



PUBLIC DISCLOSURE

January 27, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank7
RSSD# 18854

1039 Northwest 63rd Street
Oklahoma City, Oklahoma 73116

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

This institution is rated: ***Satisfactory***
The Lending Test is rated: ***Satisfactory***
The Community Development Test is rated: ***Outstanding***

Bank7 (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests.

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- An excellent geographic distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- The bank has taken appropriate action in response to substantiated complaints.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AAs. Performance was assessed within the bank's six AAs, which includes four AAs in the state of Oklahoma, one in Kansas and one in Texas. The Oklahoma City Metropolitan AA, Northwest Oklahoma AA, Gray County Kansas AA, and Dallas Metropolitan AA were assessed using a full-scope review. The Grant County Oklahoma and Tulsa Metropolitan AAs were assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 13-quarter average NLTD ratio;
- A statistical sample of 129 small business loans from a universe of 352 loans, and a statistical sample of 66 small farm loans from a universe of 98 loans originated between January 1, 2023 and December 31, 2023;
- The universe of 395 home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan/Application Registers originated between January 1, 2021 and December 31, 2023; and
- CD loans, qualified investments, and CD services from January 1, 2021 through December 31, 2023.

In determining the overall institution rating, the bank's lending performance in the state of Oklahoma carried the greatest weight given the higher volume of reported loans and deposits, greater market share, and number of branch locations in the state. Specific to the lending analysis, more emphasis was placed on HMDA lending in the state of Oklahoma, while small business lending received greater weight in the state of Texas, and small farm lending received greater consideration in the state of Kansas. Furthermore, more weight was placed on the bank's CD activities in the state of Texas, given the bank's strategic focus for helping the hospitality industry.

DESCRIPTION OF INSTITUTION

Bank7 is a community bank headquartered in Oklahoma City, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Bank7 Corporation, which is a publicly-traded bank holding company also located in Oklahoma City, Oklahoma.
- The bank has total assets of \$1.7 billion as of September 30, 2024.
- In addition to its main office in Oklahoma City, the bank has eleven additional offices located throughout Oklahoma (seven), Kansas (two) and Texas (two).
- The bank maintains cash dispensing-only automated teller machines (ATMs) at 7 of the 11 branch offices, as well as 3 offsite ATMs in Oklahoma, including 1 in Mustang and 2 in Watonga.
- Since the prior evaluation, the bank acquired three new branches. One branch in Mustang, Oklahoma within the Oklahoma City Metropolitan AA and two branches in Geary and Watonga, Oklahoma within the Northwest Oklahoma AA.
- As shown in the table below, the bank's primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of September 30, 2024		
Loan Type	\$(000)	%
Construction and Land Development	157,373	10.9
Farmland	46,226	3.2
1- to 4-Family Residential Real Estate	123,144	8.6
Multifamily Residential Real Estate	18,375	1.3
Nonfarm Nonresidential Real Estate	517,695	36.0
Agricultural	22,945	1.6
Commercial and Industrial	547,430	38.0
Consumer	6,662	0.5
Other	0	0.0
Gross Loans	1,439,850	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its November 29, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS¹

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the states of Oklahoma, Kansas, and Texas.

LENDING TEST

The bank's overall lending test performance is Satisfactory. In determining the overall lending test rating, more weight was placed on the bank's performance in the state of Oklahoma. The weighting of products varied by market as certain products did not have sufficient volume to conduct a meaningful analysis in various AAs. Of note, HMDA-related lending was only evaluated for the Oklahoma City Metropolitan AA and the Dallas Metropolitan AA. Small business lending was evaluated for all AAs except for the Gray County Kansas AA. Finally, small farm lending was only evaluated in the Northwest Oklahoma AA and the Gray County Kansas AA.

Regarding the geographic and borrower distribution analyses, no borrower distribution test was performed for HMDA-related loans for any of the bank's AAs due to the significant volume of commercial purpose loans for which the revenue was not reported.

Further, while conclusions with respect to the bank's HMDA lending performance were evaluated for three years, only 2022 and 2023 HMDA lending tables for the AAs that received full-scope reviews are reflected in the body of this report. The bank's 2021 lending data for AAs that received full-scope reviews can be found in Appendix D of this report. Lending data for AAs that received limited-scope reviews can be found in Appendix E.

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, location, and product offerings. The bank's NLTD ratio is reasonable and it exceeds four of the five NLTD ratios reported by similarly situated institutions within the bank's AAs.

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 states, multistate metropolitan areas, and assessment areas.

Table 2

Comparative NLTD Ratios September 30, 2021 – September 30, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			13 Quarter Average
Bank7	Oklahoma City, OK	1,739,431	86.2
Similarly Situated Institutions			
American Bank of Commerce	Wolfforth, TX	1,464,340	65.7
North Dallas Bank & Trust	Dallas, TX	1,867,356	67.8
Golden Bank NA	Houston, TX	1,984,800	97.8
Community National Bank	Corsicana, TX	1,305,545	78.0
International Bank of Commerce	Oklahoma City, OK	1,629,945	47.3

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Improvement	1	14.3	110	9.4	6	85.7	1,056	90.6
Home Purchase Conventional	263	79.2	58,880	69.6	69	20.8	25,728	30.4
Multi-Family Housing	16	53.3	31,051	35.4	14	46.7	56,780	64.6
Refinancing	18	69.2	5,185	57.6	8	30.8	3,824	42.4
Total HMDA related	298	75.4	95,226	52.1	97	24.6	87,388	47.9
Total Small Business	97	75.2	24,223	71.9	32	24.8	9,468	28.1
Total Small Farm	56	84.8	7,938	85.0	10	15.2	1,403	15.0
TOTAL LOANS	451	76.4	127,387	56.5	139	23.6	98,260	43.5
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

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 excellent distribution among the different census tracts and dispersion throughout the AAs; the rating is driven primarily by performance in Oklahoma. The bank's geographic distribution of loans for Kansas and Texas are considered reasonable.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to businesses and farms of different revenue sizes. The bank's lending has an overall reasonable penetration among businesses and farms of different sizes. As noted previously, borrower distribution of HMDA lending was not evaluated due to the lack of available income data. The overall rating is based on a reasonable borrower distribution of lending in all three states.

Response to Complaints

The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet the credit needs in its AA is appropriate. During the evaluation period, two complaints were received by the bank regarding its lending practices within the southern Dallas market. The bank acknowledged the complaints and appropriately responded to the commenter in a timely manner. The bank's response was considered when evaluating the bank's lending test performance. Refer to the State of Texas/Dallas Metropolitan Assessment Area section of the report for a more detailed description of the complaint.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

The bank's overall CD test performance is Outstanding and demonstrates excellent responsiveness. The rating is driven primarily by the bank's performance in the state of Texas, which is rated as Outstanding, while performance in the states of Oklahoma and Kansas is rated as Satisfactory. As stated previously, more weight was placed on the bank's CD activities in the state of Texas given the bank's strategic community focus in this market specific to the hospitality industry. Refer to the table below for an itemized summary of the bank's CD activity.

As the bank is considered responsive to the CD needs and opportunities in its AAs, consideration was also given to activities that took place outside of the bank's AAs, but within the broader regional area. The majority of outside activities were nationwide and consisted primarily of investments in the form of certificates of deposits in minority-owned depository institutions, low-income designated credit unions, or community development financial institutions (CDFIs), as well as Paycheck Protection Program (PPP) loans extended during the Coronavirus Health Pandemic (COVID-19 pandemic). These nationwide activities were qualified at the institutional level. In addition, several outside activities, including 27 CD loans, 1 investment, 2 donations, and 4 services were qualified at the state levels for Oklahoma, Texas, and Kansas; these activities helped meet various CD needs in broader statewide areas that encompass the AAs, including affordable housing, economic development, and revitalization and stabilization needs.

Table 4

Community Development Activity – All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	6	3,665	0	0	0	0	0	0	0
Community Services	1	1,450	3	747	39	81	42	828	23
Economic Development	60	183,981	0	0	13	61	13	61	0
Revitalization and Stabilization	38	7,781	0	0	0	0	0	0	0
Outside Activities	1	1,067	29	7,218	0	0	29	7,218	0
Totals	106	197,945	32	7,965	52	142	84	8,107	23

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.

STATE OF OKLAHOMA

CRA rating for Oklahoma: ***Satisfactory***
The Lending Test is rated: ***Satisfactory***
The Community Development Test is rated: ***Satisfactory***

This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- An excellent geographic distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- Community development (CD) activity reflects adequate responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Oklahoma City Metropolitan and Northwest Oklahoma AAs. More weight was assigned to the Oklahoma City Metropolitan AA as it comprised the majority of the bank's lending volume, deposit volume and overall market share within the state. Limited-scope reviews were conducted for the Grant County Oklahoma and Tulsa Metropolitan AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

For this evaluation, the lending test review for the state included a total of 276 HMDA-related loans, as well as 87 small business and 33 small farm loans. HMDA-related loans were only evaluated for the Oklahoma City Metropolitan AA, as there was not sufficient loan volume to conduct a meaningful analysis in the Northwest Oklahoma AA. Additionally, a borrower distribution analysis was not conducted for HMDA-related loans in the Oklahoma City Metropolitan AA due to the significant volume of loans originated to borrowers with unknown incomes. These loans consisted primarily of commercial purpose loans. Finally, small farm lending was also not evaluated within the Oklahoma City Metropolitan AA due to having insufficient loan volume to conduct a meaningful analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 4 of its 6 AAs and operates 8 of its 12 branches in the state of Oklahoma. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

To further augment the CRA evaluation, three interviews with community members that were previously conducted in the bank's market for CRA evaluations of other institutions were referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and perspective on local economic and demographic characteristics. The community members represent three economic development organizations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's overall lending test performance in the state of Oklahoma is Satisfactory. The lending test conclusions in the Oklahoma City Metropolitan and Northwest Oklahoma AAs are considered reasonable, which is consistent with the overall state rating.

In the limited-scope reviews, the lending test conclusion for the Grant County AA was consistent with overall state performance, but the Tulsa Metropolitan AA lending test performance was below the state performance. The ratings of the limited-scope reviews did not impact the overall state rating.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans within Oklahoma reflects excellent distribution among the different census tracts and dispersion throughout the AAs. This performance is consistent with the excellent distribution noted in the bank's Oklahoma City Metropolitan AA and Northwest Oklahoma AAs.

Lending to Businesses and Farms of Different Sizes

The bank's overall borrower distribution of loans within Oklahoma reflects reasonable distribution among businesses and farms of different sizes. This performance is consistent with the reasonable distribution noted in the bank's Oklahoma City Metropolitan AA and Northwest Oklahoma AA.

COMMUNITY DEVELOPMENT TEST

The bank's overall CD test performance in the state of Oklahoma is Satisfactory and demonstrates adequate responsiveness. The bank's CD performance in the Oklahoma City Metropolitan AA and Northwest Oklahoma AA is consistent with the overall state rating.

Of the 35 CD loans originated in the state, 23 were PPP loans originated in response to the COVID-19 pandemic. The bank also reported five CD loans, including three economic development and two revitalize and stabilize loans totaling \$4.7 million (MM), outside of its Oklahoma AAs, but within the broader statewide area.

For investments, the bank reported one qualified investment directly impacting the Oklahoma City Metropolitan AA, totaling approximately \$250 thousand (M) in the form of a certificate of deposit to a minority-owned depository institution located in a low-income geography. Donations, while smaller in dollar volume, were responsive to various community service needs, targeting organizations that primarily service LMI individuals and families.

The bank's performance in the AAs that received limited-scope reviews varied in comparison to the full-scope review AAs and the state. The bank's CD lending in the Tulsa Metropolitan AA was consistent with the performance noted in the full-scope review AAs, while the Grant County AA was below the performance noted in the full-scope AAs. In the Tulsa Metropolitan AA, 14 of the 15 CD loans were PPP loans totaling \$1.7MM.

Table 5

Community Development Activity Assessment Area: State of Oklahoma									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	5	2,200	0	0	0	0	0	0	0
Community Services	1	1,450	1	249	34	71	35	320	16
Economic Development	11	4,196	0	0	0	0	0	0	0
Revitalization and Stabilization	13	1,579	0	0	0	0	0	0	0
Outside Activities	5	4,717	0	0	2	2	2	2	4
Totals	35	14,142	1	249	36	73	37	322	20

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OKLAHOMA CITY METROPOLITAN AA

The bank's Oklahoma City Metropolitan AA consists of Oklahoma and Canadian Counties in their entirety, which are two of the seven counties that comprise the Oklahoma City, Oklahoma Metropolitan Statistical Area (MSA). Refer to Appendix B for a map of the AA and Appendix C for additional demographic data.

- The AA delineation has changed since the previous examination, as the bank added Canadian County to the AA following a bank acquisition in December 2021.
- The AA is comprised of 303 census tracts, including 27 low-, 90 moderate-, 85 middle-, 86 upper-, and 15 unknown-income census tracts. The income designations of census tracts have also changed since the previous examination due to updated 2016-2020 American Community Survey (ACS) data. At the previous examination, the AA consisted of 28 low-, 85 moderate-, 70 middle-, 50 upper-, and 8 unknown-income census tracts.
- This AA includes the bank's main headquarters in Oklahoma City, as well as the newly acquired branch in Mustang, Oklahoma in Canadian County. The Mustang branch includes a cash-only ATM. A stand-alone cash-only ATM is also located in this AA at a local high school.
- According to the June 30, 2024 FDIC Market Share Report, the bank had a 1.4 percent market share, ranking 9th out of 62 FDIC-insured financial institutions operating in the AA out of 270 banking offices.
- To further augment the CRA evaluation, two interviews with community members that were previously conducted in the bank's market were referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and perspective on local economic and demographic characteristics. The community members represent two economic development organizations.

Table 6

Population Change			
Assessment Area: Oklahoma City Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Oklahoma City Metropolitan	880,673	950,697	8.0
Canadian County, OK	126,193	154,405	22.4
Oklahoma County, OK	754,480	796,292	5.5
Oklahoma City, OK MSA	1,318,408	1,425,695	8.1
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA's population comprises approximately 66.7 percent of the larger Oklahoma City MSA's population.
- Population growth in the AA significantly outpaced the state of Oklahoma from 2015-2020, particularly within Canadian County, and reflected growth consistent with the Oklahoma City MSA.

Table 7

Median Family Income Change			
Assessment Area: Oklahoma City Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Oklahoma City Metropolitan	68,128	72,514	6.4
Canadian County, OK	79,529	85,700	7.8
Oklahoma County, OK	65,933	70,629	7.1
Oklahoma City, OK MSA	69,988	75,170	7.4
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median family income in both Canadian and Oklahoma Counties have increased from 2015-2020 at a slightly higher rate than the MSA and state of Oklahoma.
- Based on 2016-2020 ACS data, the percent of families living below the poverty level was 10.7 percent, which was relatively consistent with the MSA at 9.5 percent and state of Oklahoma at 11.3 percent.

Table 8

Housing Cost Burden Assessment Area: Oklahoma City Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Oklahoma City Metropolitan	75.7	29.9	40.5	52.9	25.9	15.9
Canadian County, OK	73.3	30.8	32.6	50.7	32.7	13.4
Oklahoma County, OK	75.9	29.9	41.1	53.2	24.7	16.3
Oklahoma City, OK MSA	75.0	30.2	39.9	52.0	26.4	15.3
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
<i>Cost Burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2015-2020 Comprehensive Housing Affordability Strategy</i>						

- The housing cost burden for LMI renters and owners in the AA was generally consistent with the MSA but slightly higher than the state of Oklahoma.
- The AA housing affordability ratio of 36.2 percent was lower than the Oklahoma City MSA and the state of Oklahoma, which reflected ratios of 37.2 percent and 37.8 percent, respectively.

Table 9

Unemployment Rates Assessment Area: Oklahoma City Metropolitan					
Area	2018	2019	2020	2021	2022
Oklahoma City Metropolitan	3.1	3.0	6.5	4.1	2.9
Canadian County, OK	2.7	2.7	6.0	3.4	2.5
Oklahoma County, OK	3.2	3.0	6.6	4.2	2.9
Oklahoma City, OK MSA	3.0	2.9	6.2	3.9	2.8
Oklahoma	3.3	3.1	6.3	4.0	3.0
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment rates in both AA counties have declined in recent years between 2021-2022, consistent with the Oklahoma City MSA and state of Oklahoma.
- A member of the community indicated the major employers in the area include Tinker Air Force Base and Amazon, and that the major industries included oil and gas, health care, education, and government.

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

LENDING TEST

The bank's performance under the lending test in the Oklahoma City Metropolitan AA is reasonable. For this evaluation, particularly with regard to the geographic distribution analysis, more weight was placed on the bank's HMDA-related lending as this product comprised a larger volume of lending in the AA. Additionally, home refinance, home improvement and multifamily loans were not evaluated at the individual sub-product level due to insufficient volume to conduct a meaningful analysis. Finally, small farm loans were also not evaluated in this AA due to insufficient volume to conduct a meaningful analysis.

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2023 home mortgage lending in low-income census tracts was above aggregate lending data by number and dollar volume, and above the demographic figure, which represents the percentage of owner-occupied housing units by income level of census tracts. The distribution of 2023 home mortgage lending in moderate-income tracts was comparable to aggregate lending data by number and dollar volume and also comparable to the demographic figure.

The bank's home mortgage lending performance in 2022 and 2021 was consistent with 2023 performance.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts. However, these gaps are considered reasonable and did not impact the overall conclusion given the bank only has two branches in the AA and there is a considerable number of other area financial institutions operating in the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is excellent. The distribution of 2023 home purchase lending in low-income census tracts was above aggregate lending data by number and dollar volume and also above the demographic figure. The distribution of 2023 home purchase lending in moderate-income tracts was comparable to aggregate lending data by number and dollar volume and also comparable to the demographic figure.

The bank's home purchase lending performance in 2022 and 2021 was consistent with 2023 performance.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts; however, these gaps did not impact the overall conclusion given the bank's limited branch presence and competition in the market.

Table 10

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Oklahoma City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	5.1	3.3	397	2.2	2.1	10	11.8	4.7	1,185	6.6	3.0	5.1
Moderate	31	39.7	19.2	3,769	20.8	12.8	22	25.9	19.6	3,576	20.0	13.5	23.5
Middle	13	16.7	31.0	3,324	18.4	26.6	18	21.2	29.6	3,106	17.3	26.0	32.2
Upper	30	38.5	46.0	10,608	58.6	58.0	33	38.8	45.4	9,611	53.6	57.0	38.2
Unknown	0	0.0	0.6	0	0.0	0.5	2	2.4	0.7	443	2.5	0.5	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	78	100.0	100.0	18,098	100.0	100.0	85	100.0	100.0	17,921	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.5	0	0.0	1.9	0	0.0	4.5	0	0.0	2.4	5.1
Moderate	1	16.7	20.4	377	13.6	14.7	0	0.0	23.0	0	0.0	16.0	23.5
Middle	1	16.7	31.9	144	5.2	26.6	0	0.0	32.5	0	0.0	27.9	32.2
Upper	3	50.0	43.2	1,893	68.4	56.1	1	100.0	39.5	400	100.0	53.2	38.2
Unknown	1	16.7	1.0	353	12.8	0.8	0	0.0	0.5	0	0.0	0.4	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	2,767	100.0	100.0	1	100.0	100.0	400	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.6	0	0.0	2.5	0	0.0	4.2	0	0.0	4.2	5.1
Moderate	0	0.0	15.7	0	0.0	13.1	0	0.0	17.9	0	0.0	12.8	23.5
Middle	0	0.0	29.4	0	0.0	24.7	0	0.0	32.1	0	0.0	26.9	32.2
Upper	0	0.0	50.6	0	0.0	59.2	0	0.0	45.1	0	0.0	55.6	38.2
Unknown	0	0.0	0.7	0	0.0	0.6	0	0.0	0.7	0	0.0	0.5	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	4	66.7	18.3	2,402	21.4	10.5	1	50.0	9.2	3,210	44.0	7.2	7.7
Moderate	1	16.7	38.4	517	4.6	42.3	0	0.0	42.6	0	0.0	42.1	40.5
Middle	0	0.0	28.9	0	0.0	27.2	0	0.0	22.7	0	0.0	19.9	29.4
Upper	1	16.7	12.9	8,320	74.0	18.8	1	50.0	24.8	4,080	56.0	28.6	18.5
Unknown	0	0.0	1.5	0	0.0	1.2	0	0.0	0.7	0	0.0	2.3	3.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	11,239	100.0	100.0	2	100.0	100.0	7,290	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	8	8.9	3.4	2,799	8.7	2.8	11	12.5	4.6	4,395	17.2	3.3	5.1
Moderate	33	36.7	19.3	4,663	14.5	15.8	22	25.0	19.8	3,576	14.0	15.7	23.5
Middle	14	15.6	31.1	3,468	10.8	26.6	18	20.5	30.3	3,106	12.1	25.8	32.2
Upper	34	37.8	45.4	20,821	64.9	54.1	35	39.8	44.7	14,091	55.0	54.7	38.2
Unknown	1	1.1	0.7	353	1.1	0.6	2	2.3	0.6	443	1.7	0.6	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	90	100.0	100.0	32,104	100.0	100.0	88	100.0	100.0	25,611	100.0	100.0	100.0
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.													

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of small business lending in both low- and moderate-income census tracts was below the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography.

An analysis of dispersion revealed conspicuous gaps or lapses in lending including in LMI tracts, consistent with the poor distribution assessment.

Table 11

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Oklahoma City Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	5.9
Moderate	8	15.7	2,971	20.8	25.8
Middle	21	41.2	6,908	48.4	28.7
Upper	22	43.1	4,403	30.8	36.8
Unknown	0	0.0	0	0.0	2.7
Tract-Unk	0	0.0	0	0.0	
Total	51	100.0	14,282	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Businesses of Different Sizes

The bank's lending has a reasonable distribution among businesses of different sizes. As previously stated, the bank's HMDA-related lending was not evaluated for the borrower distribution test due to the significant number of HMDA-related loans that were originated to borrowers with unknown revenues.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less was below the demographic figure, which represents the percentage of small businesses in the AA by revenue size. However, a review of aggregate lending data submitted by CRA reporters from 2021-2023 in the bank's AA noted an average lending distribution of 48.8 percent by number and 34.4 percent by dollar, which reflects limited demand for small business credit.

Consideration was also given to loan size, as lower loan amounts are typically requested by smaller entities. Approximately 75.5 percent of loans were originated in amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of small businesses in the AA. Based on this supporting information, the bank's small business performance is considered reasonable.

Table 12

Distribution of 2023 Small Business Lending By Revenue Size of Businesses Assessment Area: Oklahoma City Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	23	45.1	5,435	38.1	90.5
Over \$1 Million	24	47.1	8,707	61.0	8.3
Revenue Unknown	4	7.8	140	1.0	1.2
Total	51	100.0	14,282	100.0	100.0
By Loan Size					
\$100,000 or Less	26	51.0	1,283	9.0	
\$100,001 - \$250,000	11	21.6	1,985	13.9	
\$250,001 - \$1 Million	12	23.5	7,309	51.2	
Total	51	100.0	14,282	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	11	47.8	527	9.7	
\$100,001 - \$250,000	4	17.4	711	13.1	
\$250,001 - \$1 Million	8	34.8	4,197	77.2	
Total	23	100.0	5,435	100.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness.

- Six of the twelve CD loans, totaling \$403,710, were PPP loans made during the COVID-19 pandemic.
- The bank also originated one CD loan to fund the purchase of an assisted living/senior community center to be used as transitional housing for LMI individuals leaving incarceration and for LMI veterans.
- While a majority of the bank's investment activity was outside of the bank's full-scope AAs, the bank made one investment in this AA to a minority-owned depository institution for approximately \$250M, located in a low-income geography.
- Additionally, the bank provided 16 CD services to two different organizations in this AA.

Table 13

Community Development Activity Assessment Area: Oklahoma City Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	4	2,059	0	0	0	0	0	0	0
Community Services	1	1,450	1	249	7	46	8	295	16
Economic Development	3	2,138	0	0	0	0	0	0	0
Revitalization and Stabilization	4	113	0	0	0	0	0	0	0
Totals	12	5,760	1	249	7	46	8	295	16

NORTHWEST OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)

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

The bank's Northwest Oklahoma AA consists of five contiguous counties (Blaine, Dewey, Ellis, Harper, and Woodward) located in the northwest corner of the state of Oklahoma. Refer to Appendix B for a map of the AA and Appendix C for additional demographic data.

- The AA delineation has changed since the previous examination, as the bank added Blaine County following an acquisition in December 2021.
- The AA is comprised of 17 census tracts, including 1 moderate-, 11 middle- and 5 upper-income census tracts. The income designations of census tracts have also changed since the previous examination due to updated 2016-2020 ACS data. At the previous examination, the AA consisted of 6 middle- and 6 upper-income census tracts.
- The AA contains four full-service branches, with locations in Camargo, Geary, Watonga and Woodward.
- All of the branches except the Camargo branch have cash-only ATMs. The bank also operates two stand-alone cash-only ATMs in Watonga.
- According to the June 30, 2024 FDIC Market Share Report, the bank held a 19.3 percent market share of AA deposits, ranking 1st out of 18 FDIC-insured financial institutions operating from 31 banking offices.
- To further augment the CRA evaluation, one interview with a community member that was previously conducted in the bank's market was referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and perspective on local economic and demographic characteristics. The community member represented an economic development organization.

Table 14

Population Change Assessment Area: Northwest Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Northwest Oklahoma	43,546	40,710	(6.5)
Blaine County, OK	9,810	8,735	(11.0)
Dewey County, OK	4,863	4,484	(7.8)
Ellis County, OK	4,121	3,749	(9.0)
Harper County, OK	3,766	3,272	(13.1)
Woodward County, OK	20,986	20,470	(2.5)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The population in all five AA counties has declined from 2015-2020, which was consistent with the other statewide rural areas. In contrast, the population for the state of Oklahoma slightly increased during this time period.
- A member of the community indicated parts of the AA have been stabilizing after the loss of several energy-related companies.

Table 15

Median Family Income Change Assessment Area: Northwest Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northwest Oklahoma	68,563	66,535	(3.0)
Blaine County, OK	57,087	60,114	5.3
Dewey County, OK	66,539	62,122	(6.6)
Ellis County, OK	73,571	67,222	(8.6)
Harper County, OK	65,321	63,972	(2.1)
Woodward County, OK	75,031	72,430	(3.5)
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median family incomes in the area have also declined from 2015 to 2020, with the exception of Blaine County. In contrast, median family incomes for other statewide rural areas as well as the state of Oklahoma have increased.
- Based on 2016-2020 ACS data, the percent of families living below the poverty level was 10.1 percent, which was below statewide rural areas and the state of Oklahoma at 13.5 percent and 11.3 percent, respectively.

Table 16

Housing Cost Burden Assessment Area: Northwest Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northwest Oklahoma	59.8	15.2	27.1	47.0	12.7	12.7
Blaine County, OK	49.4	15.2	20.0	44.3	10.7	10.8
Dewey County, OK	77.0	0.0	34.2	60.5	9.8	12.4
Ellis County, OK	50.0	27.8	26.4	36.9	9.0	11.6
Harper County, OK	35.0	0.0	11.5	52.3	12.6	18.5
Woodward County, OK	64.3	18.0	30.8	46.7	15.7	12.9
NonMSA Oklahoma	65.0	27.9	34.8	46.6	21.0	14.8
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
Cost Burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy						

- The housing cost burden for LMI renters and moderate-income owners in the Northwest Oklahoma area was lower than rural statewide areas, as well as the state. However, the housing cost burden for low-income owners was more comparable to rural statewide areas, as well as the state.
- The AA housing affordability ratio of 45.9 percent was significantly higher than rural statewide areas and the state of Oklahoma, which reflected ratios of 42.0 percent and 37.8 percent, respectively.

Table 17

Unemployment Rates Assessment Area: Northwest Oklahoma					
Area	2018	2019	2020	2021	2022
Northwest Oklahoma	2.3	2.4	5.9	3.6	2.5
Blaine County, OK	1.9	1.9	6.2	3.1	2.2
Dewey County, OK	1.8	2.0	5.0	2.9	2.0
Ellis County, OK	2.1	2.3	4.6	2.9	2.3
Harper County, OK	2.2	2.7	3.5	2.6	2.0
Woodward County, OK	2.6	2.8	6.9	4.4	2.9
NonMSA Oklahoma	3.5	3.4	6.1	4.0	3.2
Oklahoma	3.3	3.1	6.3	4.0	3.0
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Unemployment rates in AA counties have declined in recent years between 2021-2022, consistent with rural statewide areas and the state of Oklahoma.
- According to the Bureau of Labor Statistics (BLS) data, major industries in the AA by number of employees include mining, quarrying, and oil and gas extraction; retail trade; and health care and social assistance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWEST OKLAHOMA AA

LENDING TEST

The bank's performance under the lending test in the Northwest Oklahoma AA is reasonable. For this AA, the bank's small business and small farm lending was evaluated and carried equal weight. As mentioned previously, the bank's HMDA-related lending was not evaluated due to insufficient loan volume to conduct a meaningful analysis.

Geographic Distribution of Loans

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

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of 2023 small business loans in moderate-income tracts was above the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography.

An analysis of dispersion revealed some conspicuous gaps or lapses in lending but not in the AA's moderate-income census tract; thus, the overall conclusion was not impacted.

Table 18

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Northwest Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	3	27.3	1,050	62.1	11.4
Middle	3	27.3	395	23.3	57.9
Upper	5	45.5	246	14.5	30.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	11	100.0	1,692	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The geographic distribution of small farm lending is excellent. The distribution of small farm loans in moderate-income census tracts was above the demographic figure, which represents the percentage of farms operating in these tracts by income level of geography.

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

Table 19

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Northwest Oklahoma					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	4	16.7	192	4.6	5.2
Middle	7	29.2	591	14.3	64.6
Upper	13	54.2	3,357	81.1	30.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	24	100.0	4,140	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Businesses and Farms of Different Sizes

The bank's lending has a reasonable distribution among businesses and farms of different sizes. As previously mentioned, the bank's HMDA-related lending was not evaluated due to insufficient loan volume to conduct a meaningful analysis.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less was below the demographic figure. However, a review of aggregate lending data submitted by CRA reporters from 2021-2023 in the bank's AA noted an aggregate lending distribution of 43.0 percent by number and 24.5 percent by dollar, which reflects limited demand for small business credit.

Consideration was also given to the loan size. Ten of the 11 loans, or 90.9 percent, were originated in amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of small businesses in the AA.

Table 20

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Northwest Oklahoma					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	27.3	117	6.9	86.3
Over \$1 Million	5	45.5	1,345	79.5	10.8
Revenue Unknown	3	27.3	229	13.5	2.9
Total	11	100.0	1,692	100.0	100.0
By Loan Size					
\$100,000 or Less	6	54.5	229	13.5	
\$100,001 - \$250,000	4	36.4	563	33.3	
\$250,001 - \$1 Million	1	9.1	900	53.2	
Total	11	100.0	1,692	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	66.7	17	14.5	
\$100,001 - \$250,000	1	33.3	100	85.5	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	3	100.0	117	100.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank's lending to farms with revenues of \$1MM or less was below the demographic figure.

However, a review of aggregate lending data submitted by CRA reporters from 2021-2023 in the bank's AA noted an aggregate lending distribution of 45.8 percent by number and 67.8 percent by dollar, which reflects limited demand for small farm credit.

In addition, 83.3 percent of overall loans were originated to farms with unknown revenues, which contributed to the bank's lower performance. Consideration was also given to loan size, as lower loan amounts are typically requested by smaller entities. By loan size, 91.7 percent of loans were made in dollar amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of smaller farming operations in the AA.

Table 21

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Northwest Oklahoma					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	3	12.5	404	9.8	98.4
Over \$1 Million	1	4.2	2,350	56.8	1.6
Revenue Unknown	20	83.3	1,385	33.5	0.0
Total	24	100.0	4,140	100.0	100.0
By Loan Size					
\$100,000 or Less	18	75.0	785	19.0	
\$100,001 - \$250,000	4	16.7	701	16.9	
\$250,001 - \$500,000	1	4.2	303	7.3	
Total	24	100.0	4,140	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	66.7	101	25.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	33.3	303	75.0	
Total	3	100.0	404	100.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness. Examples of CD activities conducted in this AA include:

- A \$141,377 loan that was a renewal to provide affordable housing in the Woodward community.
- A \$1,500 donation to the largest food bank in Northwest Oklahoma.
- Three donations, totaling approximately \$900, towards public schools in the AA in which the majority of students are eligible for free or reduced-price lunch. These donations help support community services for LMI individuals and families.
- Three donations, totaling \$1,500, to a community organization that provides services to victims of domestic abuse, who consist primarily of LMI individuals and families.

Table 22

Community Development Activity Assessment Area: Northwest Oklahoma									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	1	141	0	0	0	0	0	0	0
Community Services	0	0	0	0	25	15	25	15	0
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	2	300	0	0	0	0	0	0	0
Totals	3	441	0	0	25	15	25	15	0

GRANT COUNTY OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GRANT COUNTY OKLAHOMA AA

The bank's AA is comprised of Grant County, Oklahoma in its entirety. Refer to Appendix B for a map of the AA and Appendix E for additional demographic data.

- There have been no changes to the AA delineation since the prior evaluation.
- The AA is comprised of one middle- and one upper-income census tract. The income designations of census tracts have changed since the previous examination due to updated 2016-2020 ACS data. At the previous evaluation, the AA was comprised of two middle-income census tracts. The middle-income tract is designated as distressed by the FFIEC due to population loss.
- Based on the 2016-2020 ACS data, the population was 4,169, which represents a slight decline from the 2011-2015 ACS population of 4,517.
- The AA is home to 1,105 families. According to 2016-2020 ACS data, 13.7 percent of families are low-, 19.5 percent are moderate-, 16.4 percent are middle-, and 50.4 percent are upper-income.
- The bank operates one branch in the AA located in Medford, Oklahoma, which has an on-site cash dispensing ATM. No changes to the branching structure in this AA have occurred since the previous evaluation.
- According to the June 30, 2024 FDIC Market Share Report, the bank held 18.4 percent market share of AA deposits, ranking 3rd of 5 FDIC-insured financial institutions operating from six banking offices.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GRANT COUNTY OKLAHOMA AA

The bank's lending performance in the AA is consistent with the institution's overall lending, while the bank's CD performance is below the institution's overall CD performance. These ratings do not change the overall rating for the state. For this evaluation, the bank's lending activity in the AA included one small business loan and five small farm loans in 2023; there were no HMDA-related loans originated in this AA between 2021-2023. The bank also did not report any CD activity within this AA.

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

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

The bank's AA is comprised of Tulsa County, Oklahoma in its entirety. Tulsa County is one of seven counties that comprise the Tulsa-Broken Arrow-Owasso, Oklahoma MSA. Refer to Appendix B for a map of the AA and Appendix E for additional demographic data.

- There have been no changes to the AA delineation since the prior evaluation.
- 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 income designations of census tracts have changed since the previous examination due to updated ACS data.
- At the previous evaluation, the AA was comprised of 17 low-, 54 moderate-, 51 middle-, and 53 upper-income census tracts.
- Based on the 2016-2020 ACS data, the population was 669,279, which represents an increase of roughly 45,000 people from the 2011-2015 ACS data.
- The AA is home to 159,053 families. According to 2016-2020 ACS data, 21.5 percent of families are low-, 17.3 percent are moderate-, 18.9 percent are middle-, and 42.4 percent are upper-income.
- The bank operates one branch in the AA located in Tulsa, Oklahoma. No changes to the branching structure in this AA have occurred since the previous evaluation.
- According to the June 30, 2024 FDIC Market Share Report, the bank held 0.6 percent market share of AA deposits, ranking 30th of 52 FDIC-insured financial institutions operating from 199 banking offices.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA METROPOLITAN AA

The bank's lending performance in the AA is below the institution's overall lending, while the bank's CD performance is consistent with the institution's overall CD performance. These ratings do not change the overall rating for the state. For this evaluation, the bank's lending activity in the AA included 10 HMDA-related loans between 2021 and 2023, and 24 small business loans; the bank did not originate any small farm loans in 2023 in this AA. In addition, the bank had 15 CD loans totaling \$3.2MM, 2 donations totaling \$10,360, but no CD investments or services.

STATE OF KANSAS

CRA rating for Kansas: ***Satisfactory***
The Lending Test is rated: ***Satisfactory***
The Community Development Test is rated: ***Satisfactory***

This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- A reasonable geographic distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among farms of different sizes.
- Community development (CD) activity reflects adequate responsiveness to CD needs of the bank's AA.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was not consistent with the overall scope for the institution, as only small farm loans were evaluated. There was insufficient volume of HMDA-related and small business loans to conduct a meaningful analysis on those products. A full-scope review was conducted for the Gray County Kansas AA, which is the sole AA in the state. This AA was reviewed concurrently with the bank's overall state performance. For the evaluation period, the lending test included a total of 23 small farm loans, which represented 5.1 percent of the bank-wide loan volume. Additionally, the bank's total deposits in this state represented 6.2 percent of bank-wide total deposits. Based on the limited loan and deposit volume, the performance in the Gray County Kansas AA received less weight in determining the overall institution rating.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS / GRAY COUNTY KANSAS AA

The bank's Gray County Kansas AA consists of Gray County, Kansas in its entirety. Refer to Appendix B for an AA map and Appendix C for additional demographic data.

- No changes have occurred to the AA since the prior evaluation.
- The AA is comprised of one middle- and one upper-income census tract. The middle-income tract is designated by the FFIEC as underserved. The income designations of census tracts have not changed since the previous examination.
- The AA contains two full-service locations in Copeland and Montezuma, Kansas. Each of the branches also have cash-only ATMs.
- According to the June 30, 2024 FDIC Market Share Report, the bank held a 36.7 percent market share of AA deposits, ranking 2nd out of 3 FDIC-insured financial institutions operating from six banking offices.

- To further augment the CRA evaluation, one interview with a community member that was previously conducted in the bank's market was referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and perspective on local economic and demographic characteristics. The community member represented an agricultural agency.

Table 23

Population Change			
Assessment Area: Gray County Kansas			
Area	2015 Population	2020 Population	Percent Change
Gray County Kansas	6,065	5,653	(6.8)
NonMSA Kansas	922,403	892,006	(3.3)
Kansas	2,892,987	2,937,880	1.6
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The population in the AA has more significantly declined from 2015 to 2020 compared to other statewide rural areas and the state of Kansas.
- A member of the community indicated the AA contains an aging population with very few new farms or agriculture production businesses coming into the area, which may contribute to the population decline.

Table 24

Median Family Income Change			
Assessment Area: Gray County Kansas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Gray County Kansas	72,278	85,606	18.4
NonMSA Kansas	62,527	65,467	4.7
Kansas	72,535	77,620	7.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- Median family incomes in the AA have significantly increased from 2015 to 2020 in comparison to statewide rural areas and the state of Kansas.
- Based on 2016-2020 ACS data, the percent of families living below the poverty level was 4.0 percent, which was significantly below statewide rural areas and the state of Kansas at 8.4 percent and 7.6 percent, respectively.
- Despite rising incomes in the AA, the community member indicated that the area has experienced declining commodity prices resulting in decreased profits for local farmers and producers. The community member also indicated that many farmers have faced increased input and operational costs, primarily equipment related.

Table 25

Housing Cost Burden						
Assessment Area: Gray County Kansas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Gray County Kansas	80.0	6.7	18.8	38.2	23.6	10.6
NonMSA Kansas	66.3	20.7	33.9	52.4	20.9	15.1
Kansas	73.6	27.8	38.2	57.4	24.8	15.4
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy						

- All renters and all owners in the AA have been generally less cost burdened when compared to statewide rural areas and the state, with varying impacts for LMI renters and owners.
- The AA housing affordability ratio of 48.8 percent was significantly higher (more affordable) than the state of Kansas, which reflected a ratio of 38.8 percent. However, the AA affordability ratio was comparable to other rural statewide areas, which reflected a ratio of 49.0 percent.

Table 26

Unemployment Rates					
Assessment Area: Gray County Kansas					
Area	2018	2019	2020	2021	2022
Gray County Kansas	2.0	2.1	2.2	1.8	2.0
NonMSA Kansas	3.2	3.2	4.5	2.8	2.5
Kansas	3.4	3.3	5.8	3.3	2.7
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Unemployment rates in the AA have remained relatively consistent from 2018-2022, whereas statewide rural areas and the state of Kansas experienced more variance, likely attributed to the COVID-19 pandemic.
- According to the BLS data, major industries in the AA by number of employees include agriculture, forestry, fishing, and hunting, as well as construction and wholesale trade.
- The community member indicated that many small farms with retiring farmers do not have succession plans in place, and thus, are liquidated or sold to larger farms. Since federal funding associated with the COVID-19 pandemic has ended, coupled with a rising interest rate environment, farmers are also experiencing a greater strain on capital.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GRAY COUNTY KANSAS AA

LENDING TEST

The bank's performance under the lending test in the state of Kansas is satisfactory. The bank's lending test performance is driven by reasonable performance in the Gray County Kansas AA. The bank's geographic distribution of loans reflects a reasonable distribution of loans among geographies of different income levels. The bank's lending to farms of different sizes is also reasonable.

Geographic Distribution of Loans

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of 2023 small farm loans in middle-income census tracts was above the demographic figure, while lending in the AA's upper-income census tracts was below the demographic figure. In evaluating dispersion, no conspicuous gaps or lapses in lending were identified throughout the AA.

Table 27

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Gray County Kansas					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	22	95.7	1,437	93.5	74.4
Upper	1	4.3	100	6.5	25.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	23	100.0	1,537	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Farms of Different Sizes

The bank's overall borrower distribution of loans reflects reasonable distribution among farms of different sizes.

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank's lending to farms with revenues of \$1MM or less was below the demographic figure. However, a review of aggregate lending data submitted by CRA reporters from 2021-2023 in the bank's AA noted an average lending distribution of 25.0 percent by number and 41.6 percent by dollar, which reflects low demand for small farm credit.

In addition, 95.7 percent of overall loans were originated to farms with unknown revenues, which contributed to the bank's lower performance. Given this large percentage, and overall low volume of loans, consideration was also given to loan size, as lower loan amounts are typically requested by smaller entities. By loan size, all loans were made in dollar amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of smaller farming operations in the AA. With this additional context, an overall reasonable rating was determined.

Table 28

Distribution of 2023 Small Farm Lending By Revenue Size of Farms Assessment Area: Gray County Kansas					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	1	4.3	45	2.9	95.9
Over \$1 Million	0	0.0	0	0.0	4.1
Revenue Unknown	22	95.7	1,492	97.1	0.0
Total	23	100.0	1,537	100.0	100.0
By Loan Size					
\$100,000 or Less	20	87.0	1,021	66.4	
\$100,001 - \$250,000	3	13.0	516	33.6	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	23	100.0	1,537	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	45	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	1	100.0	45	100.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance under the CD test in the state of Kansas is satisfactory. The rating is driven by the bank's CD performance statewide rather than in the Gray County Kansas AA, in which the bank demonstrates poor responsiveness.

- The bank's CD activity in this AA consisted of one donation for \$500 to an organization that helps fund scholarships, grants, and other needs for LMI student populations.
- While the overall activity in this state and full-scope AA was limited, consideration was given to the rural nature of this AA and lack of LMI census tracts; the opportunities for CD lending or investments in this AA is ultimately limited.
- Additionally, the bank made two CD loans totaling \$3.6MM for economic development purposes; these loans were made to businesses outside the bank's AA but within the state of Kansas.

Table 29

Community Development Activity									
Assessment Area: State of Kansas / Gray County									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	1	1	1	1	0
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Outside	2	3,582	0	0	0	0	0	0	0
Totals	2	3,582	0	0	1	1	1	1	0

STATE OF TEXAS

CRA rating for Texas:	<i>Satisfactory</i>
The Lending Test is rated:	<i>Satisfactory</i>
The Community Development Test is rated:	<i>Outstanding</i>

This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- A reasonable geographic distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AA.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was not consistent with the overall scope for the institution, as only HMDA-related and small business lending was evaluated. Small farm lending was not evaluated in this state due to having insufficient loan volume to conduct a meaningful analysis. In addition, a borrower distribution analysis was not conducted for HMDA-related loans due to the significant volume of loans originated to borrowers with unknown incomes. These loans consisted primarily of commercial purpose loans. A full-scope review was conducted for the Dallas Metropolitan AA, which was the only AA in the state and was evaluated concurrently with the bank's overall state performance.

For the evaluation period, the lending test included a total of 18 HMDA-related loans and 7 small business loans, which represented 5.5 percent of the overall bank-wide lending volume. Additionally, the bank's total deposits in the state represented 6.8 percent of the bank-wide total deposits. Given the limited volume of loans and deposits, this AA received less weight in determining the bank's overall lending rating. For the overall CD rating, more weight was placed on the bank's performance in this state given the strategic focus on helping to stabilize the hospitality industry in this AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS / DALLAS METROPOLITAN AA

The bank's Dallas Metropolitan AA consists of Collin, Denton, and Dallas Counties in their entirety, which are three of the seven counties that comprise the Dallas-Plano-Irving, Texas Metropolitan Division (MD). Refer to Appendix B for an AA map and Appendix C for additional demographic data.

- No changes to this AA delineation have been made since the prior evaluation.
- The AA is comprised of 1,058 census tracts, including 114 low-, 270 moderate-, 286 middle-, 369 upper-, and 19 unknown-income census tracts. The income designations of census tracts have changed since the previous examination due to updated 2016-2020 ACS data. At the previous examination, the AA consisted of 115 low-, 218 moderate-, 189 middle-, 290 upper-, and 6 unknown-income census tracts.
- This AA includes two branch offices, one in Irving and one in Frisco, Texas. No ATMs are available in this AA.
- According to the June 30, 2024 FDIC Market Share Report, the bank had a 0.02 percent market share, ranking 97th out of 142 FDIC-insured financial institutions operating in the AA out of 994 banking offices.
- To further augment the CRA evaluation, two interviews with community members that were previously conducted in the bank's market were referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and perspective on local economic and demographic characteristics. The community members represented a community organization and an affordable housing agency.

Table 30

Population Change Assessment Area: Dallas Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Dallas Metropolitan	4,079,069	4,584,426	12.4
Collin County, TX	862,215	1,064,465	23.5
Dallas County, TX	2,485,003	2,613,539	5.2
Denton County, TX	731,851	906,422	23.9
Dallas-Plano-Irving, TX MD	4,519,004	5,129,966	13.5
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA's population comprises approximately 89.4 percent of the larger Dallas-Plano-Irving, Texas MD population.
- From 2015 to 2020, the population in the AA reflected growth consistent with the MD, but outpaced growth when compared to the state of Texas as a whole.

Table 31

Median Family Income Change Assessment Area: Dallas Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Dallas Metropolitan	77,264	87,198	12.9
Collin County, TX	110,174	118,341	7.4
Dallas County, TX	61,072	69,689	14.1
Denton County, TX	99,628	111,436	11.9
Dallas-Plano-Irving, TX MD	77,736	88,315	13.6
Texas	68,523	76,073	11.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median family income in all AA counties increased from 2015-2020 at rates generally consistent with the MD and state of Texas, except for Collin County.
- Based on 2016-2020 ACS data, the percent of families living below the poverty level was 8.4 percent, which was consistent with the MD at 8.2 percent, but lower than the state of Texas at 10.9 percent.

Table 32

Housing Cost Burden Assessment Area: Dallas Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Dallas Metropolitan	81.5	48.1	42.0	63.8	37.2	20.9
Collin County, TX	84.3	65.1	39.4	68.9	49.3	19.1
Dallas County, TX	80.2	42.0	42.7	61.6	31.2	22.6
Denton County, TX	86.7	56.6	41.7	69.8	48.1	18.8
Dallas-Plano-Irving, TX MD	81.3	47.6	42.0	63.0	36.2	20.6
Texas	78.3	44.6	42.7	57.3	31.0	19.0
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy						

- The housing cost burden for LMI renters and owners in the AA was consistent with the MD but higher than the state of Texas.
- The AA housing affordability ratio of 28.2 percent was comparable to the MD, which reflected a ratio of 29.2 percent, but significantly lower than the state of Texas, which reflected a ratio of 34.1 percent.
- Two members of the community confirmed the area has experienced rising property values. One community member also indicated affordable housing development has been limited due to the costs to build.

Table 33

Unemployment Rates					
Assessment Area: Dallas Metropolitan					
Area	2018	2019	2020	2021	2022
Dallas Metropolitan	3.6	3.3	7.2	5.0	3.5
Collin County, TX	3.4	3.1	6.3	4.4	3.2
Dallas County, TX	3.8	3.5	7.8	5.6	3.7
Denton County, TX	3.2	3.0	6.4	4.4	3.2
Dallas-Plano-Irving, TX MD	3.6	3.3	7.1	5.0	3.5
Texas	3.9	3.5	7.7	5.6	3.9
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment rates in AA counties have declined in recent years between 2021-2022, consistent with the MD and the state of Texas.
- According to the BLS data, major industries in the AA by number of employees include professional and technical services, health care and social assistance, and retail trade.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DALLAS METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the state of Texas is satisfactory. The bank's lending test performance is driven by reasonable performance in the Dallas Metropolitan AA. The bank's geographic distribution of loans reflects a reasonable distribution. The bank's lending to businesses of different revenue sizes is also reasonable. Small business lending received greater weight in the overall evaluation for this state. Additionally, regarding the bank's HMDA-related lending, home purchase, refinance, home improvement and multifamily loans were not evaluated at the individual sub-product level due to insufficient volume to conduct a meaningful analysis. Small farm lending was not evaluated as there was insufficient volume to conduct a meaningful analysis.

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage lending in low-income census tracts was below aggregate data by number and dollar volume and below the demographic figure, while lending in moderate-income census tracts was above aggregate data by number and dollar volume and above the demographic figure.

The bank's home mortgage lending performance in 2022 was consistent with performance in 2023, but below 2023 performance in 2021.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts. However, these gaps are considered reasonable given the bank only has two branches in the AA and the considerable number of other area financial institutions in this market. These gaps did not impact the overall rating.

Table 34

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	4.5	0	0.0	3.6	0	0.0	4.3	0	0.0	3.6	5.6
Moderate	1	12.5	13.3	1,000	24.4	11.2	3	37.5	14.0	760	28.1	10.2	20.0
Middle	5	62.5	32.2	1,932	47.2	26.9	5	62.5	34.2	1,948	71.9	29.7	28.8
Upper	2	25.0	49.5	1,160	28.3	57.4	0	0.0	47.2	0	0.0	55.2	45.3
Unknown	0	0.0	0.6	0	0.0	1.0	0	0.0	0.4	0	0.0	1.4	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	4,092	100.0	100.0	8	100.0	100.0	2,708	100.0	100.0	100.0
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.													

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of 2023 small business lending in low-income census tracts was below the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography. Lending in moderate-income tracts was above the demographic figure.

An analysis of dispersion revealed conspicuous gaps or lapses that included LMI census tracts in this AA; however, this did not affect the overall conclusion due to the bank's limited branch presence and competition in this larger metropolitan area.

Table 35

Distribution of 2023 Small Business Lending By Income Level of Geography Assessment Area: Dallas Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	6.0
Moderate	2	28.6	800	19.6	18.9
Middle	4	57.1	2,668	65.5	29.9
Upper	1	14.3	606	14.9	44.2
Unknown	0	0.0	0	0.0	1.0
Tract-Unk	0	0.0	0	0.0	
Total	7	100.0	4,074	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Businesses of Different Sizes

The bank's overall borrower distribution of loans reflects reasonable distribution among businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less was comparable to the demographic figure, which represents the percentage of small businesses in the AA by revenue size.

Table 36

Distribution of 2023 Small Business Lending By Revenue Size of Businesses Assessment Area: Dallas Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	5	71.4	2,968	72.9	92.2
Over \$1 Million	2	28.6	1,106	27.1	6.6
Revenue Unknown	0	0.0	0	0.0	1.2
Total	7	100.0	4,074	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	7	100.0	4,074	100.0	
Total	7	100.0	4,074	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	5	100.0	2,968	100.0	
Total	5	100.0	2,968	100.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Response to Complaints

The bank's record of taking action in response to written complaints about its CRA performance is appropriate.

During the review period, in December 2021 and December 2022, the bank received comment letters from a community group indicating concerns regarding the bank's limited lending to people of color, LMI individuals, and small businesses, specifically those in the Southern Dallas market.

The bank has made ongoing efforts to support the commitment and goals of the CRA, including implementing a small business grant program in 2022, in an effort to connect with businesses in the Southern Dallas market. In addition, the bank has a history of satisfactory CRA performance and has adequately ensured appropriate marketing and outreach to all demographics, including small businesses and LMI geographies and borrowers. Based on the actions taken by the bank, the complaint did not impact the bank's overall CRA rating.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD test in the state of Texas is outstanding. The rating is driven by the bank's CD performance in the Dallas Metropolitan AA, which reflects excellent responsiveness.

- Inside the AA, 33 of the 48 CD loans, totaling \$4.6MM, were PPP loans made during the COVID-19 pandemic.
- The bank also originated one \$12.2MM economic development loan for a hotel acquisition that will employ LMI individuals in the area.
- In addition, the bank made one investment to a designated low-income credit union.
- Of the \$68,500 made in donations, \$55,000 was related to the bank's small business grant program which was started after the last evaluation. This program pledges \$30,000 in grants each year to small businesses that operate south of Interstate 30 in Dallas.
- Finally, the bank provided three CD services to a public school in which the majority of students qualify for free or reduced-price lunches, supporting community services for LMI individuals and families.

Table 37

Community Development Activity									
Assessment Area: State of Texas / Dallas Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	1	249	2	8	3	257	3
Economic Development	32	113,415	0	0	13	61	13	61	0
Revitalization and Stabilization	16	4,186	0	0	0	0	0	0	0
Outside	20	61,554	1	249	0	0	1	249	0
Totals	68	179,154	2	498	15	69	17	567	3

APPENDIX A – SCOPE OF EXAMINATION TABLE

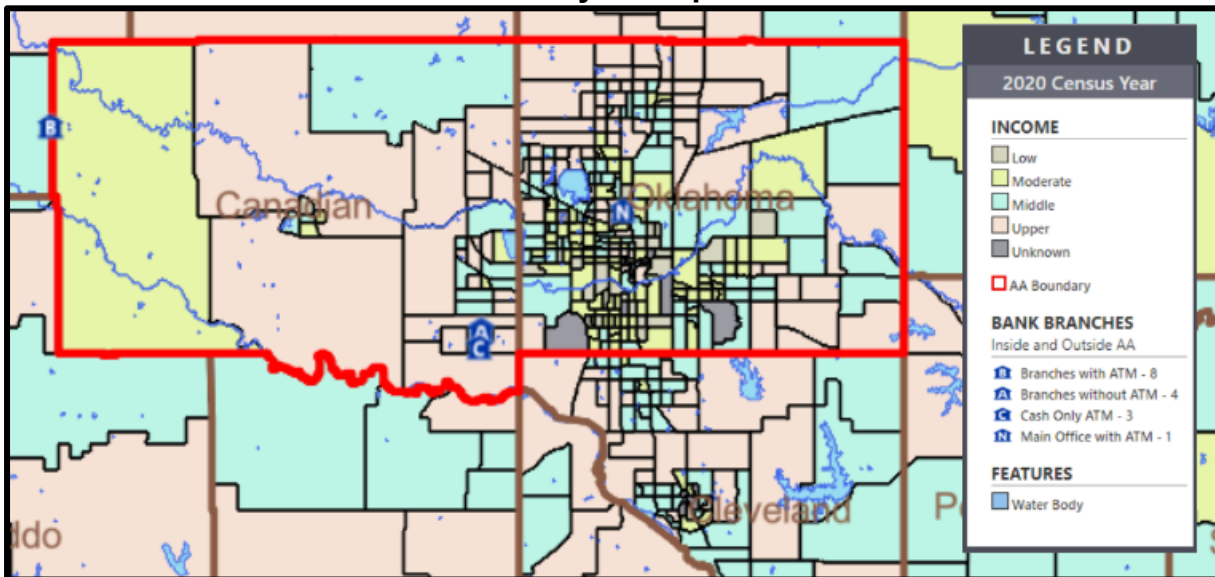
Table A-1

SCOPE OF EXAMINATION			
<u>FINANCIAL INSTITUTION</u> Bank7 Oklahoma City, Oklahoma	<u>PRODUCTS/SERVICES REVIEWED</u> <ul style="list-style-type: none">• HMDA• Small Business• Small Farm		
<u>TIME PERIODS REVIEWED</u> <u>HMDA:</u> January 1, 2021 – December 31, 2023 <u>Small Business:</u> January 1, 2023 – December 31, 2023 <u>Small Farm:</u> January 1, 2023 – December 31, 2023			
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
Not applicable			
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	COMMUNITY CONTACTS
<u>OKLAHOMA</u> Oklahoma City Metropolitan Northwest Oklahoma Grant County Oklahoma Tulsa Metropolitan	Full Full Limited Limited	None None None None	2 prior 1 prior
<u>TEXAS</u> Dallas Metropolitan	Full	None	2 prior
<u>KANSAS</u> Gray County Kansas	Full	None	1 prior

APPENDIX B – MAPS OF THE ASSESSMENT AREAS

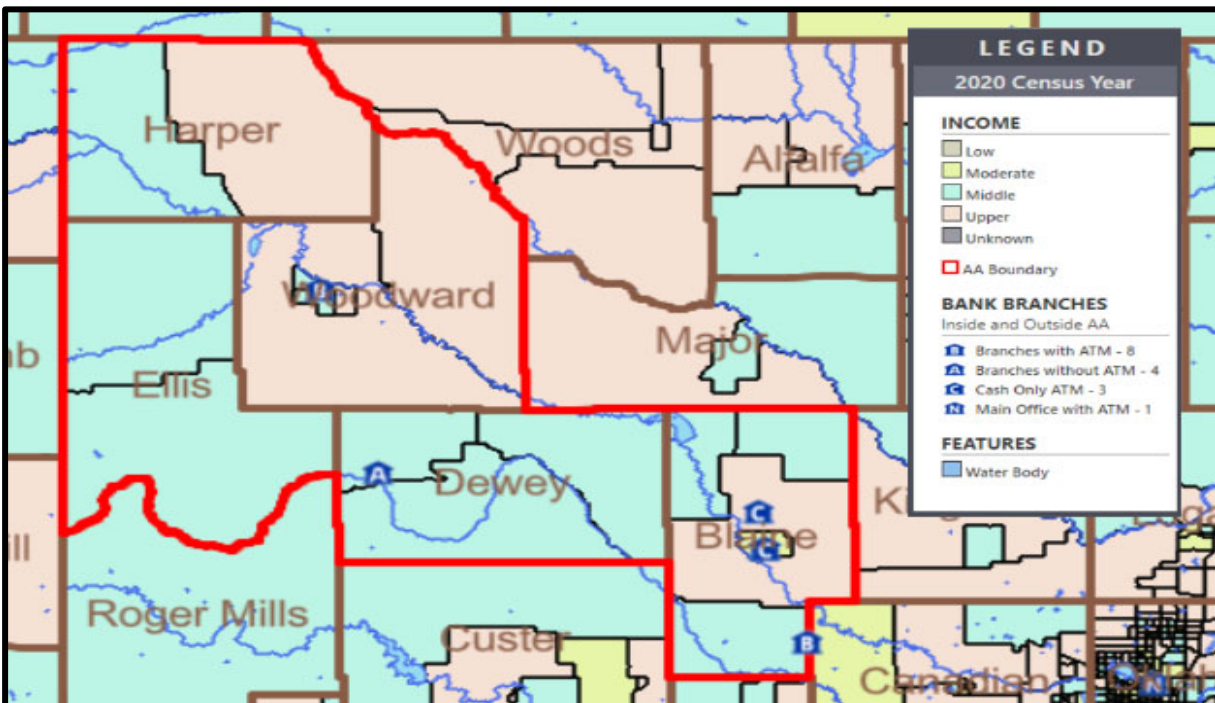
Map B-1

Oklahoma City Metropolitan AA

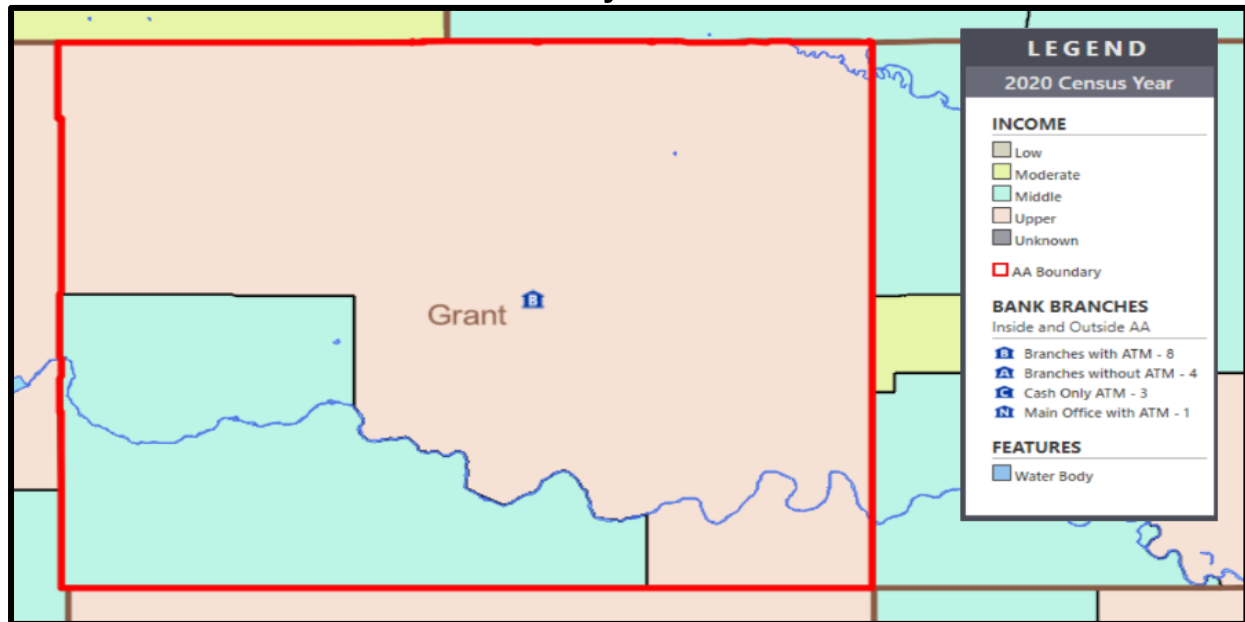


Map B-2

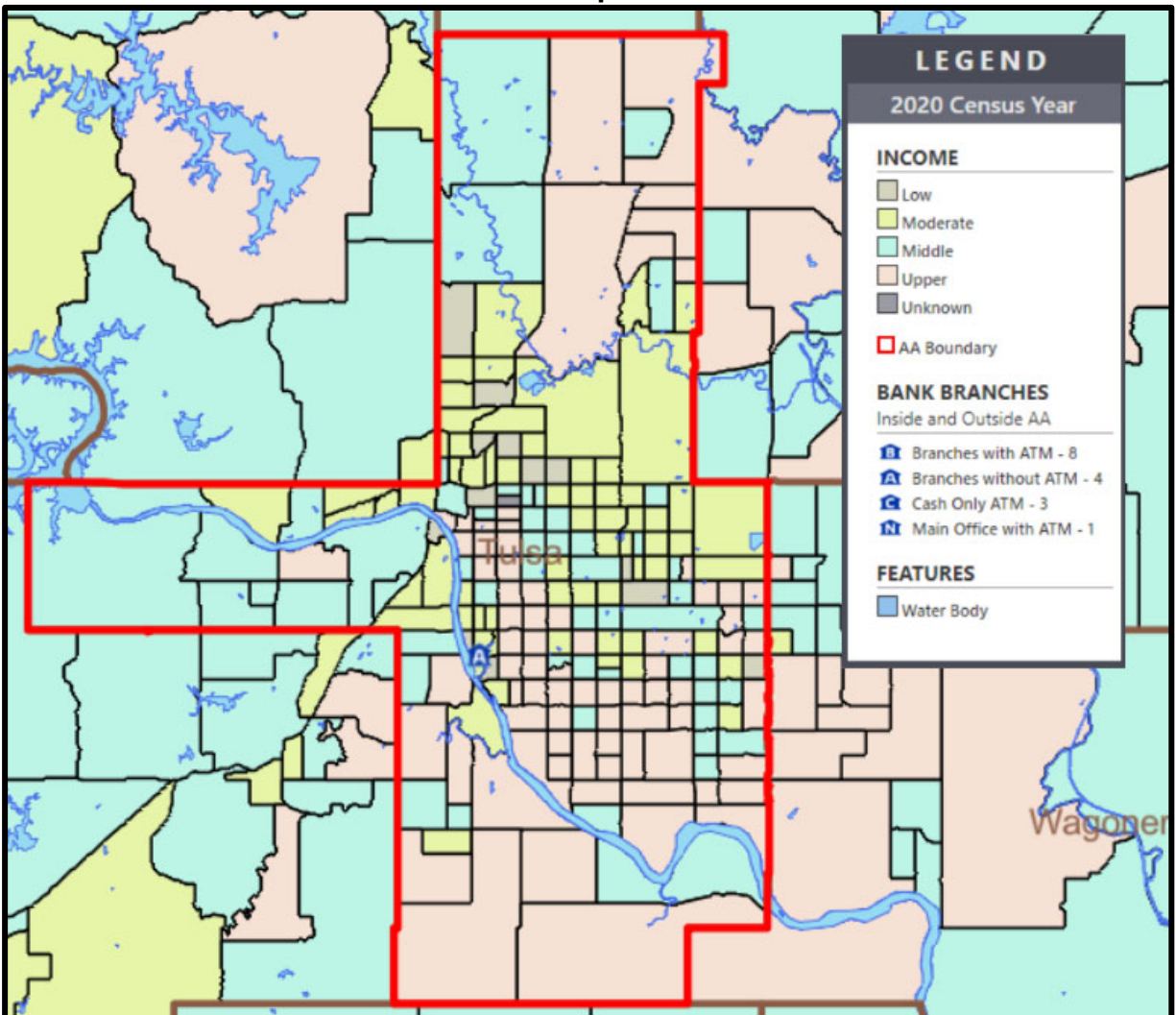
Northwest Oklahoma AA



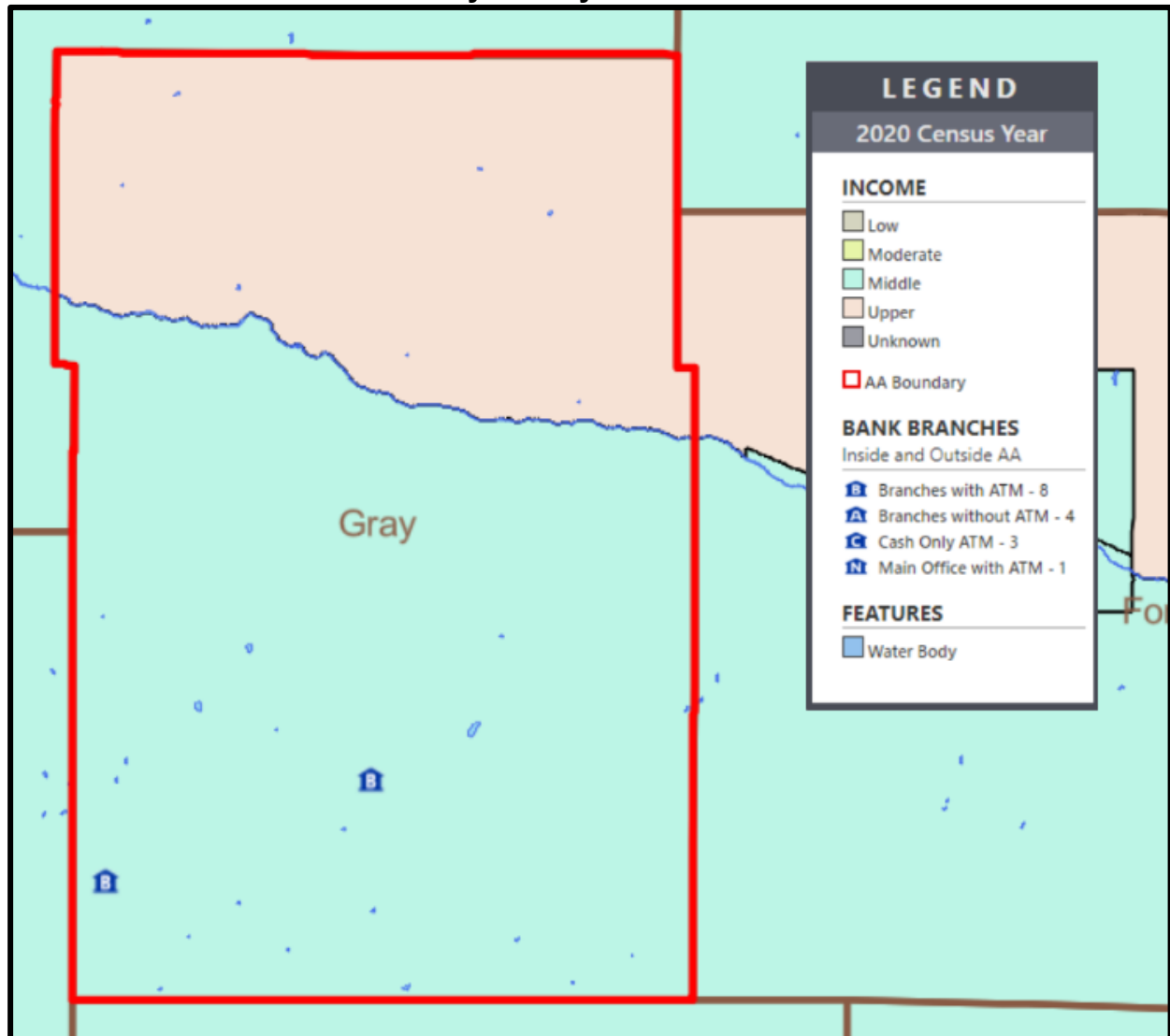
Map B-3
Grant County Oklahoma AA



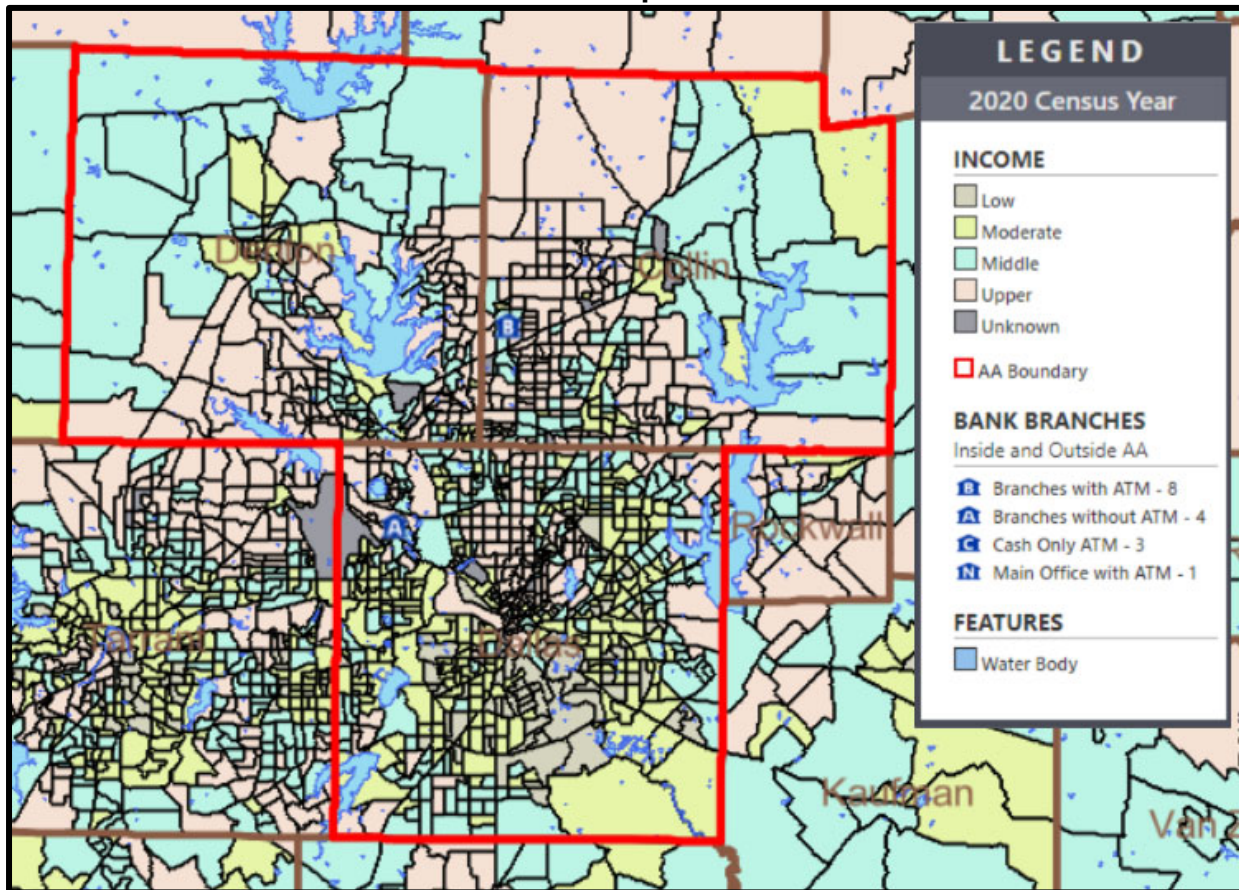
Map B-4
Tulsa Metropolitan AA



Map B-5
Gray County Kansas AA



Map B-6
Dallas Metropolitan AA



APPENDIX C – DEMOGRAPHIC INFORMATION

Oklahoma City Metropolitan AA

Table C-1

2023 Oklahoma City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	27	8.9	15,620	7.1	5,068	32.4	49,819	22.5
Moderate	90	29.7	58,859	26.6	9,763	16.6	40,518	18.3
Middle	85	28.1	66,788	30.2	4,969	7.4	42,812	19.4
Upper	86	28.4	76,830	34.8	2,562	3.3	87,796	39.7
Unknown	15	5.0	2,848	1.3	1,186	41.6	0	0.0
Total AA	303	100.0	220,945	100.0	23,548	10.7	220,945	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,518	10,969	5.1	34.8	15,591	49.5	4,958	15.7
Moderate	120,701	50,890	23.5	42.2	54,689	45.3	15,122	12.5
Middle	119,962	69,764	32.2	58.2	39,092	32.6	11,106	9.3
Upper	112,310	82,840	38.2	73.8	22,556	20.1	6,914	6.2
Unknown	6,033	2,320	1.1	38.5	2,793	46.3	920	15.2
Total AA	390,524	216,783	100.0	55.5	134,721	34.5	39,020	10.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,532	5.9	2,201	5.7	298	8.4	33	6.4
Moderate	10,973	25.8	9,813	25.5	1,031	29.1	129	25.2
Middle	12,220	28.7	11,087	28.8	1,012	28.6	121	23.6
Upper	15,675	36.8	14,413	37.4	1,049	29.6	213	41.6
Unknown	1,170	2.7	1,006	2.6	148	4.2	16	3.1
Total AA	42,570	100.0	38,520	100.0	3,538	100.0	512	100.0
Percentage of Total Businesses:				90.5		8.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19	3.6	16	3.1	3	20.0	0	0.0
Moderate	95	18.0	91	17.8	3	20.0	1	100.0
Middle	131	24.9	130	25.4	1	6.7	0	0.0
Upper	281	53.3	273	53.4	8	53.3	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	527	100.0	511	100.0	15	100.0	1	100.0
Percentage of Total Farms:				97.0		2.8		0.2
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2022 Oklahoma City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	27	8.9	15,620	7.1	5,068	32.4	49,819	22.5
Moderate	90	29.7	58,859	26.6	9,763	16.6	40,518	18.3
Middle	85	28.1	66,788	30.2	4,969	7.4	42,812	19.4
Upper	86	28.4	76,830	34.8	2,562	3.3	87,796	39.7
Unknown	15	5.0	2,848	1.3	1,186	41.6	0	0.0
Total AA	303	100.0	220,945	100.0	23,548	10.7	220,945	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,518	10,969	5.1	34.8	15,591	49.5	4,958	15.7
Moderate	120,701	50,890	23.5	42.2	54,689	45.3	15,122	12.5
Middle	119,962	69,764	32.2	58.2	39,092	32.6	11,106	9.3
Upper	112,310	82,840	38.2	73.8	22,556	20.1	6,914	6.2
Unknown	6,033	2,320	1.1	38.5	2,793	46.3	920	15.2
Total AA	390,524	216,783	100.0	55.5	134,721	34.5	39,020	10.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,653	5.8	2,314	5.6	304	8.3	35	6.0
Moderate	11,591	25.5	10,387	25.2	1,066	29.2	138	23.7
Middle	13,082	28.7	11,898	28.8	1,043	28.6	141	24.2
Upper	16,888	37.1	15,561	37.7	1,077	29.5	250	42.9
Unknown	1,299	2.9	1,122	2.7	158	4.3	19	3.3
Total AA	45,513	100.0	41,282	100.0	3,648	100.0	583	100.0
Percentage of Total Businesses:				90.7		8.0		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	3.1	15	2.7	3	18.8	0	0.0
Moderate	111	19.4	107	19.3	3	18.8	1	100.0
Middle	136	23.8	135	24.3	1	6.3	0	0.0
Upper	306	53.5	297	53.5	9	56.3	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	572	100.0	555	100.0	16	100.0	1	100.0
Percentage of Total Farms:				97.0		2.8		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-3

2021 Oklahoma City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3
Unknown	8	3.3	340	0.2	119	35.0	0	0.0
Total AA	241	100.0	181,431	100.0	25,010	13.8	181,431	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9
Total AA	326,985	171,014	100.0	52.3	120,376	36.8	35,595	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,746	6.7	2,359	6.4	370	10.7	17	3.6
Moderate	11,054	27.0	9,937	26.8	1,007	29.3	110	23.3
Middle	12,387	30.2	11,197	30.2	1,049	30.5	141	29.9
Upper	12,851	31.4	11,976	32.3	708	20.6	167	35.4
Unknown	1,954	4.8	1,609	4.3	308	8.9	37	7.8
Total AA	40,992	100.0	37,078	100.0	3,442	100.0	472	100.0
Percentage of Total Businesses:				90.5		8.4		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	15	3.9	14	3.7	1	11.1	0	0.0
Moderate	62	16.2	57	15.2	5	55.6	0	0.0
Middle	108	28.2	107	28.6	1	11.1	0	0.0
Upper	194	50.7	192	51.3	2	22.2	0	0.0
Unknown	4	1.0	4	1.1	0	0.0	0	0.0
Total AA	383	100.0	374	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Northwest Oklahoma AA

Table C-4

2023 Northwest Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,643	15.8
Moderate	1	5.9	654	6.3	94	14.4	1,894	18.2
Middle	11	64.7	6,094	58.6	719	11.8	1,907	18.4
Upper	5	29.4	3,644	35.1	233	6.4	4,948	47.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	10,392	100.0	1,046	10.1	10,392	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	1,392	672	5.8	48.3	385	27.7	335	24.1
Middle	13,294	6,940	59.4	52.2	3,025	22.8	3,329	25.0
Upper	6,170	4,073	34.9	66.0	985	16.0	1,112	18.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,856	11,685	100.0	56.0	4,395	21.1	4,776	22.9
	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	201	11.4	182	12.0	15	7.9	4	7.8
Middle	1,021	57.9	861	56.5	130	68.4	30	58.8
Upper	542	30.7	480	31.5	45	23.7	17	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,764	100.0	1,523	100.0	190	100.0	51	100.0
Percentage of Total Businesses:				86.3		10.8		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	5.2	10	5.3	0	0.0	0	0.0
Middle	124	64.6	123	65.1	1	33.3	0	0.0
Upper	58	30.2	56	29.6	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	192	100.0	189	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-5

2022 Northwest Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,643	15.8
Moderate	1	5.9	654	6.3	94	14.4	1,894	18.2
Middle	11	64.7	6,094	58.6	719	11.8	1,907	18.4
Upper	5	29.4	3,644	35.1	233	6.4	4,948	47.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	10,392	100.0	1,046	10.1	10,392	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	1,392	672	5.8	48.3	385	27.7	335	24.1
Middle	13,294	6,940	59.4	52.2	3,025	22.8	3,329	25.0
Upper	6,170	4,073	34.9	66.0	985	16.0	1,112	18.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,856	11,685	100.0	56.0	4,395	21.1	4,776	22.9
	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	207	11.2	186	11.6	16	8.2	5	9.3
Middle	1,077	58.2	914	57.1	132	67.7	31	57.4
Upper	565	30.6	500	31.3	47	24.1	18	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,849	100.0	1,600	100.0	195	100.0	54	100.0
Percentage of Total Businesses:				86.5		10.5		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	5.2	10	5.2	0	0.0	0	0.0
Middle	127	65.5	126	66.0	1	33.3	0	0.0
Upper	57	29.4	55	28.8	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	194	100.0	191	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-6

2021 Northwest Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,373	16.3
Moderate	0	0.0	0	0.0	0	0.0	1,034	12.3
Middle	6	50.0	3,620	42.9	424	11.7	1,479	17.5
Upper	6	50.0	4,810	57.1	431	9.0	4,544	53.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	8,430	100.0	855	10.1	8,430	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,611	3,840	42.3	58.1	1,443	21.8	1,328	20.1
Upper	8,901	5,231	57.7	58.8	1,858	20.9	1,812	20.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,512	9,071	100.0	58.5	3,301	21.3	3,140	20.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	580	42.6	499	42.3	67	46.2	14	36.8
Upper	783	57.4	681	57.7	78	53.8	24	63.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,363	100.0	1,180	100.0	145	100.0	38	100.0
Percentage of Total Businesses:				86.6		10.6		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	71	50.0	68	49.3	3	75.0	0	0.0
Upper	71	50.0	70	50.7	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	142	100.0	138	100.0	4	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Gray County Kansas AA

Table C-7

2023 Gray County Kansas 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	152	9.3
Moderate	0	0.0	0	0.0	0	0.0	249	15.3
Middle	1	50.0	700	43.1	30	4.3	360	22.1
Upper	1	50.0	926	56.9	35	3.8	865	53.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,626	100.0	65	4.0	1,626	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,151	832	47.8	72.3	168	14.6	151	13.1
Upper	1,296	908	52.2	70.1	242	18.7	146	11.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,447	1,740	100.0	71.1	410	16.8	297	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	157	58.4	137	59.3	15	53.6	5	50.0
Upper	112	41.6	94	40.7	13	46.4	5	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	269	100.0	231	100.0	28	100.0	10	100.0
Percentage of Total Businesses:				85.9		10.4		3.7
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	90	74.4	87	75.0	3	60.0	0	0.0
Upper	31	25.6	29	25.0	2	40.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	121	100.0	116	100.0	5	100.0	0	0.0
Percentage of Total Farms:				95.9		4.1		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-8

2022 Gray County Kansas 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	152	9.3
Moderate	0	0.0	0	0.0	0	0.0	249	15.3
Middle	1	50.0	700	43.1	30	4.3	360	22.1
Upper	1	50.0	926	56.9	35	3.8	865	53.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,626	100.0	65	4.0	1,626	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,151	832	47.8	72.3	168	14.6	151	13.1
Upper	1,296	908	52.2	70.1	242	18.7	146	11.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,447	1,740	100.0	71.1	410	16.8	297	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	156	57.4	136	58.4	15	51.7	5	50.0
Upper	116	42.6	97	41.6	14	48.3	5	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	272	100.0	233	100.0	29	100.0	10	100.0
Percentage of Total Businesses:				85.7		10.7		3.7
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	90	73.8	87	75.0	3	50.0	0	0.0
Upper	32	26.2	29	25.0	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	122	100.0	116	100.0	6	100.0	0	0.0
Percentage of Total Farms:				95.1		4.9		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-9

2021 Gray County Kansas 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	161	9.8
Moderate	0	0.0	0	0.0	0	0.0	231	14.1
Middle	1	50.0	845	51.5	40	4.7	448	27.3
Upper	1	50.0	797	48.5	69	8.7	802	48.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,642	100.0	109	6.6	1,642	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,245	883	56.4	70.9	222	17.8	140	11.2
Upper	1,143	683	43.6	59.8	362	31.7	98	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,388	1,566	100.0	65.6	584	24.5	238	10.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	155	58.3	137	60.4	13	48.1	5	41.7
Upper	111	41.7	90	39.6	14	51.9	7	58.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	266	100.0	227	100.0	27	100.0	12	100.0
Percentage of Total Businesses:				85.3		10.2		4.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	89	76.7	85	78.0	4	57.1	0	0.0
Upper	27	23.3	24	22.0	3	42.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	116	100.0	109	100.0	7	100.0	0	0.0
Percentage of Total Farms:				94.0		6.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Dallas Metropolitan AA

Table C-10

2023 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	114	10.8	105,036	9.7	26,219	25.0	246,222	22.8
Moderate	270	25.5	258,695	23.9	34,462	13.3	185,684	17.2
Middle	286	27.0	297,604	27.5	16,727	5.6	199,934	18.5
Upper	369	34.9	413,702	38.3	11,706	2.8	449,197	41.6
Unknown	19	1.8	6,000	0.6	1,115	18.6	0	0.0
Total AA	1,058	100.0	1,081,037	100.0	90,229	8.3	1,081,037	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	194,192	50,085	5.6	25.8	124,151	63.9	19,956	10.3
Moderate	427,205	179,976	20.0	42.1	214,067	50.1	33,162	7.8
Middle	481,879	259,402	28.8	53.8	190,499	39.5	31,978	6.6
Upper	599,479	408,729	45.3	68.2	156,297	26.1	34,453	5.7
Unknown	19,513	3,451	0.4	17.7	13,415	68.7	2,647	13.6
Total AA	1,722,268	901,643	100.0	52.4	698,429	40.6	122,196	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	15,474	6.0	14,185	6.0	1,191	7.0	98	3.1
Moderate	48,829	18.9	44,959	18.9	3,487	20.5	383	12.2
Middle	77,257	29.9	70,874	29.8	5,622	33.0	761	24.3
Upper	114,081	44.2	105,803	44.4	6,415	37.7	1,863	59.6
Unknown	2,573	1.0	2,238	0.9	312	1.8	23	0.7
Total AA	258,214	100.0	238,059	100.0	17,027	100.0	3,128	100.0
Percentage of Total Businesses:				92.2		6.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	57	2.9	57	2.9	0	0.0	0	0.0
Moderate	229	11.5	224	11.4	5	20.0	0	0.0
Middle	687	34.6	678	34.6	9	36.0	0	0.0
Upper	1,000	50.4	988	50.5	11	44.0	1	100.0
Unknown	11	0.6	11	0.6	0	0.0	0	0.0
Total AA	1,984	100.0	1,958	100.0	25	100.0	1	100.0
Percentage of Total Farms:				98.7		1.3		0.1
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-11

2022 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	114	10.8	105,036	9.7	26,219	25.0	246,222	22.8
Moderate	270	25.5	258,695	23.9	34,462	13.3	185,684	17.2
Middle	286	27.0	297,604	27.5	16,727	5.6	199,934	18.5
Upper	369	34.9	413,702	38.3	11,706	2.8	449,197	41.6
Unknown	19	1.8	6,000	0.6	1,115	18.6	0	0.0
Total AA	1,058	100.0	1,081,037	100.0	90,229	8.3	1,081,037	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	194,192	50,085	5.6	25.8	124,151	63.9	19,956	10.3
Moderate	427,205	179,976	20.0	42.1	214,067	50.1	33,162	7.8
Middle	481,879	259,402	28.8	53.8	190,499	39.5	31,978	6.6
Upper	599,479	408,729	45.3	68.2	156,297	26.1	34,453	5.7
Unknown	19,513	3,451	0.4	17.7	13,415	68.7	2,647	13.6
Total AA	1,722,268	901,643	100.0	52.4	698,429	40.6	122,196	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	16,249	6.0	14,904	6.0	1,232	7.0	113	3.2
Moderate	50,963	18.8	46,884	18.7	3,643	20.6	436	12.3
Middle	81,373	30.0	74,644	29.8	5,861	33.2	868	24.5
Upper	120,158	44.2	111,477	44.5	6,586	37.3	2,095	59.2
Unknown	2,837	1.0	2,477	1.0	331	1.9	29	0.8
Total AA	271,580	100.0	250,386	100.0	17,653	100.0	3,541	100.0
Percentage of Total Businesses:				92.2		6.5		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	60	2.9	60	2.9	0	0.0	0	0.0
Moderate	239	11.5	234	11.4	5	21.7	0	0.0
Middle	707	34.1	699	34.1	8	34.8	0	0.0
Upper	1,055	50.9	1,044	51.0	10	43.5	1	100.0
Unknown	11	0.5	11	0.5	0	0.0	0	0.0
Total AA	2,072	100.0	2,048	100.0	23	100.0	1	100.0
Percentage of Total Farms:				98.8		1.1		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-12

2021 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	115	14.1	107,421	10.9	35,772	33.3	237,003	24.0
Moderate	218	26.7	240,867	24.4	45,206	18.8	161,816	16.4
Middle	189	23.1	249,375	25.3	20,161	8.1	170,203	17.3
Upper	290	35.5	386,782	39.2	13,910	3.6	416,911	42.3
Unknown	6	0.7	1,488	0.2	273	18.3	0	0.0
Total AA	818	100.0	985,933	100.0	115,322	11.7	985,933	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	205,191	46,378	5.7	22.6	132,262	64.5	26,551	12.9
Moderate	387,796	171,197	20.9	44.1	185,354	47.8	31,245	8.1
Middle	397,179	212,137	25.9	53.4	158,816	40.0	26,226	6.6
Upper	563,831	389,502	47.5	69.1	144,354	25.6	29,975	5.3
Unknown	4,910	1,248	0.2	25.4	3,133	63.8	529	10.8
Total AA	1,558,907	820,462	100.0	52.6	623,919	40.0	114,526	7.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	21,920	8.2	19,704	8.0	2,054	11.7	162	5.2
Moderate	51,159	19.3	46,554	19.0	4,229	24.0	376	12.1
Middle	66,130	24.9	61,075	24.9	4,391	25.0	664	21.4
Upper	124,329	46.8	116,070	47.4	6,396	36.4	1,863	60.1
Unknown	2,193	0.8	1,635	0.7	523	3.0	35	1.1
Total AA	265,731	100.0	245,038	100.0	17,593	100.0	3,100	100.0
Percentage of Total Businesses:				92.2		6.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	77	3.7	74	3.6	3	13.6	0	0.0
Moderate	219	10.6	214	10.4	5	22.7	0	0.0
Middle	618	29.8	616	30.0	2	9.1	0	0.0
Upper	1,151	55.5	1,138	55.5	11	50.0	2	100.0
Unknown	9	0.4	8	0.4	1	4.5	0	0.0
Total AA	2,074	100.0	2,050	100.0	22	100.0	2	100.0
Percentage of Total Farms:				98.8		1.1		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – ADDITIONAL FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

Oklahoma City Metropolitan AA

Table D-1

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Oklahoma City Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	%	%	
Home Purchase Loans							
Low	6	9.7	4.2	860	7.2	2.5	6.1
Moderate	15	24.2	19.6	1,788	15.0	12.4	25.8
Middle	32	51.6	29.0	5,840	49.1	23.7	32.5
Upper	9	14.5	47.0	3,413	28.7	61.1	35.4
Unknown	0	0.0	0.2	0	0.0	0.4	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	62	100.0	100.0	11,901	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.2	0	0.0	1.3	6.1
Moderate	0	0.0	15.1	0	0.0	9.4	25.8
Middle	4	80.0	29.9	920	62.6	23.1	32.5
Upper	1	20.0	52.6	550	37.4	65.9	35.4
Unknown	0	0.0	0.2	0	0.0	0.3	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,470	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.6	0	0.0	3.0	6.1
Moderate	0	0.0	17.6	0	0.0	12.9	25.8
Middle	0	0.0	28.6	0	0.0	21.7	32.5
Upper	0	0.0	49.0	0	0.0	62.3	35.4
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	5	62.5	17.5	5,845	46.7	6.3	11.4
Moderate	2	25.0	47.6	5,750	45.9	46.4	43.7
Middle	0	0.0	21.8	0	0.0	18.4	28.7
Upper	1	12.5	12.7	927	7.4	23.7	14.4
Unknown	0	0.0	0.4	0	0.0	5.2	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	12,522	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied
Low	11	14.7	3.5	6,705	25.9	2.3	6.1
Moderate	17	22.7	18.0	7,538	29.1	13.9	25.8
Middle	36	48.0	29.5	6,760	26.1	23.1	32.5
Upper	11	14.7	48.9	4,890	18.9	59.9	35.4
Unknown	0	0.0	0.2	0	0.0	0.7	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	75	100.0	100.0	25,893	100.0	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table D-2

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Oklahoma City Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by
	Bank		Agg	Bank		Agg	Family Income
	#	#%	#%	\$(000)	\$%	\$%	%
Home Purchase Loans							
Low	0	0.0	5.6	0	0.0	3.1	24.7
Moderate	0	0.0	15.2	0	0.0	10.9	17.9
Middle	0	0.0	15.3	0	0.0	14.1	19.1
Upper	0	0.0	31.6	0	0.0	42.5	38.3
Unknown	62	100.0	32.3	11,901	100.0	29.3	0.0
Total	62	100.0	100.0	11,901	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.5	0	0.0	2.1	24.7
Moderate	0	0.0	12.3	0	0.0	7.6	17.9
Middle	0	0.0	16.6	0	0.0	12.9	19.1
Upper	1	20.0	36.1	550	37.4	45.5	38.3
Unknown	4	80.0	30.5	920	62.6	31.9	0.0
Total	5	100.0	100.0	1,470	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.7	0	0.0	3.2	24.7
Moderate	0	0.0	12.1	0	0.0	8.1	17.9
Middle	0	0.0	19.5	0	0.0	14.4	19.1
Upper	0	0.0	50.2	0	0.0	57.7	38.3
Unknown	0	0.0	11.6	0	0.0	16.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	5.1	0	0.0	2.6	24.7
Moderate	0	0.0	13.7	0	0.0	9.5	17.9
Middle	0	0.0	15.8	0	0.0	13.6	19.1
Upper	1	1.5	33.7	550	4.1	43.8	38.3
Unknown	66	98.5	31.7	12,821	95.9	30.6	0.0
Total	67	100.0	100.0	13,371	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Dallas Metropolitan AA
Table D-3

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Dallas Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans							
Low	0	0.0	3.1	0	0.0	3.3	5.7
Moderate	0	0.0	11.5	0	0.0	8.5	20.9
Middle	1	50.0	27.4	190	13.4	23.0	25.9
Upper	1	50.0	57.7	1,233	86.6	64.9	47.5
Unknown	0	0.0	0.3	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	1,423	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-4

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Dallas Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Total Home Mortgage Loans							
Low	0	0.0	3.1	0	0.0	1.4	24.0
Moderate	0	0.0	11.8	0	0.0	7.6	16.4
Middle	0	0.0	17.2	0	0.0	14.1	17.3
Upper	0	0.0	47.2	0	0.0	57.4	42.3
Unknown	2	100.0	20.7	1,423	100.0	19.6	0.0
Total	2	100.0	100.0	1,423	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

APPENDIX E – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Grant County Oklahoma AA
No HMDA Lending in 2021, 2022, or 2023

Table E-1

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Grant County Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	0	0.0	0	0.0	36.9
Upper	1	100.0	40	100.0	63.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	40	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table E-2

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Grant County Oklahoma					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	2	40.0	500	43.5	30.2
Upper	3	60.0	650	56.5	69.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	1,150	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table E-3

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Grant County Oklahoma					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	1	100.0	40	100.0	82.5
Over \$1 Million	0	0.0	0	0.0	10.7
Revenue Unknown	0	0.0	0	0.0	6.8
Total	1	100.0	40	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	40	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	40	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	40	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	40	100.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table E-4

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Grant County Oklahoma					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	1	20.0	350	30.4	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	4	80.0	800	69.6	0.0
Total	5	100.0	1,150	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	3	60.0	540	47.0	
\$250,001 - \$500,000	2	40.0	610	53.0	
Total	5	100.0	1,150	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	100.0	350	100.0	
Total	1	100.0	350	100.0	
Source: 2023 FFIEC Census Data					
2023 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table E-5

2023 Grant County Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	151	13.7
Moderate	0	0.0	0	0.0	0	0.0	216	19.5
Middle	1	50.0	396	35.8	25	6.3	181	16.4
Upper	1	50.0	709	64.2	39	5.5	557	50.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,105	100.0	64	5.8	1,105	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	789	437	32.3	55.4	150	19.0	202	25.6
Upper	1,684	914	67.7	54.3	260	15.4	510	30.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,473	1,351	100.0	54.6	410	16.6	712	28.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	76	36.9	65	38.2	7	31.8	4	28.6
Upper	130	63.1	105	61.8	15	68.2	10	71.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	206	100.0	170	100.0	22	100.0	14	100.0
Percentage of Total Businesses:				82.5		10.7		6.8
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	16	30.2	16	30.2	0	0.0	0	0.0
Upper	37	69.8	37	69.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	53	100.0	53	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-6

2022 Grant County Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	151	13.7
Moderate	0	0.0	0	0.0	0	0.0	216	19.5
Middle	1	50.0	396	35.8	25	6.3	181	16.4
Upper	1	50.0	709	64.2	39	5.5	557	50.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,105	100.0	64	5.8	1,105	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	789	437	32.3	55.4	150	19.0	202	25.6
Upper	1,684	914	67.7	54.3	260	15.4	510	30.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,473	1,351	100.0	54.6	410	16.6	712	28.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	80	38.3	69	40.1	7	30.4	4	28.6
Upper	129	61.7	103	59.9	16	69.6	10	71.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	209	100.0	172	100.0	23	100.0	14	100.0
Percentage of Total Businesses:				82.3		11.0		6.7
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	16	29.6	16	29.6	0	0.0	0	0.0
Upper	38	70.4	38	70.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	54	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-7

2021 Grant County Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	211	15.9
Moderate	0	0.0	0	0.0	0	0.0	182	13.7
Middle	2	100.0	1,328	100.0	118	8.9	274	20.6
Upper	0	0.0	0	0.0	0	0.0	661	49.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,328	100.0	118	8.9	1,328	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,465	1,486	100.0	60.3	482	19.6	497	20.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,465	1,486	100.0	60.3	482	19.6	497	20.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	210	100.0	175	100.0	23	100.0	12	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	210	100.0	175	100.0	23	100.0	12	100.0
Percentage of Total Businesses:				83.3		11.0		5.7
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	54	100.0	54	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	54	100.0	54	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Tulsa Metropolitan AA
No Small Farm Lending in 2023

Table E-8

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Total Home Mortgage Loans													
Low	0	0.0	1.9	0	0.0	2.2	0	0.0	2.3	0	0.0	2.7	3.6
Moderate	2	50.0	18.5	154	33.4	14.1	2	100.0	21.9	370	100.0	15.9	23.2
Middle	1	25.0	28.1	135	29.3	25.6	0	0.0	27.0	0	0.0	22.9	27.7
Upper	1	25.0	51.4	172	37.3	58.0	0	0.0	48.7	0	0.0	58.3	45.4
Unknown	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	461	100.0	100.0	2	100.0	100.0	370	100.0	100.0	100.0
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 E-9

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Tulsa Metropolitan							
Geographic Income Level	Bank And Aggregate Loans					Owner Occupied Units %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%		\$%
Total Home Mortgage Loans							
Low	0	0.0	1.3	0	0.0	0.7	4.5
Moderate	1	25.0	12.8	98	13.8	10.1	20.5
Middle	1	25.0	33.8	275	38.8	29.1	32.9
Upper	2	50.0	52.1	335	47.3	60.0	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	708	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table E-10

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Tulsa Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	4.4
Moderate	2	8.3	945	26.0	25.7
Middle	1	4.2	150	4.1	29.9
Upper	21	87.5	2,545	69.9	39.8
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	24	100.0	3,640	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table E-11

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Total Home Mortgage Loans													
Low	0	0.0	6.9	0	0.0	3.6	0	0.0	5.9	0	0.0	3.0	21.5
Moderate	0	0.0	17.1	0	0.0	12.3	0	0.0	16.3	0	0.0	11.2	17.3
Middle	0	0.0	18.6	0	0.0	16.5	0	0.0	19.5	0	0.0	17.1	18.9
Upper	0	0.0	34.4	0	0.0	44.0	0	0.0	35.0	0	0.0	44.0	42.4
Unknown	4	100.0	23.0	461	100.0	23.6	2	100.0	23.3	370	100.0	24.6	0.0
Total	4	100.0	100.0	461	100.0	100.0	2	100.0	100.0	370	100.0	100.0	100.0
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.													
Multifamily loans are not included in the borrower distribution analysis.													

Table E-12

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans							
Low	0	0.0	5.7	0	0.0	3.2	22.0
Moderate	0	0.0	15.7	0	0.0	11.5	16.9
Middle	0	0.0	17.5	0	0.0	15.7	19.6
Upper	0	0.0	35.2	0	0.0	44.2	41.4
Unknown	4	100.0	25.9	708	100.0	25.5	0.0
Total	4	100.0	100.0	708	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table E-13

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Tulsa Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	1	4.2	495	13.6	90.7
Over \$1 Million	22	91.7	1,145	31.5	8.5
Revenue Unknown	1	4.2	2,000	54.9	0.8
Total	24	100.0	3,640	100.0	100.0
By Loan Size					
\$100,000 or Less	20	83.3	545	15.0	
\$100,001 - \$250,000	1	4.2	150	4.1	
\$250,001 - \$1 Million	2	8.3	945	26.0	
Total	24	100.0	3,640	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	495	100.0	
Total	1	100.0	495	100.0	
Source: 2023 FFIEC Census Data					
2023 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table E-14

2023 Tulsa Metropolitan AA 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 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-15

2022 Tulsa Metropolitan AA 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 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-16

2021 Tulsa Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	156,574	100.0	19,197	12.3	156,574	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	274,891	146,793	100.0	53.4	99,287	36.1	28,811	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,578	4.1	1,364	3.9	202	6.3	12	4.3
Moderate	8,563	22.1	7,510	21.3	1,004	31.2	49	17.6
Middle	13,507	34.9	12,232	34.7	1,184	36.8	91	32.6
Upper	15,061	38.9	14,109	40.1	825	25.7	127	45.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	38,709	100.0	35,215	100.0	3,215	100.0	279	100.0
Percentage of Total Businesses:				91.0		8.3		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	2.4	7	2.2	1	16.7	0	0.0
Moderate	39	11.7	38	11.7	1	16.7	0	0.0
Middle	122	36.7	119	36.7	3	50.0	0	0.0
Upper	163	49.1	160	49.4	1	16.7	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	332	100.0	324	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.6		1.8		0.6
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX F – 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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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