



PUBLIC DISCLOSURE

July 20, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

All Capital Bank
RSSD# 14650

210 East Main Street
Locust Grove, Oklahoma 74352

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 bank. 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

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

- The bank's loan-to-deposit ratio (LTD) is more than reasonable given the bank's size, financial condition, and assessment areas (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses 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; therefore, this criterion did not affect the rating.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs. Lending performance was assessed within the bank's two AAs. The Eastern Oklahoma AA was assessed using a full-scope review and the Tulsa County Metropolitan AA was assessed using a limited-scope review. In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units by census tract income level for home mortgage lending, the percentage of businesses by census tract income level for small business lending. In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses of different revenue sizes, the demographic figure refers to the percentage of families by income level for home mortgage lending, the percentage of businesses in the AA with revenues of \$1 million or less for small business lending. Examiners reviewed the following data:

- The bank's 16-quarter average LTD ratio,
- A statistical sample of 36 home mortgage loans selected from a universe of 44 loans originated between June 28, 2022 and December 31, 2024.
- A statistical sample of 47 small business loans selected from a universe of 62 loans originated between January 1, 2024 and December 31, 2024.

In addition, more weight was placed on the bank's small business lending due to the bank's strategic focus on commercial lending and overall lending volumes.

DESCRIPTION OF INSTITUTION

All Capital Bank is a community bank headquartered in Locust Grove, Oklahoma. The bank's characteristics include the following:

- The bank is a wholly owned subsidiary of All Bank Holding Company Inc.
- The bank has total assets of \$161.5 million as of December 31, 2025.
- In addition to its main office in Locust Grove, Oklahoma, the bank has one additional office located in Broken Arrow, Oklahoma.
- The bank operates one cash-only automated teller machine (ATM) in Locust Grove, Oklahoma.
- As shown in the table below, the bank's primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of December 31, 2025		
Loan Type	\$(000)	%
Construction and Land Development	5,164	4.0
Farmland	1,018	0.8
1- to 4-Family Residential Real Estate	53,318	41.1
Multifamily Residential Real Estate	2,160	1.7
Nonfarm Nonresidential Real Estate	19,474	15.0
Agricultural	4,615	3.6
Commercial and Industrial	35,659	27.5
Consumer	8,111	6.3
Other	194	0.1
Gross Loans	129,713	100.0

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

The bank was rated Satisfactory under the CRA at its June 27, 2022 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.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Eastern Oklahoma AA that received a full-scope review, followed by a brief description of performance in the Tulsa County Metropolitan AA. Lending data for the limited-scope review is located in Appendix B.

The bank's overall Lending Test performance is Satisfactory.

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD 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 AAs, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and area of operations. The bank's LTD ratio is more than reasonable. The bank's LTD ratio is above the four similarly situated institutions.

Table 2

Comparative LTD Ratios March 31, 2022 – December 31, 2025			
Institution	Location	Asset Size \$(000)	LTD Ratio (%)
			16 Quarter Average
All Capital Bank	Locust Grove, OK	161,524	83.0
Similarly Situated Institutions			
Triad Bank, National Association	Tulsa, OK	197,700	74.6
Bank of Commerce	Chelsea, OK	186,200	72.4
Carson Community Bank	Stilwell, OK	164,883	71.7
Exchange Bank	Skiatook, OK	153,147	40.9

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar, inside the AA.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Residential Loans	32	88.9	5,557	75.9	4	11.1	1,760	24.1
Small Business	33	70.2	4,546	66.4	14	29.8	2,296	33.6
Total Loans	65	78.3	10,103	71.4	18	21.7	4,056	28.6

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 reasonable distribution among the different census tracts and dispersion throughout the AAs.

Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes.

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.

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

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

The bank's Eastern Oklahoma AA consists of Mayes County, Oklahoma in its entirety, and portions of Cherokee County, Oklahoma (Tract 9776.00) and Delaware County, Oklahoma (Tract 3761.00). See Appendix A for additional demographic data.

- No changes have been made to the AA delineation since the prior examination.
- The AA is comprised of 12 census tracts, including 1 moderate-, 9 middle-, and 2 upper-income census tracts. The previous evaluation had 11 census tracts, including 1 moderate-, 8 middle-, and 2 upper-income census tracts.
- The bank operates one branch in this AA and one offsite cash-only ATM.
- According to the June 30, 2025, Summary of Deposits Market Share Report, the bank ranked 9 out of 17 FDIC-insured depository institutions, with 39 offices in the AA and a total deposit market share of 3.3 percent.
- Two previously conducted interviews with members of the community within the bank's AA were referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and perspectives on local economic and demographic characteristics. One of the community members represented the real estate industry and the second contact represented an organization that provides services supporting community and operations programs.

Table 4

Population Change Assessment Area: Eastern Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Eastern Oklahoma	130,513	126,521	(3.1)
Cherokee County, OK	48,097	47,078	(2.1)
Delaware County, OK	41,409	40,397	(2.4)
Mayes County, OK	41,007	39,046	(4.8)
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>			

- Overall, the AA population experienced a decrease during the period between 2015 and 2020, and the more significant population decline in the AA was denoted in Mayes County.

- However, a community member noted that in recent years (2025), more people are moving to the area from Northwest Arkansas, Colorado, Washington, and Oregon.

Table 5

Median Family Income Change Assessment Area: Eastern Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Eastern Oklahoma	54,786	56,625	3.4
Cherokee County, OK	55,950	56,339	0.7
Delaware County, OK	51,630	56,025	8.5
Mayes County, OK	56,641	59,807	5.6
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
Source: 2016 - 2020 U.S. Census Bureau: American Community Survey 2011 - 2015 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars. All data presented is at the county level and some values may be different than expected for this AA, which includes a partial county.			

- The AA experienced growth in the median family income (MFI) in the period between 2015 and 2020. However, the 2020 MFI of the AA remained lower than the statewide and the NonMSA Oklahoma figures.
- Of AA families, 23.3 percent are low-income, which is above the statewide figure of 21.4 percent and the NonMSA Oklahoma figure of 21.6 percent. Of AA families, 15.8 percent are moderate-income, which is below the statewide figure of 17.7 percent and the NonMSA Oklahoma figure of 17.8 percent.
- Within the AA, 15.3 percent of families are below the poverty level, which is above the statewide figure of 11.3 percent and above the NonMSA Oklahoma figure of 13.5 percent.

Table 6

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	67.7	24.3	33.2	50.3	25.8	17.2
Cherokee County, OK	67.7	25.8	34.9	47.1	26.9	16.2
Delaware County, OK	68.3	23.1	33.0	52.7	28.8	19.6
Mayes County, OK	67.1	23.3	30.8	50.7	21.7	15.4
NonMSA Oklahoma	67.6	31.4	35.6	49.6	22.2	15.2
Oklahoma	73.4	35.7	38.6	53.6	26.4	15.7
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2018 - 2022 Comprehensive Housing Affordability Strategy						
Note: All data presented is at the county level and some values may be different than expected for this AA, which includes a partial county.						

- Low-income renters and owners experience more housing cost burden compared to moderate-income renters and owners. Renters overall have experienced more housing cost burden than homeowners, which may impede these individuals and families from obtaining ownership.
- A community member noted that affordable housing is a need of the community. Another community member noted there is also anticipation of increased demand for housing with a new data center and subsequent contract workers coming into the area.
- The median family housing value in the AA, at \$113,302, was below the statewide figure of \$142,400, but above the NonMSA figure of \$110,370.

Table 7

Unemployment Rates					
Assessment Area: Eastern Oklahoma					
Area	2020	2021	2022	2023	2024
Eastern Oklahoma	5.6	4.0	3.3	3.4	3.5
Cherokee County, OK	5.2	4.0	3.3	3.2	3.4
Delaware County, OK	5.8	3.7	3.1	3.5	3.8
Mayes County, OK	5.8	4.3	3.4	3.5	3.3
NonMSA Oklahoma	6.2	4.1	3.3	3.4	3.5
Oklahoma	6.3	4.0	3.0	3.2	3.3
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					
<i>Note: All data presented is at the county level and some values may be different than expected for this AA, which includes a partial county.</i>					

- Unemployment in the AA trended similarly to the NonMSA Oklahoma figure but remained slightly above the statewide figure.
- As the area transitioned out of COVID 2020, the 2025 annual average unemployment rate of 3.3 percent remains below the national unemployment rate of 4.0 percent.
- One community member noted that the major industries of the area are government, retail trade, and health care.
- A community member also noted that the local economy has been doing very well partly due to Google having a data center in the area and some associated re-investment back into the community. The contact noted that Mayes County has the first or second largest Google data center in the U.S.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE EASTERN OKLAHOMA AA

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of home mortgage lending in moderate-income tracts was comparable to aggregate lending data and above the demographic figure.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA, but it did not include LMI census tracts and therefore did not impact the overall conclusion.

Table 8

Distribution of 2022 to 2024 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)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	8.7	9.4	162	8.4	7.0	6.0
Middle	12	52.2	74.8	1,098	57.2	75.6	77.3
Upper	9	39.1	15.8	660	34.4	17.4	16.7
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	23	100.0	100.0	1,921	100.0	100.0	100.0
Source: 2022 - 2024 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 reasonable. The distribution of small business lending in moderate-income tracts was below aggregate lending data and below the demographic figure. Although the bank did not originate any loans in the moderate-income census tract, this was considered reasonable due to performance context. The AA's sole moderate-income census tract is located roughly 20 miles from the bank's location. Additionally, there is more competition in the moderate-income census tract from other financial institutions that are more easily able to serve the area.

An analysis of dispersion did not reveal any conspicuous gaps or lapses in the AA.

Table 9

Distribution of 2024 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	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.0	0	0.0	20.6	20.4
Middle	19	76.0	71.3	2,198	88.7	63.0	65.8
Upper	6	24.0	15.0	281	11.3	16.0	13.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.8	0	0.0	0.4	
Total	25	100.0	100.0	2,479	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Borrower Distribution of Loans

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of home mortgage lending to low-income borrowers is above aggregate lending data and comparable to the demographic figure. The distribution of home mortgage lending to moderate-income borrowers is comparable to aggregate lending data and comparable to the demographic figure.

Table 10

Distribution of 2022 to 2024 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)	%	%	
Low	4	17.4	3.9	170	8.8	1.6	23.3
Moderate	3	13.0	13.5	199	10.4	8.5	15.8
Middle	9	39.1	21.0	826	43.0	17.5	19.3
Upper	5	21.7	39.3	594	30.9	46.8	41.6
Unknown	2	8.7	22.4	131	6.8	25.6	0.0
Total	23	100.0	100.0	1,921	100.0	100.0	100.0
Source: 2022 - 2024 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 reasonable. The distribution of small business lending to businesses with annual revenues of one million dollars or less was above aggregate lending data and comparable to the demographic figure.

Table 11

Distribution of 2024 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Eastern Oklahoma							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	19	76.0	57.7	1,546	62.4	30.5	89.9
Over \$1 Million	6	24.0		933	37.6		7.3
Revenue Unknown	0	0.0		0	0.0		2.8
Total	25	100.0		2,479	100.0		100.0
By Loan Size							
\$100,000 or Less	20	80.0	92.1	694	28.0	40.0	
\$100,001 - \$250,000	3	12.0	4.5	423	17.1	18.5	
\$250,001 - \$1 Million	2	8.0	3.4	1,363	55.0	41.4	
Total	25	100.0	100.0	2,479	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	16	84.2		423	27.4		
\$100,001 - \$250,000	2	10.5		323	20.9		
\$250,001 - \$1 Million	1	5.3		800	51.7		
Total	19	100.0		1,546	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

**TULSA COUNTY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TULSA COUNTY
METROPOLITAN AA**

The bank's Tulsa County Metropolitan AA consists of Tulsa County in its entirety. Tulsa County is one of seven counties that comprise the Tulsa, Oklahoma Metropolitan Statistical Area (MSA). See Appendix A for additional demographic data.

- In July 2024, the bank designated the Tulsa County Metropolitan AA as a new AA with the opening of their branch in Broken Arrow, Oklahoma.
- The AA is comprised of 208 census tracts including 13 low-, 66 moderate-, 53 middle-, 75 upper-, and 1 unknown-income census tract(s).
- The bank operates one branch in this AA with no ATMs. This branch was converted from a loan production office to a branch in July of 2024. The loan production office was opened in January of 2023.
- According to the June 30, 2025 Summary of Deposits Market Share Report, the bank ranked 46th out of 52 FDIC-insured depository institutions, with 197 offices in the AA, and a total deposit market share of 0.1 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE TULSA
COUNTY METROPOLITAN AA**

The lending performance in the area is consistent with the institution's lending performance overall. For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix B.

APPENDIX A – DEMOGRAPHIC INFORMATION

Table A-1

2024 Eastern Oklahoma 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	3,273	23.3
Moderate	1	8.3	1,169	8.3	177	15.1	2,223	15.8
Middle	9	75.0	10,773	76.7	1,737	16.1	2,708	19.3
Upper	2	16.7	2,099	14.9	228	10.9	5,837	41.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	14,041	100.0	2,142	15.3	14,041	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	2,162	920	6.0	42.6	981	45.4	261	12.1
Middle	18,388	11,776	77.3	64.0	3,325	18.1	3,287	17.9
Upper	3,550	2,542	16.7	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	24,100	15,238	100.0	63.2	4,704	19.5	4,158	17.3
	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	276	20.4	244	20.1	28	28.3	4	10.5
Middle	888	65.8	801	66.0	54	54.5	33	86.8
Upper	186	13.8	168	13.8	17	17.2	1	2.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,350	100.0	1,213	100.0	99	100.0	38	100.0
Percentage of Total Businesses:				89.9		7.3		2.8
	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	2	2.2	2	2.2	0	0.0	0	0.0
Middle	72	80.0	71	79.8	0	0.0	1	100.0
Upper	16	17.8	16	18.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	90	100.0	89	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.9		0.0		1.1
Source: 2024 FFIEC Census Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table A-2

2023 Eastern Oklahoma 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	3,273	23.3
Moderate	1	8.3	1,169	8.3	177	15.1	2,223	15.8
Middle	9	75.0	10,773	76.7	1,737	16.1	2,708	19.3
Upper	2	16.7	2,099	14.9	228	10.9	5,837	41.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	14,041	100.0	2,142	15.3	14,041	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	2,162	920	6.0	42.6	981	45.4	261	12.1
Middle	18,388	11,776	77.3	64.0	3,325	18.1	3,287	17.9
Upper	3,550	2,542	16.7	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	24,100	15,238	100.0	63.2	4,704	19.5	4,158	17.3
	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	282	19.5	251	19.3	27	25.0	4	10.3
Middle	966	66.8	870	67.0	62	57.4	34	87.2
Upper	198	13.7	178	13.7	19	17.6	1	2.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,446	100.0	1,299	100.0	108	100.0	39	100.0
Percentage of Total Businesses:			89.8		7.5		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	2	2.0	2	2.1	0	0.0	0	0.0
Middle	80	81.6	79	81.4	0	0.0	1	100.0
Upper	16	16.3	16	16.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	98	100.0	97	100.0	0	0.0	1	100.0
Percentage of Total Farms:			99.0		0.0		1.0	
Source: 2023 FFIEC Census Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table A-3

2022 Eastern Oklahoma 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	3,273	23.3
Moderate	1	8.3	1,169	8.3	177	15.1	2,223	15.8
Middle	9	75.0	10,773	76.7	1,737	16.1	2,708	19.3
Upper	2	16.7	2,099	14.9	228	10.9	5,837	41.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	14,041	100.0	2,142	15.3	14,041	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	2,162	920	6.0	42.6	981	45.4	261	12.1
Middle	18,388	11,776	77.3	64.0	3,325	18.1	3,287	17.9
Upper	3,550	2,542	16.7	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	24,100	15,238	100.0	63.2	4,704	19.5	4,158	17.3
	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	296	19.5	266	19.5	26	23.0	4	10.3
Middle	1,010	66.5	909	66.5	67	59.3	34	87.2
Upper	212	14.0	191	14.0	20	17.7	1	2.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,518	100.0	1,366	100.0	113	100.0	39	100.0
Percentage of Total Businesses:			90.0		7.4		2.6	
	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	2	2.0	2	2.0	0	0.0	0	0.0
Middle	82	81.2	81	81.0	0	0.0	1	100.0
Upper	17	16.8	17	17.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	101	100.0	100	100.0	0	0.0	1	100.0
Percentage of Total Farms:			99.0		0.0		1.0	
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.								

APPENDIX B – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table B-1

2024 Tulsa County Metropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	208	100.0	159,053	100.0	17,336	10.9	159,053	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	284,341	151,162	100.0	53.2	102,747	36.1	30,432	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,552	4.9	1,338	4.7	207	7.6	7	2.8
Moderate	8,527	27.0	7,526	26.3	938	34.4	63	25.6
Middle	9,699	30.7	8,736	30.5	876	32.1	87	35.4
Upper	11,807	37.3	11,019	38.4	700	25.6	88	35.8
Unknown	53	0.2	43	0.2	9	0.3	1	0.4
Total AA	31,638	100.0	28,662	100.0	2,730	100.0	246	100.0
Percentage of Total Businesses:				90.6		8.6		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	2.7	7	2.8	0	0.0	0	0.0
Moderate	42	16.3	41	16.3	1	20.0	0	0.0
Middle	81	31.4	80	31.9	1	20.0	0	0.0
Upper	128	49.6	123	49.0	3	60.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	258	100.0	251	100.0	5	100.0	2	100.0
Percentage of Total Farms:				97.3		1.9		0.8
Source: 2024 FFIEC Census Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2023 Tulsa County Metropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	208	100.0	159,053	100.0	17,336	10.9	159,053	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	284,341	151,162	100.0	53.2	102,747	36.1	30,432	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,593	4.4	1,370	4.2	215	7.0	8	2.8
Moderate	9,283	25.7	8,186	25.0	1,028	33.4	69	24.4
Middle	10,821	29.9	9,704	29.6	1,025	33.3	92	32.5
Upper	14,390	39.8	13,480	41.1	797	25.9	113	39.9
Unknown	52	0.1	42	0.1	9	0.3	1	0.4
Total AA	36,139	100.0	32,782	100.0	3,074	100.0	283	100.0
Percentage of Total Businesses:				90.7		8.5		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	6	2.0	6	2.0	0	0.0	0	0.0
Moderate	43	14.0	42	14.0	1	16.7	0	0.0
Middle	90	29.3	88	29.4	2	33.3	0	0.0
Upper	168	54.7	163	54.5	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	307	100.0	299	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.4		2.0		0.7
Source: 2023 FFIEC Census Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-3

2022 Tulsa County Metropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	208	100.0	159,053	100.0	17,336	10.9	159,053	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	284,341	151,162	100.0	53.2	102,747	36.1	30,432	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,636	4.3	1,409	4.1	217	6.9	10	3.0
Moderate	9,677	25.6	8,551	24.9	1,050	33.6	76	22.7
Middle	11,300	29.9	10,149	29.6	1,046	33.4	105	31.3
Upper	15,078	39.9	14,129	41.2	806	25.8	143	42.7
Unknown	56	0.1	46	0.1	9	0.3	1	0.3
Total AA	37,747	100.0	34,284	100.0	3,128	100.0	335	100.0
Percentage of Total Businesses:				90.8		8.3		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	6	1.9	6	2.0	0	0.0	0	0.0
Moderate	44	14.0	43	14.0	1	16.7	0	0.0
Middle	94	29.8	92	30.0	2	33.3	0	0.0
Upper	171	54.3	166	54.1	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	315	100.0	307	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.5		1.9		0.6
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 B-4

Distribution of 2022 to 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	2.2	0	0.0	2.1	3.6
Moderate	0	0.0	20.3	0	0.0	15.2	23.2
Middle	5	55.6	27.5	1,441	39.6	23.2	27.7
Upper	4	44.4	50.0	2,196	60.4	59.4	45.4
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	3,637	100.0	100.0	100.0
Source: 2022 - 2024 FFIEC Census Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table B-5

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	3.5	0	0.0	5.6	4.9
Moderate	1	12.5	22.8	299	14.5	28.3	27.0
Middle	1	12.5	26.5	613	29.7	26.3	30.7
Upper	6	75.0	46.4	1,154	55.9	39.6	37.3
Unknown	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.6	0	0.0	0.1	
Total	8	100.0	100.0	2,066	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016 - 2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table B-6

Distribution of 2022 to 2024 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	1	11.1	5.9	276	7.6	2.5	21.5
Moderate	1	11.1	16.4	42	1.2	9.9	17.3
Middle	0	0.0	19.0	0	0.0	14.2	18.9
Upper	7	77.8	34.3	3,319	91.3	37.1	42.4
Unknown	0	0.0	24.4	0	0.0	36.2	0.0
Total	9	100.0	100.0	3,637	100.0	100.0	100.0
Source: 2022 - 2024 FFIEC Census Data 2016 - 2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table B-7

Distribution of 2024 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Tulsa County Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	6	75.0	51.0	1,382	66.9	34.4	90.6
Over \$1 Million	2	25.0		684	33.1		8.6
Revenue Unknown	0	0.0		0	0.0		0.8
Total	8	100.0		2,066	100.0		100.0
By Loan Size							
\$100,000 or Less	2	25.0	92.5	127	6.1	34.9	
\$100,001 - \$250,000	3	37.5	3.7	528	25.6	15.5	
\$250,001 - \$1 Million	3	37.5	3.7	1,412	68.3	49.6	
Total	8	100.0	100.0	2,066	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	16.7		55	4.0		
\$100,001 - \$250,000	3	50.0		528	38.2		
\$250,001 - \$1 Million	2	33.3		799	57.8		
Total	6	100.0		1,382	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016 - 2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

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, 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 non-relatives 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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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 Consolidated Reports of Condition and Income (Call Report) instructions. 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.