN AA**

The bank’s AA is comprised of Canadian County in its entirety, which is part of the seven-county Oklahoma City, Oklahoma Metropolitan Statistical Area (MSA). Refer to Appendix A for an AA map.

- The AA composition includes 3 moderate-, 20 middle-, and 6 upper-income census tracts. Although the numbers of census tracts has not changed, the composition of the AA at the prior examination consisted of 1 low-, 2 moderate-, 16 middle-, and 10 upper-income census tracts.
- The bank’s presence within the AA includes its main office in Calumet, Oklahoma.
- Based on the June 30, 2019 FDIC Deposit Market Share Report, the bank ranked 13<sup>th</sup> out of 19 FDIC-insured institutions in the AA, with a market share of 2.0 percent.
- Two interviews with members of the communities within the bank’s AA were conducted to help ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions. The community members represented a local government organization and an agricultural organization.

<b>TABLE 4 POPULATION CHANGE</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Canadian County, Oklahoma	115,541	126,193	9.2
Oklahoma City, Oklahoma MSA	1,252,987	1,318,408	5.2
State of Oklahoma	3,751,351	3,849,733	2.6

*Source: 2010 U.S. Census Bureau Decennial Census  
2011-2015 U.S. Census Bureau: American Community Survey*

- Canadian County experienced more significant population growth than the Oklahoma City MSA and the state of Oklahoma. A community member attributed Canadian County’s population growth to its growing bedroom communities located outside of Oklahoma City.
- Canadian County represents only 9.6 percent of the entire Oklahoma City MSA population and 3.3 percent of the state of Oklahoma population.
- Main population centers in the AA include the cities of El Reno (19,965 residents), Mustang (22,959 residents), and Yukon (28,084 residents).

<b>TABLE 5 MEDIAN FAMILY INCOME CHANGE</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Canadian County, Oklahoma	67,981	72,790	7.1
Oklahoma City, Oklahoma MSA	58,775	64,058	9.0
State of Oklahoma	53,607	58,029	8.2

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey*

- According to the 2015 American Community Survey (ACS), 28.9 percent of AA families were designated as LMI, which was lower than the Oklahoma City MSA figure of 38.8 percent and the statewide figure of 39.1 percent.
- Additionally, the percentage of AA families living below the poverty line, at 5.2 percent, was also lower than the Oklahoma City MSA and statewide figures at 11.2 percent and 12.4 percent, respectively.

<b>TABLE 6 HOUSING COSTS CHANGE</b>						
<b>Area</b>	<b>Median Housing Value</b>		<b>Percent Change</b>	<b>Median Gross Rent</b>		<b>Percent Change</b>
	<b>2010</b>	<b>2015</b>		<b>2010</b>	<b>2015</b>	
Canadian County, Oklahoma	131,600	144,600	9.9	758	886	16.9
Oklahoma City, Oklahoma MSA	121,318	137,248	13.1	680	784	15.3
State of Oklahoma	104,300	117,900	13.0	633	727	14.8

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey*

- The AA had a higher affordability ratio<sup>1</sup> at 44.5 percent compared to the Oklahoma City MSA figure of 37.5 percent, suggesting that housing is more affordable in the AA. The favorable affordability ratio contributes to the AA's higher owner occupancy rate at 70.9 percent, as compared to the Oklahoma City MSA figure at 57.6 percent and the statewide figure at 56.9 percent.

<b>TABLE 7 UNEMPLOYMENT RATES</b>					
<b>Region</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Canadian County, Oklahoma	3.6	4.0	3.5	2.8	2.9
Oklahoma City, Oklahoma MSA	3.8	4.2	3.8	3.2	3.0
State of Oklahoma	4.4	4.9	4.2	3.4	3.3

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

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



- The AA’s unemployment rate has remained stable and is comparable to the Oklahoma City MSA and statewide figures.
- A community member noted employment in the AA is supported by manufacturing jobs in El Reno and that many residents in the AA commute to Oklahoma City for employment.
- The primary industries in the AA that contribute to employment include health care, oil and gas, manufacturing, and retail trade.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

**Geographic Distribution of Loans**

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts within the AA. However, in evaluating the dispersion of small farm lending and motor vehicle-secured lending, lending gaps were identified among different census tracts, although these gaps were not considered significant.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. Although the bank did not originate any small farm loans in moderate-income census tracts, only 2.0 percent of all farms in the AA are located within moderate-income census tracts. The AA’s upper-income census tracts are located on its eastern edge, which adjoins the western boundary of Oklahoma City where farms would not typically be located due to more dense population. Thus, while a lack of small farm lending is noted in the eastern portion of the AA, this gap is reasonable given the location of the bank and the small numbers of farms in that part of the AA.

The bank’s level of small farm lending in 2016 was consistent with 2017-2019 lending performance, with no loans originated in LMI census tracts.

**TABLE 8  
DISTRIBUTION OF 2017-2019 SMALL FARM LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Farms
	#	\$(000)	#%	\$%	
<b>Low</b>	0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0	0.0	0.0	2.0
<b>Middle</b>	23	2,594	100.0	100.0	77.4
<b>Upper</b>	0	0	0.0	0.0	20.6
<b>Unknown</b>	0	0	0.0	0.0	0.0
<b>Not Reported</b>	0	0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2019 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

Motor Vehicle-Secured Lending

The geographic distribution of motor vehicle-secured lending is reasonable. Although the bank did not originate any motor vehicle-secured loans in moderate-income census tracts, the opportunity to lend is limited within those tracts. Two of the three moderate-income census tracts in the AA are located in El Reno, which is located approximately 14 miles east of the bank’s nearest branch. Additionally, a community member noted the local financial institutions in El Reno are very active in marketing and supporting consumer credit needs. Furthermore, the community member noted there are a large number of new and used car dealerships that operate in the area, resulting in stronger market competition for originating motor vehicle-secured loans. Thus, while a lack of motor vehicle-secured lending is noted in the eastern portion of the AA, this gap is reasonable given the location of the bank and the strong market competition in the area.

The bank’s level of motor vehicle-secured lending in 2016 was consistent with 2017-2019 lending performance, with no loans originated in LMI census tracts.

<b>TABLE 9 DISTRIBUTION OF 2017-2019 MOTOR VEHICLE-SECURED LENDING BY INCOME LEVEL OF GEOGRAPHY</b>					
<b>Census Tract Income Level</b>	<b>Bank Loans</b>				<b>% of Households</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	
<b>Low</b>	0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0	0.0	0.0	7.5
<b>Middle</b>	27	258	100.0	100.0	63.2
<b>Upper</b>	0	0	0.0	0.0	29.3
<b>Unknown</b>	0	0	0.0	0.0	0.0
<b>Not Reported</b>	0	0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

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

The bank’s lending has a reasonable penetration among individuals of different income levels and farms of different sizes.

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with gross annual revenues of \$1 million or less was comparable, by number and dollar volume, to the percentage of small farms operating in the AA. Additionally, 73.9 percent of the bank’s small farm loans were originated in amounts of \$100,000 or less. Typically, small farms do not have the need or capacity to borrow larger amounts; thus, these lending figures demonstrate the bank’s willingness to meet the credit needs of small farms in the area.

The bank's level of small farm lending in 2016 was consistent with 2017-2019 lending performance, with lending to farms with gross annual revenues of \$1 million or less comparable to the demographic figure.

<b>TABLE 10 DISTRIBUTION OF 2017-2019 SMALL FARM LENDING BY REVENUE SIZE OF FARMS</b>					
	<b>Bank Loans</b>				<b>Total Farms</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>%</b>
<b>By Revenue</b>					
\$1 Million or Less	23	2,594	100.0	100.0	96.5
Over \$1 Million	0	0	0.0	0.0	3.0
Not Known	0	0	0.0	0.0	0.5
<b>Total</b>	<b>23</b>	<b>2,594</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	17	606	73.9	23.3	
\$100,001 – \$250,000	2	259	8.7	10.0	
\$250,001 – \$500,000	4	1,729	17.4	66.7	
<b>Total</b>	<b>23</b>	<b>2,594</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	17	606	70.8	23.4	
\$100,001 – \$250,000	2	259	8.3	10.0	
\$250,001 – \$500,000	4	1,729	20.8	66.7	
<b>Total</b>	<b>23</b>	<b>2,594</b>	<b>100.0</b>	<b>100.0</b>	
<i>Source: 2019 FFIEC Census Data 2019 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>NOTE: Percentages may not add up to 100.0 percent due to rounding.</i>					

Motor Vehicle-Secured Lending

The borrower distribution of motor vehicle-secured lending is excellent. The bank's lending to LMI borrowers, by number and dollar volume, exceeded the respective percentage of LMI households in the AA.

The bank's level of motor vehicle-secured lending to low-income borrowers in 2016 was consistent with 2017-2019 lending performance, with lending performance exceeding the demographic figure. In comparison, lending to moderate-income borrowers in 2016 was consistent with the demographic figure, as compared to the 2017-2019 lending performance that exceeded the demographic figure.

**TABLE 11  
DISTRIBUTION OF 2017-2019 MOTOR VEHICLE-SECURED LENDING  
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
<b>Low</b>	12	114	37.5	36.9	13.7
<b>Moderate</b>	15	127	46.9	41.1	14.4
<b>Middle</b>	5	55	15.2	17.6	19.0
<b>Upper</b>	0	0	0.0	0.0	53.0
<b>Unknown</b>	1	16	3.0	5.1	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

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

**DESCRIPTION OF POTTAWATOMIE COUNTY AA**

The bank's nonmetropolitan AA consists of Pottawatomie County, Oklahoma, in its entirety. The bank's presence in the AA includes one full-service branch location with an on-site, cash-only ATM in the town of Shawnee, Oklahoma. According to 2015 ACS data, the AA's population was 71,136 residents. The AA is comprised of one low-, three moderate-, nine middle-, and three upper-income census tracts.

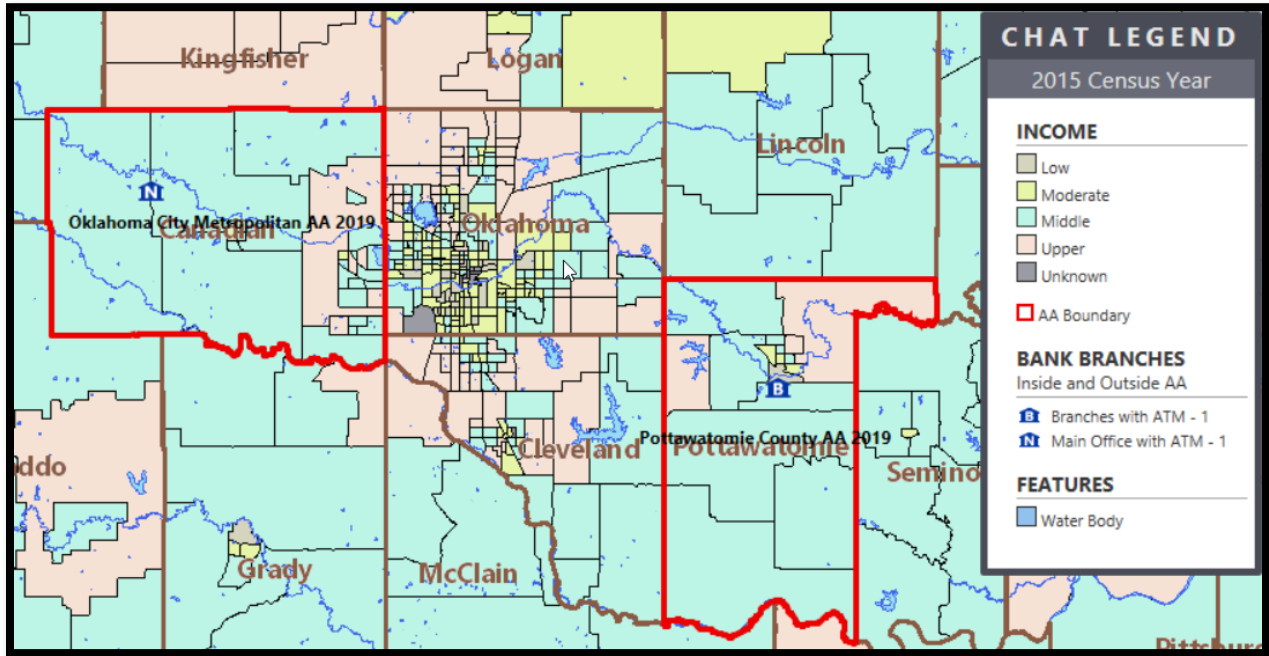
The bank exhibits a limited presence in the AA. According to the June 30, 2019 FDIC Deposit Market Share Report, the bank ranked 10<sup>th</sup> out of 10 FDIC-insured financial institutions operating in the AA, with a total market share of 0.1 percent. Additionally, only 2.1 percent of the bank's total deposits are attributed to this AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN POTTAWATOMIE COUNTY AA**

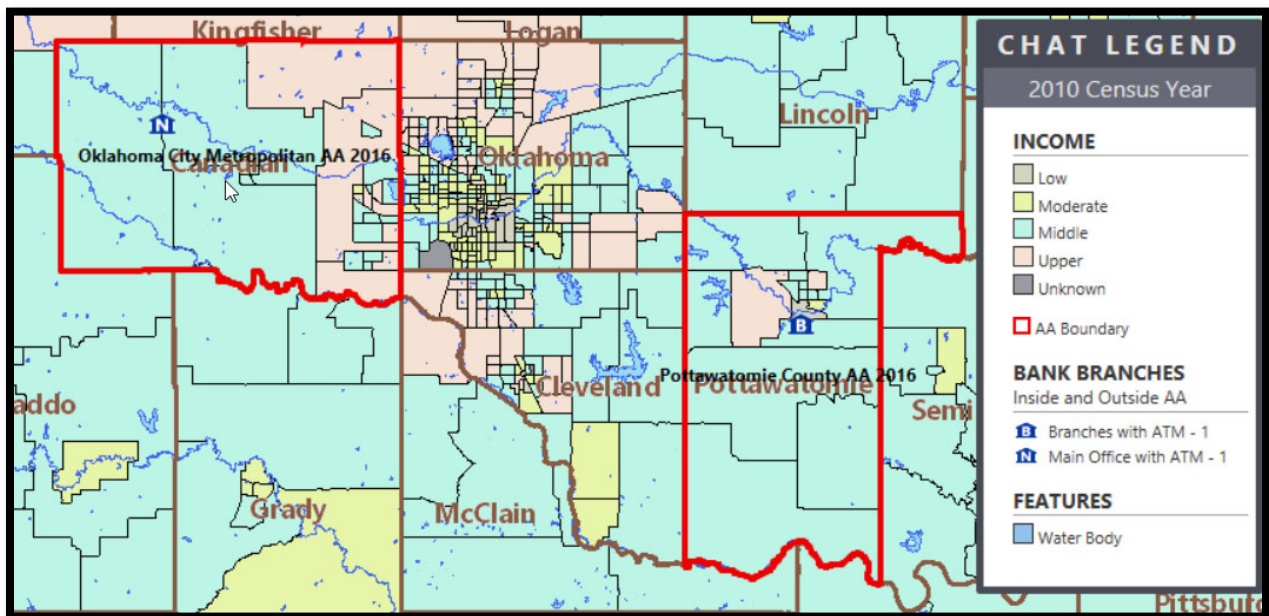
The bank's lending performance in the AA is consistent with its lending performance in the Oklahoma City Metropolitan AA, with consideration given to the low numbers of loan originations in the AA. The bank's sampled lending activity in the AA included only 10 small farm loans and 26 consumer motor vehicle-secured loans during the review period. Demographic and lending tables for this AA are included in Appendix B.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

2017 – 2019 Assessment Area



2016 Assessment Area



APPENDIX B – DEMOGRAPHIC INFORMATION AND LENDING ANALYSIS TABLES

TABLE B-1 OKLAHOMA CITY METROPOLITAN AA 2019 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	3,775	11.9
Moderate	3	10.3	1,880	5.9	272	14.5	5,433	17.1
Middle	20	69.0	19,708	61.9	1,152	5.8	7,614	23.9
Upper	6	20.7	10,256	32.2	242	2.4	15,022	47.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29</b>	<b>100.0</b>	<b>31,844</b>	<b>100.0</b>	<b>1,666</b>	<b>5.2</b>	<b>31,844</b>	<b>100.0</b>
	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	3,702	1,824	5.5	49.3	1,387	37.5	491	13.3
Middle	29,873	20,549	62.0	68.8	6,687	22.4	2,637	8.8
Upper	13,178	10,755	32.5	81.6	1,861	14.1	562	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>46,753</b>	<b>33,128</b>	<b>100.0</b>	<b>70.9</b>	<b>9,935</b>	<b>21.2</b>	<b>3,690</b>	<b>7.9</b>
	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	279	5.5	261	5.5	15	6.1	3	7.9
Middle	3,067	60.8	2,869	60.3	170	68.8	28	73.7
Upper	1,695	33.6	1,626	34.2	62	25.1	7	18.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>5,041</b>	<b>100.0</b>	<b>4,756</b>	<b>100.0</b>	<b>247</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>94.3</b>		<b>4.9</b>		<b>0.8</b>
	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	4	2.0	4	2.1	0	0.0	0	0.0
Middle	154	77.4	150	78.1	3	50.0	1	100.0
Upper	41	20.6	38	19.8	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>199</b>	<b>100.0</b>	<b>192</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.5</b>		<b>3.0</b>		<b>0.5</b>
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.								

**TABLE B-2  
OKLAHOMA CITY METROPOLITAN AA 2018 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	3,775	11.9
Moderate	3	10.3	1,880	5.9	272	14.5	5,433	17.1
Middle	20	69.0	19,708	61.9	1,152	5.8	7,614	23.9
Upper	6	20.7	10,256	32.2	242	2.4	15,022	47.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29</b>	<b>100.0</b>	<b>31,844</b>	<b>100.0</b>	<b>1,666</b>	<b>5.2</b>	<b>31,844</b>	<b>100.0</b>
	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	3,702	1,824	5.5	49.3	1,387	37.5	491	13.3
Middle	29,873	20,549	62.0	68.8	6,687	22.4	2,637	8.8
Upper	13,178	10,755	32.5	81.6	1,861	14.1	562	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>46,753</b>	<b>33,128</b>	<b>100.0</b>	<b>70.9</b>	<b>9,935</b>	<b>21.2</b>	<b>3,690</b>	<b>7.9</b>
	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	291	5.8	270	5.7	16	6.3	5	9.4
Middle	3,053	61.0	2,841	60.5	175	68.6	37	69.8
Upper	1,663	33.2	1,588	33.8	64	25.1	11	20.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>5,007</b>	<b>100.0</b>	<b>4,699</b>	<b>100.0</b>	<b>255</b>	<b>100.0</b>	<b>53</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>93.8</b>		<b>5.1</b>		<b>1.1</b>
	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	3	1.6	3	1.7	0	0.0	0	0.0
Middle	141	75.8	137	76.5	3	50.0	1	100.0
Upper	42	22.6	39	21.8	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>186</b>	<b>100.0</b>	<b>179</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>96.2</b>		<b>3.2</b>		<b>0.5</b>

Source: 2018 FFIEC Census Data  
2018 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.



**TABLE B-3  
OKLAHOMA CITY METROPOLITAN AA 2017 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	3,775	11.9
Moderate	3	10.3	1,880	5.9	272	14.5	5,433	17.1
Middle	20	69.0	19,708	61.9	1,152	5.8	7,614	23.9
Upper	6	20.7	10,256	32.2	242	2.4	15,022	47.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29</b>	<b>100.0</b>	<b>31,844</b>	<b>100.0</b>	<b>1,666</b>	<b>5.2</b>	<b>31,844</b>	<b>100.0</b>
	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	3,702	1,824	5.5	49.3	1,387	37.5	491	13.3
Middle	29,873	20,549	62.0	68.8	6,687	22.4	2,637	8.8
Upper	13,178	10,755	32.5	81.6	1,861	14.1	562	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>46,753</b>	<b>33,128</b>	<b>100.0</b>	<b>70.9</b>	<b>9,935</b>	<b>21.2</b>	<b>3,690</b>	<b>7.9</b>
	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	261	6.9	238	6.8	17	7.0	6	16.7
Middle	2,281	60.6	2,097	60.2	161	66.0	23	63.9
Upper	1,220	32.4	1,147	32.9	66	27.0	7	19.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3,762</b>	<b>100.0</b>	<b>3,482</b>	<b>100.0</b>	<b>244</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.6</b>			<b>6.5</b>	<b>1.0</b>
	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	4	2.8	4	2.9	0	0.0	0	0.0
Middle	110	75.9	107	77.5	3	42.9	0	0.0
Upper	31	21.4	27	19.6	4	57.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>145</b>	<b>100.0</b>	<b>138</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>95.2</b>			<b>4.8</b>	<b>0.0</b>
<p>Source: 2017 FFIEC Census Data 2017 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.</p>								

TABLE B-4 OKLAHOMA CITY METROPOLITAN AA 2016 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	277	0.9	88	31.8	4,226	13.9
Moderate	2	6.9	1,651	5.4	223	13.5	4,437	14.6
Middle	16	55.2	16,818	55.3	1,048	6.2	7,264	23.9
Upper	10	34.5	11,683	38.4	456	3.9	14,502	47.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29</b>	<b>100.0</b>	<b>30,429</b>	<b>100.0</b>	<b>1,815</b>	<b>6.0</b>	<b>30,429</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	560	230	0.7	41.1	178	31.8	152	27.1
Moderate	3,388	1,462	4.7	43.2	1,386	40.9	540	15.9
Middle	24,813	16,544	53.0	66.7	5,638	22.7	2,631	10.6
Upper	15,289	12,996	41.6	85.0	1,685	11.0	608	4.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>44,050</b>	<b>31,232</b>	<b>100.0</b>	<b>70.9</b>	<b>8,887</b>	<b>20.2</b>	<b>3,931</b>	<b>8.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	36	0.8	32	0.8	1	0.4	3	7.9
Moderate	252	5.7	232	5.6	17	6.8	3	7.9
Middle	2,156	48.8	2,025	49.1	114	45.8	17	44.7
Upper	1,970	44.6	1,838	44.5	117	47.0	15	39.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>4,414</b>	<b>100.0</b>	<b>4,127</b>	<b>100.0</b>	<b>249</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>93.5</b>		<b>5.6</b>		<b>0.9</b>	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.5	1	0.6	0	0.0	0	0.0
Moderate	3	1.6	3	1.7	0	0.0	0	0.0
Middle	109	59.6	107	60.5	2	33.3	0	0.0
Upper	70	38.3	66	37.3	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>183</b>	<b>100.0</b>	<b>177</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>96.7</b>		<b>3.3</b>		<b>0.0</b>	
<p>Source: 2016 FFIEC Census Data 2016 Dun &amp; Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey</p> <p>NOTE: Percentages may not add up to 100.0 percent due to rounding.</p>								

**TABLE B-5  
OKLAHOMA CITY METROPOLITAN AA  
DISTRIBUTION OF 2016 SMALL FARM LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Farms
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.5
Moderate	0	0	0.0	0.0	1.6
Middle	2	93	100.0	100.0	59.6
Upper	0	0	0.0	0.0	38.3
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data  
2016 Dun & Bradstreet Data  
2006-2010 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE B-6  
OKLAHOMA CITY METROPOLITAN AA  
DISTRIBUTION OF 2016 MOTOR VEHICLE-SECURED LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	1.0
Moderate	0	0	0.0	0.0	7.1
Middle	7	74	100.0	100.0	55.3
Upper	0	0	0.0	0.0	36.6
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data  
2006-2010 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE B-7  
OKLAHOMA CITY METROPOLITAN AA  
DISTRIBUTION OF 2016 SMALL FARM LENDING  
BY REVENUE SIZE OF FARMS**

	Bank Loans				Total Farms
	#	\$(000)	#%	\$%	%
<b>By Revenue</b>					
\$1 Million or Less	2	93	100.0	100.0	96.7
Over \$1 Million	0	0	0.0	0.0	3.3
Not Known	0	0	0.0	0.0	0.0
<b>Total</b>	<b>2</b>	<b>93</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	2	93	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$500,000	0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>93</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	2	93	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$500,000	0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>93</b>	<b>100.0</b>	<b>100.0</b>	
Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.					

**TABLE B-8  
OKLAHOMA CITY METROPOLITAN AA  
DISTRIBUTION OF 2016 MOTOR VEHICLE-SECURED LENDING  
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
<b>Low</b>	3	19	42.9	26.0	14.3
<b>Moderate</b>	1	9	14.3	11.9	12.4
<b>Middle</b>	0	0	0.0	0.0	19.0
<b>Upper</b>	1	21	14.3	28.7	54.3
<b>Unknown</b>	2	25	28.6	33.4	0.0
Source: 2016 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.					

**TABLE B-9  
POTTAWATOMIE COUNTY AA 2019 DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	703	3.9	306	43.5	3,511	19.5
Moderate	3	18.8	2,376	13.2	469	19.7	3,171	17.6
Middle	9	56.3	10,588	58.7	1,350	12.8	3,760	20.8
Upper	3	18.8	4,374	24.2	250	5.7	7,599	42.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>16</b>	<b>100.0</b>	<b>18,041</b>	<b>100.0</b>	<b>2,375</b>	<b>13.2</b>	<b>18,041</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,582	357	2.0	22.6	924	58.4	301	19.0
Moderate	4,655	1,948	10.9	41.8	2,039	43.8	668	14.4
Middle	17,139	10,645	59.5	62.1	4,416	25.8	2,078	12.1
Upper	6,162	4,942	27.6	80.2	725	11.8	495	8.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29,538</b>	<b>17,892</b>	<b>100.0</b>	<b>60.6</b>	<b>8,104</b>	<b>27.4</b>	<b>3,542</b>	<b>12.0</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	237	9.9	210	9.6	23	13.8	4	10.0
Moderate	278	11.7	246	11.3	27	16.2	5	12.5
Middle	1,306	54.7	1,200	55.1	81	48.5	25	62.5
Upper	565	23.7	523	24.0	36	21.6	6	15.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,386</b>	<b>100.0</b>	<b>2,179</b>	<b>100.0</b>	<b>167</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>91.3</b>			<b>7.0</b>	<b>1.7</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.9	1	0.9	0	0.0	0	0.0
Moderate	4	3.6	4	3.6	0	0.0	0	0.0
Middle	74	66.1	74	66.1	0	0.0	0	0.0
Upper	33	29.5	33	29.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>112</b>	<b>100.0</b>	<b>112</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>			<b>0.0</b>	<b>0.0</b>
<p>Source: 2019 FFIEC Census Data 2019 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.</p>								

TABLE B-10 POTTAWATOMIE COUNTY AA 2018 DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	703	3.9	306	43.5	3,529	19.6
Moderate	3	18.8	2,376	13.2	469	19.7	3,185	17.7
Middle	9	56.3	10,588	58.7	1,350	12.8	3,769	20.9
Upper	3	18.8	4,374	24.2	250	5.7	7,558	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>16</b>	<b>100.0</b>	<b>18,041</b>	<b>100.0</b>	<b>2,375</b>	<b>13.2</b>	<b>18,041</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,582	357	2.0	22.6	924	58.4	301	19.0
Moderate	4,655	1,948	10.9	41.8	2,039	43.8	668	14.4
Middle	17,139	10,645	59.5	62.1	4,416	25.8	2,078	12.1
Upper	6,162	4,942	27.6	80.2	725	11.8	495	8.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29,538</b>	<b>17,892</b>	<b>100.0</b>	<b>60.6</b>	<b>8,104</b>	<b>27.4</b>	<b>3,542</b>	<b>12.0</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	226	9.6	199	9.4	24	13.4	3	6.8
Moderate	289	12.3	253	11.9	29	16.2	7	15.9
Middle	1,276	54.3	1,156	54.4	90	50.3	30	68.2
Upper	558	23.8	518	24.4	36	20.1	4	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,349</b>	<b>100.0</b>	<b>2,126</b>	<b>100.0</b>	<b>179</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>90.5</b>		<b>7.6</b>		<b>1.9</b>	
	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	5	5.1	5	5.1	0	0.0	0	0.0
Middle	68	68.7	68	68.7	0	0.0	0	0.0
Upper	26	26.3	26	26.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>99</b>	<b>100.0</b>	<b>99</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>100.0</b>		<b>0.0</b>		<b>0.0</b>	
<p>Source: 2018 FFIEC Census Data 2018 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>NOTE: Percentages may not add up to 100.0 percent due to rounding.</p>								

TABLE B-11 POTTAWATOMIE COUNTY AA 2017 DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	703	3.9	306	43.5	3,529	19.6
Moderate	3	18.8	2,376	13.2	469	19.7	3,185	17.7
Middle	9	56.3	10,588	58.7	1,350	12.8	3,769	20.9
Upper	3	18.8	4,374	24.2	250	5.7	7,558	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>16</b>	<b>100.0</b>	<b>18,041</b>	<b>100.0</b>	<b>2,375</b>	<b>13.2</b>	<b>18,041</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,582	357	2.0	22.6	924	58.4	301	19.0
Moderate	4,655	1,948	10.9	41.8	2,039	43.8	668	14.4
Middle	17,139	10,645	59.5	62.1	4,416	25.8	2,078	12.1
Upper	6,162	4,942	27.6	80.2	725	11.8	495	8.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29,538</b>	<b>17,892</b>	<b>100.0</b>	<b>60.6</b>	<b>8,104</b>	<b>27.4</b>	<b>3,542</b>	<b>12.0</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	228	11.3	197	11.0	28	15.7	3	8.3
Moderate	246	12.2	212	11.8	28	15.7	6	16.7
Middle	1,079	53.7	970	54.0	85	47.8	24	66.7
Upper	456	22.7	416	23.2	37	20.8	3	8.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,009</b>	<b>100.0</b>	<b>1,795</b>	<b>100.0</b>	<b>178</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.3</b>		<b>8.9</b>		<b>1.8</b>	
	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	3	3.6	3	3.6	0	0.0	0	0.0
Middle	57	68.7	57	68.7	0	0.0	0	0.0
Upper	23	27.7	23	27.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>83</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>			<b>100.0</b>		<b>0.0</b>		<b>0.0</b>	
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.								

**TABLE B-12  
POTTAWATOMIE COUNTY AA 2016 DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	842	4.7	326	38.7	3,636	20.2
Moderate	1	6.3	672	3.7	115	17.1	3,122	17.3
Middle	12	75.0	14,444	80.2	1,864	12.9	3,749	20.8
Upper	2	12.5	2,046	11.4	156	7.6	7,497	41.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>16</b>	<b>100.0</b>	<b>18,004</b>	<b>100.0</b>	<b>2,461</b>	<b>13.7</b>	<b>18,004</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,754	553	3.0	31.5	901	51.4	300	17.1
Moderate	1,315	715	3.9	54.4	333	25.3	267	20.3
Middle	22,592	14,560	79.2	64.4	5,020	22.2	3,012	13.3
Upper	3,214	2,548	13.9	79.3	439	13.7	227	7.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>28,875</b>	<b>18,376</b>	<b>100.0</b>	<b>63.6</b>	<b>6,693</b>	<b>23.2</b>	<b>3,806</b>	<b>13.2</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	255	11.0	226	10.7	26	14.8	3	8.3
Moderate	38	1.6	35	1.7	2	1.1	1	2.8
Middle	1,656	71.3	1,509	71.5	116	65.9	31	86.1
Upper	374	16.1	341	16.2	32	18.2	1	2.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,323</b>	<b>100.0</b>	<b>2,111</b>	<b>100.0</b>	<b>176</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.9</b>			<b>7.6</b>	<b>1.5</b>
	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	1	0.9	1	0.9	0	0.0	0	0.0
Middle	102	93.6	102	93.6	0	0.0	0	0.0
Upper	6	5.5	6	5.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>109</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>			<b>0.0</b>	<b>0.0</b>
<p>Source: 2016 FFIEC Census Data 2016 Dun &amp; Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.</p>								



**TABLE B-13  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2017-2019 SMALL FARM LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Farms
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.9
Moderate	0	0	0.0	0.0	3.6
Middle	9	146	100.0	100.0	66.1
Upper	0	0	0.0	0.0	29.5
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2019 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE B-14  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2017-2019 MOTOR VEHICLE-SECURED LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	4.9
Moderate	0	0	0.0	0.0	15.3
Middle	17	171	94.4	91.4	57.9
Upper	1	16	5.6	8.6	21.8
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE B-15  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2017-2019 SMALL FARM LENDING  
BY REVENUE SIZE OF FARMS**

	Bank Loans				Total Farms
	#	\$(000)	#%	\$%	%
<b>By Revenue</b>					
\$1 Million or Less	8	125	88.9	85.6	100.0
Over \$1 Million	0	0	0.0	0.0	0.0
Not Known	1	21	11.1	14.4	0.0
<b>Total</b>	<b>9</b>	<b>146</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	9	146	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$500,000	0	0	0.0	0.0	
<b>Total</b>	<b>9</b>	<b>146</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	7	122	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$500,000	0	0	0.0	0.0	
<b>Total</b>	<b>7</b>	<b>122</b>	<b>100.0</b>	<b>100.0</b>	

Source: 2019 FFIEC Census Data  
2019 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE B-16  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2017-2019 MOTOR VEHICLE-SECURED LENDING  
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
<b>Low</b>	2	16	11.1	8.6	22.1
<b>Moderate</b>	2	19	11.1	9.6	15.4
<b>Middle</b>	7	99	38.9	52.9	17.0
<b>Upper</b>	3	12	16.7	6.4	45.5
<b>Unknown</b>	4	42	22.2	22.5	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-17  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2016 SMALL FARM LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Farms
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.9
Middle	1	78	100.0	100.0	93.6
Upper	0	0	0.0	0.0	5.5
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data  
2016 Dun & Bradstreet Data  
2006-2010 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE B-18  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2016 MOTOR VEHICLE-SECURED LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	5.8
Moderate	0	0	0.0	0.0	4.2
Middle	6	36	75.0	74.9	78.1
Upper	2	12	25.0	25.1	11.9
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data  
2006-2010 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE B-19  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2016 SMALL FARM LENDING  
BY REVENUE SIZE OF FARMS**

	Bank Loans				Total Farms
	#	\$(000)	#%	\$%	%
<b>By Revenue</b>					
\$1 Million or Less	1	78	100.0	100.0	100.0
Over \$1 Million	0	0	0.0	0.0	0.0
Not Known	0	0	0.0	0.0	0.0
<b>Total</b>	<b>1</b>	<b>78</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	1	78	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$500,000	0	0	0.0	0.0	
<b>Total</b>	<b>1</b>	<b>78</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	1	78	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$500,000	0	0	0.0	0.0	
<b>Total</b>	<b>1</b>	<b>78</b>	<b>100.0</b>	<b>100.0</b>	
<p>Source: 2016 FFIEC Census Data 2016 Dun &amp; Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.</p>					

**TABLE B-20  
POTTAWATOMIE COUNTY AA  
DISTRIBUTION OF 2016 MOTOR VEHICLE SECURED LENDING  
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
<b>Low</b>	5	26	62.5	54.6	22.5
<b>Moderate</b>	2	18	25.0	38.8	16.0
<b>Middle</b>	0	0	0.0	0.0	17.0
<b>Upper</b>	1	3	12.5	6.7	44.5
<b>Unknown</b>	0	0	0.0	0.0	0.0
<p>Source: 2016 FFIEC Census Data 2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.</p>					

## APPENDIX C– 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.

**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) instructions. 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 Consolidated Report of Condition and Income (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.