PUBLIC DISCLOSURE

May 18, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

American Heritage Bank
RSSD# 311050

2 South Main Street
Sapulpa, Oklahoma 74066

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***

American Heritage Bank (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 (NLTD) ratio is reasonable given the bank’s size, financial condition, and assessment areas’ (AAs) credit needs.
- A substantial majority of the bank’s loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank’s AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- 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 from 2023 and 2024 was referenced for additional perspective to gauge credit demand within the bank’s AAs. Performance was assessed within the bank’s three AAs, including a full-scope review for the bank’s Tulsa Metropolitan AA, and limited-scope assessments for the bank’s Payne County and Lincoln County AAs. Examiners reviewed the following data:

- The bank’s 11-quarter average NLTD ratio;
- The bank’s universe of 339 home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) originated between January 1, 2023 and December 31, 2024;
- A statistical sample of 125 small business loans from a universe of 326 loans originated between January 1, 2024 and December 31, 2024;

- CD loans, qualified investments, and CD services from January 1, 2023 through December 31, 2025.

For this evaluation, greater weight was placed on small business lending due to the bank's loan portfolio composition and strategic focus on extending commercial credit.

DESCRIPTION OF INSTITUTION

American Heritage Bank is a community bank headquartered in Sapulpa, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of American Bancorporation, Inc., a one-bank holding company located in Sapulpa, Oklahoma.
- The bank has total assets of $1.4 billion as of December 31, 2025.
- In addition to its main office in Sapulpa, the bank operates 21 additional branch locations across its AAs as well as 21 automated teller machines (ATMs). One limited-service branch in Tulsa was closed effective October 1, 2023.
- As shown in the table below, the bank's primary business focus is commercial and residential real estate lending.

Table 1

Composition of Loan Portfolio as of December 31, 2025		
Loan Type	$(000)	%
Construction and Land Development	23,868	4.7
Farmland	5,155	1.0
1- to 4-Family Residential Real Estate	196,807	38.9
Multifamily Residential Real Estate	9,354	1.8
Nonfarm Nonresidential Real Estate	167,153	33.1
Agricultural	784	0.2
Commercial and Industrial	50,050	9.9
Consumer	22,336	4.4
Other	30,211	6.0
Gross Loans	505,718	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its August 14, 2023 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 CRITERIA[1]

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Tulsa Metropolitan AA (full-scope review); then concluding with a brief discussion of performance in the Payne County and Washington County AAs (limited-scope reviews).

The bank's overall lending test performance is Satisfactory. The bank's performance in the Tulsa Metropolitan AA was considered reasonable, and lending performance in the Payne County and Washington County AAs was consistent with performance in the Tulsa Metropolitan AA.

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 AAs, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and area of operations in proximity to the bank's three AAs.

The bank's 11-quarter average NLTD ratio of 41.0 percent is significantly lower than the other similarly situated institutions with ratios ranging from 69.8 percent to 127.2 percent. Although the bank's NLTD ratio is lower than the comparators, the bank's strategy is to maintain public deposits from communities where it has a branch presence. As a result, the bank's total deposits consist of higher amounts of public deposits, which require securities to be pledged against and are not available for lending. While some of the comparator banks also held pledged public deposits, American Heritage Bank held the highest percentage of these funds relative to total deposits. Based on the aforementioned performance context factors, the bank's NLTD ratio is considered reasonable.

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

Table 2

Comparative NLTD Ratios June 30, 2023 – December 31, 2025			
Institution	Location	Asset Size $(000)	NLTD Ratio (%) 11-Quarter Average
American Heritage Bank	Sapulpa, OK	1,443,414	41.0
Similarly Situated Institutions			
Armstrong Bank	Muskogee, OK	2,671,503	69.8
Mabrey Bank	Bixby, OK	1,964,393	79.3
First Bank and Trust Company	Duncan, OK	948,406	94.0
Great Plains National Bank	Elk City, OK	1,850,039	91.8
Gateway First Bank	Jenks, OK	2,006,088	127.2

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	$(000)	$%	#	#%	$(000)	$%
Home Purchase - Conventional	185	85.6	36,945	81.5	31	14.4	8,408	18.5
Home Improvement	40	100.0	2,722	100.0	0	0.0	0	0.0
Multi-Family Housing	6	100.0	7,224	100.0	0	0.0	0	0.0
Other Purpose Closed-End	27	96.4	2,241	98.2	1	3.6	40	1.8
Refinancing	47	95.9	9,014	95.9	2	4.1	382	4.1
Total HMDA related	**305**	**90.0**	**58,146**	**86.8**	**34**	**10.0**	**8,830**	**13.2**
Total Small Business related	**117**	**93.6**	**12,113**	**91.7**	**8**	**6.4**	**1,100**	**8.3**
Total Loans	**422**	**90.9**	**70,259**	**87.6**	**42**	**9.1**	**9,930**	**12.4**
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the Tulsa Metropolitan AA. Lending performances for the geographic distribution in Payne County AA and Washington County AA were consistent with performance in the Tulsa Metropolitan AA, although both areas had very limited small business and home mortgage lending volume when compared to the Tulsa Metropolitan AA.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes in the Tulsa Metropolitan AA. Lending performances for the borrower distribution in the Payne County AA and Washington County AA were consistent with performance in the Tulsa Metropolitan AA.

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 bank's CD activity reflected adequate responsiveness in the Tulsa Metropolitan AA. CD activity in the limited-scope Payne County AA exceeds performance in the Tulsa Metropolitan AA, while CD activity in the limited-scope Washington County AA is consistent with performance in the Tulsa Metropolitan AA.

The bank also received credit for 17 additional qualified investments that were purchased outside of its delineated AAs in the broader statewide area of Oklahoma, which bolstered the bank's overall CD rating. These investments qualified as CD services and totaled $27.0 million (MM). Consideration for these investments included a review of the bank's current performance and responsiveness to the CD needs of its AAs as well as the level of available CD opportunities during the evaluation period.

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	3	312	0	0	0	0	0	0	0
Community Services	7	2,365	13	20,685	63	62	76	20,747	34
Economic Development	6	4,454	0	0	0	0	0	0	9
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Outside Activities	0	0	17	26,985	1	0.3	18	26,985	0
Totals	16	7,131	30	47,670	64	62	94	47,732	43

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.

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

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

The bank's Tulsa AA consists of five of seven counties within the Tulsa-Broken Arrow-Owasso, Oklahoma Metropolitan Statistical Area (Tulsa MSA), including Creek, Okmulgee, Osage, Pawnee, and Tulsa Counties in their entirety. Refer to Appendix A for additional demographic data.

- There were no changes to the bank's delineation of its Tulsa Metropolitan AA since the prior evaluation.
- The AA is comprised of 16 low-, 84 moderate-, 80 middle-, 79 upper-, and 1 unknown-income census tract(s) based on the most recent 2016-2020 American Community Survey (ACS) data. These income census tracts remain unchanged from the previous evaluation.
- The bank operates 20 branch locations in the AA, including its home office in Sapulpa. Of the 20 locations, 5 are considered limited-service facilities.
- The bank maintains 19 ATMs located on branch premises (one of which is located at a former branch that is now closed), including 12 full-service ATMs that accept deposits and seven cash-dispensing ATMs.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Summary of Deposits Market Share Report, the bank ranked 6th of 58 FDIC-insured depository institutions operating from 246 locations in the AA, with a total deposit market share of 3.3 percent.
- Two interviews with community members that were recently conducted as part of the CRA evaluations of other financial institutions with offices in the AA were reviewed for meaningful performance context related to perspectives on area economic conditions and area credit needs. Community members represented an economic development organization that serves the local area.

Table 5

Population Change Assessment Area: Tulsa Metropolitan			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Tulsa Metropolitan AA	798,095	839,110	5.1
Creek County, OK	70,761	71,754	1.4
Okmulgee County, OK	39,446	36,706	(6.9)
Osage County, OK	48,054	45,818	(4.7)
Pawnee County, OK	16,499	15,553	(5.7)
Tulsa County, OK	623,335	669,279	7.4
Tulsa, OK MSA	962,676	1,015,331	5.5
Oklahoma	3,849,733	3,959,353	2.8

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

- The AA's 2020 population accounts for 82.6 percent of the Tulsa MSA and 21.2 percent of the Oklahoma statewide population.
- Population growth in the AA was driven primarily by a large increase in the population of Tulsa County, which offset losses in the lesser populated counties of Okmulgee, Pawnee, and Osage.
- Population growth in the AA aligns with growth in the Tulsa MSA and is significantly greater than the population increase in the state of Oklahoma.
- The town of Sapulpa, in Creek County where the bank is headquartered, had a population of 21,929 in 2020.

Table 6

Median Family Income Change Assessment Area: Tulsa Metropolitan			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Tulsa Metropolitan AA	65,752	70,460	7.2
Creek County, OK	59,697	66,569	11.5
Okmulgee County, OK	53,473	57,161	6.9
Osage County, OK	62,463	62,130	(0.5)
Pawnee County, OK	59,434	61,250	3.1
Tulsa County, OK	67,531	73,515	8.9
Tulsa, OK MSA	66,846	72,203	8.0
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
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

- Median family income growth in the AA was led by significant increases in Tulsa and Creek Counties, although median family income growth in the AA was slightly outpaced by the broader Tulsa MSA.

- Based on 2020 ACS data, the portion of AA families living below the poverty level, at 11.1 percent, was slightly above the Tulsa MSA figure of 10.4 percent and similar to the state of Oklahoma figure of 11.3 percent. The portion of AA families living below the poverty level ranged from 10.5 percent in Osage County to 14.5 percent in Okmulgee County.

Table 7

Housing Cost Burden
Assessment Area: Tulsa Metropolitan

Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa Metropolitan AA	73.2	37.3	38.3	54.8	28.0	16.4
Creek County, OK	53.6	19.0	28.3	45.6	17.4	15.3
Okmulgee County, OK	67.8	31.2	36.2	49.5	24.5	15.5
Osage County, OK	62.7	27.6	37.3	44.5	20.1	14.6
Pawnee County, OK	64.1	41.8	31.0	45.3	16.1	11.9
Tulsa County, OK	75.5	38.8	39.1	58.4	31.5	16.9
Tulsa, OK MSA	73.0	36.9	38.0	54.2	28.5	16.0
Oklahoma	72.5	35.3	37.9	52.2	26.2	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), 2017-2021 Comprehensive Housing Affordability Strategy

- The housing affordability ratio[2] in the AA, at 36.5 percent, was consistent with figures for the Tulsa MSA and the state of Oklahoma, at 37.0 percent and 37.8 percent, respectively. Housing affordability ratios for the five AA counties ranged from 35.5 percent in Tulsa County to 52.8 percent in Okmulgee County.
- The housing cost burden for low-income renters in the AA was similar to the respective figures for the Tulsa MSA and the state of Oklahoma. The AA figure was skewed slightly lower by the ratios for low-income renters in Creek, Okmulgee, Osage, and Pawnee Counties.
- The median housing value in the AA of $151,536 was similar to the Tulsa MSA and above the state of Oklahoma, with respective figures of $155,020 and $142,400. The median housing values in the five AA counties ranged from $85,900 in Okmulgee County to $160,700 in Tulsa County.
- A community member stated that there is a lack of affordable housing in the area. Current affordable housing is in poor condition, and there is not enough growth in this segment to meet the demand.

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

Table 8

Unemployment Rates Assessment Area: Tulsa Metropolitan					
Area	2020	2021	2022	2023	2024
Tulsa Metropolitan AA	6.7	4.3	3.2	3.3	3.4
Creek County, OK	6.6	4.3	3.5	3.3	3.5
Okmulgee County, OK	7.5	5.4	4.2	4.2	4.2
Osage County, OK	6.8	4.5	3.7	3.7	3.9
Pawnee County, OK	7.2	4.6	3.9	3.6	3.6
Tulsa County, OK	6.7	4.2	3.1	3.2	3.3
Tulsa, OK MSA	6.5	4.1	3.1	3.2	3.3
Oklahoma	6.3	4.0	3.0	3.2	3.3
Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics					

- The unemployment rates in 2024 have increased slightly from the previous two years but remain below 2020 and 2021 levels noted during the Coronavirus Disease 2019 pandemic (pandemic).
- A community member stated the economic conditions in the area are fair and on par with the rest of the nation.
- Major economic sectors in the Tulsa area include healthcare, retail trade, manufacturing and educational services.
- Unemployment in the AA trended similarly to, but remained slightly above, overall statewide figures as the area transitioned out of the pandemic. The most recent 2024 unemployment rate reflects a slightly higher figure than overall statewide figures; however, the AA remained below the national unemployment rate of 4.0 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Tulsa Metropolitan AA is reasonable. Overall, the bank's geographic distribution of loans is reasonable, and the borrower distribution of loans among individuals of different income levels and businesses of different sizes is also reasonable. The evaluation in the Tulsa Metropolitan AA included a review of 290 home mortgage loans originated between January 1, 2023 and December 31, 2024; and 109 small business loans originated between January 1, 2024 and December 31, 2024. As previously noted, more weight was attributed to small business lending based on the higher portfolio composition and bank strategy.

With regard to the evaluation of home mortgage lending, home improvement and multifamily loans were not evaluated at the individual product level based on lending volumes too low to conduct meaningful analyses.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage lending was excellent, while the geographic distribution for small business lending was reasonable.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2024 home mortgage loans among low-income census tracts was above aggregate lending data by number and dollar volume, and comparable to the percentage of owner-occupied units (demographic figure). Lending levels in 2024 for home mortgage loans in moderate-income census tracts were also above aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The geographic distribution of home mortgage loans in 2023 reflected penetration levels that were below 2024 lending patterns, but still comparable to aggregate lending data and the demographic figure.

An analysis of the dispersion of home mortgage loans throughout the AA identified gaps and lapses that included LMI census tracts, as well as middle- and upper-income census tracts. A review of the bank's mortgage lending patterns over the evaluation period showed concentrations of lending around the bank's branches, with gaps often noted in areas extending beyond where the bank could be reasonably expected to serve. Overall, this analysis did not impact the final conclusion.

Home Purchase Lending

The geographic distribution of 2024 home mortgage purchase loans among low-income census tracts was above aggregate lending data by number and dollar volume, and comparable to the demographic figure. Lending levels in 2024 for home mortgage purchase loans in moderate-income census tracts were also above aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The geographic distribution of home mortgage purchase loans in 2023 reflected penetration levels that were comparable to 2024 lending patterns in low-income census tracts. Performance in moderate-income census tracts in 2023 was below 2024 lending patterns but still comparable to aggregate lending data and the demographic figure.

Home Refinance Lending

The distribution of 2024 home mortgage refinance loans among low-income census tracts was above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure. Lending levels in 2024 for home refinances in moderate-income census tracts were comparable to aggregate lending data by number, above aggregate data by dollar volume, and comparable to the demographic figure.

The bank's distribution of 2023 home mortgage refinance loans was not analyzed due to limited volume.

Table 9

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	4	6.7	2.4	437	3.6	1.3	5	4.3	2.8	680	2.9	1.4	3.6
Moderate	20	33.3	24.5	2,590	21.3	17.0	42	36.5	24.2	5,972	25.5	15.2	25.1
Middle	27	45.0	32.1	6,876	56.5	28.3	54	47.0	33.3	12,270	52.3	26.4	35.0
Upper	9	15.0	40.9	2,263	18.6	53.4	14	12.2	39.6	4,526	19.3	56.9	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	100.0	12,166	100.0	100.0	115	100.0	100.0	23,448	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.3	0	0.0	1.5	1	3.7	2.3	100	1.8	1.5	3.6
Moderate	2	11.1	23.5	430	13.0	16.7	7	25.9	23.1	1,426	25.7	16.0	25.1
Middle	14	77.8	37.2	2,671	80.9	35.1	15	55.6	35.3	3,216	58.0	34.0	35.0
Upper	2	11.1	37.0	200	6.1	46.8	4	14.8	39.2	801	14.5	48.4	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	3,301	100.0	100.0	27	100.0	100.0	5,543	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.0	0	0.0	1.7	2	10.5	2.2	172	12.9	2.0	3.6
Moderate	11	57.9	19.8	644	53.9	17.1	7	36.8	19.0	477	35.9	13.7	25.1
Middle	7	36.8	31.4	401	33.6	27.5	10	52.6	29.6	680	51.2	27.3	35.0
Upper	1	5.3	46.7	150	12.6	53.7	0	0.0	49.1	0	0.0	57.0	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	1,195	100.0	100.0	19	100.0	100.0	1,329	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	11.4	0	0.0	13.1	0	0.0	11.0	0	0.0	5.1	12.3
Moderate	1	25.0	37.1	718	11.1	21.2	2	100.0	44.0	776	100.0	42.2	38.2
Middle	2	50.0	28.6	3,772	58.5	22.7	0	0.0	24.2	0	0.0	19.2	26.8
Upper	1	25.0	22.9	1,958	30.4	43.0	0	0.0	20.9	0	0.0	33.6	21.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
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	6,448	100.0	100.0	2	100.0	100.0	776	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	4	3.5	2.4	437	1.8	2.6	8	4.6	2.7	952	2.9	1.7	3.6
Moderate	39	33.9	23.6	4,799	19.9	17.3	63	36.0	23.2	8,961	27.8	17.2	25.1
Middle	56	48.7	32.8	14,208	58.9	28.4	85	48.6	33.1	16,864	52.3	27.0	35.0
Upper	16	13.9	41.2	4,691	19.4	51.7	19	10.9	41.0	5,497	17.0	54.0	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	115	100.0	100.0	24,135	100.0	100.0	175	100.0	100.0	32,274	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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.

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of 2024 small business loans among low-income census tracts was above aggregate lending data by number and dollar volume, and above the percentage of total businesses (demographic figure), while lending levels in moderate-income census tracts were comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure. More weight was placed on the bank's performance in moderate-income census tracts based on the higher number of businesses in that geography.

An evaluation of the dispersion of small business loans identified conspicuous gaps and lapses that included LMI census tracts. Similar to home mortgage lending, the bank's loans were generally concentrated near its branch locations, and the gaps noted throughout the AA were comprised of not only LMI census tracts, but also a substantial number of middle- and upper-income census tracts. Based on these factors, the dispersion of small business lending within the AA had no impact on the overall conclusion.

Table 10

Distribution of 2024 Small Business Lending By Income Level of Geography
Assessment Area: Tulsa Metropolitan AA

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	11	10.1	3.5	2,227	20.5	5.4	4.9
Moderate	32	29.4	23.8	3,051	28.0	28.8	28.5
Middle	53	48.6	30.6	4,562	41.9	29.8	33.5
Upper	13	11.9	41.3	1,048	9.6	35.7	32.9
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.7	0	0.0	0.1	
Total	109	100.0	100.0	10,887	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes. The borrower distribution of home mortgage lending and small business lending were both found to be reasonable.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2024 home mortgage lending to low-income borrowers was comparable to aggregate lending data by number and dollar volume, but below the percentage of families by income level (demographic figure). The distribution among moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, as well as to the demographic figure.

The borrower distribution of 2023 home mortgage loans reflected performance that was above 2024 lending patterns.

Home Purchase Lending

The borrower distribution of home purchase lending is reasonable. The distribution of 2024 home purchase lending to low-income borrowers was comparable to aggregate lending data by number and dollar volume, but below the demographic figure. The distribution among moderate-income borrowers was below aggregate lending data by number, comparable by dollar volume, and below the demographic figure.

The borrower distribution of 2023 home purchase loans reflected performance that was above 2024 lending patterns.

Home Refinance Lending

The borrower distribution of home refinance lending is reasonable. The distribution of 2024 home refinance lending to low-income borrowers was comparable to aggregate lending data by number volume, but below aggregate lending data by dollar volume and the demographic figure. The distribution among moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, as well as to the demographic figure.

The bank's distribution of 2023 home mortgage refinance loans was not analyzed due to limited volume.

Table 11

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Tulsa Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	6	10.0	5.8	733	6.0	2.9	5	4.3	5.0	547	2.3	2.1	22.7
Moderate	13	21.7	16.9	2,305	18.9	11.5	12	10.4	17.0	1,970	8.4	10.5	17.8
Middle	6	10.0	19.6	1,013	8.3	17.7	23	20.0	19.5	3,878	16.5	15.4	19.3
Upper	17	28.3	31.5	5,628	46.3	42.7	48	41.7	30.3	13,024	55.5	36.7	40.3
Unknown	18	30.0	26.3	2,487	20.4	25.2	27	23.5	28.2	4,029	17.2	35.3	0.0
Total	60	100.0	100.0	12,166	100.0	100.0	115	100.0	100.0	23,448	100.0	100.0	100.0
Refinance Loans													
Low	1	5.6	8.5	24	0.7	4.3	2	7.4	6.1	95	1.7	2.7	22.7
Moderate	4	22.2	18.0	330	10.0	12.6	5	18.5	15.3	491	8.9	9.9	17.8
Middle	3	16.7	19.0	314	9.5	16.4	8	29.6	18.0	1,115	20.1	13.4	19.3
Upper	8	44.4	32.9	2,131	64.6	42.0	10	37.0	31.2	3,154	56.9	37.8	40.3
Unknown	2	11.1	21.6	502	15.2	24.7	2	7.4	29.5	688	12.4	36.2	0.0
Total	18	100.0	100.0	3,301	100.0	100.0	27	100.0	100.0	5,543	100.0	100.0	100.0
Home Improvement Loans													
Low	2	10.5	5.6	52	4.4	3.0	1	5.3	6.0	30	2.3	3.4	22.7
Moderate	8	42.1	16.2	483	40.4	11.7	4	21.1	16.0	236	17.8	9.8	17.8
Middle	3	15.8	22.1	130	10.9	17.3	6	31.6	21.0	345	26.0	17.5	19.3
Upper	1	5.3	47.9	120	10.0	55.8	2	10.5	47.9	131	9.9	55.4	40.3
Unknown	5	26.3	8.2	410	34.3	12.1	6	31.6	9.2	587	44.2	13.9	0.0
Total	19	100.0	100.0	1,195	100.0	100.0	19	100.0	100.0	1,329	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	12	10.8	6.3	893	5.0	3.1	10	5.8	5.5	716	2.3	2.3	22.7
Moderate	31	27.9	17.0	3,539	20.0	11.7	22	12.7	16.6	2,727	8.7	10.4	17.8
Middle	13	11.7	19.8	1,519	8.6	17.4	41	23.7	19.6	5,770	18.3	15.2	19.3
Upper	30	27.0	34.0	8,337	47.1	43.3	65	37.6	32.9	16,981	53.9	37.8	40.3
Unknown	25	22.5	23.0	3,399	19.2	24.4	35	20.2	25.5	5,304	16.8	34.2	0.0
Total	111	100.0	100.0	17,687	100.0	100.0	173	100.0	100.0	31,498	100.0	100.0	100.0

Source: *2024 FFIEC Census Data*
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*
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.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of loans originated in 2024 to businesses with annual revenues of $1MM or less (small businesses) reflected penetration levels comparable to aggregate lending data and the demographic figure.

Table 12

Distribution of 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Tulsa Metropolitan AA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	69	63.3	51.8	4,543	41.7	35.0	90.6
Over $1 Million	36	33.0		5,865	53.9		8.5
Revenue Unknown	4	3.7		479	4.4		0.9
Total	109	100.0		10,887	100.0		100.0
By Loan Size							
$100,000 or Less	76	69.7	92.6	2,772	25.5	35.5	
$100,001 - $250,000	23	21.1	3.8	3,673	33.7	15.8	
$250,001 - $1 Million	10	9.2	3.6	4,441	40.8	48.6	
Total	109	100.0	100.0	10,887	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	54	78.3		1,910	42.0		
$100,001 - $250,000	13	18.8		2,038	44.9		
$250,001 - $1 Million	2	2.9		595	13.1		
Total	69	100.0		4,543	100.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness to the credit needs in the AA. As shown in the table below, most of the bank's CD activity within the AA involved community service activities. The majority of these community service activities were conducted at public schools within the AA where a majority of the students are eligible for the free and reduced lunch program and focused on financial education. Examples of other CD activities in the AA included a $867,644 loan to a ministry to purchase a medical office that will provide sober living services within a moderate-income tract and the purchase of various municipal bonds to provide real estate and equipment to schools in the area where the majority of students qualify for the free and reduced lunch program.

Table 13

Community Development Activity Assessment Area: Tulsa Metropolitan										
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	#
Affordable Housing	3	312	0	0	0	0	0	0	0
Community Services	6	1,550	11	19,500	56	56	67	19,556	33
Economic Development	6	4,454	0	0	0	0	0	0	9
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Totals	**15**	**6,316**	**11**	**19,500**	**56**	**56**	**67**	**19,556**	**42**

PAYNE COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE PAYNE COUNTY AA

The AA is comprised of 4 of the 19 census tracts in Payne County, Oklahoma. Refer to Appendix B for additional demographic data and lending tables.

- There have been no changes to the AA delineation or designations since the prior evaluation.
- The AA is comprised of four census tracts, including two moderate-, and two middle-income census tracts.
- Based on the 2016-2020 ACS data, the population was 14,270.
- The AA is home to 3,531 households that are families. According to 2016-2020 ACS data, 27.4 percent of families are low-, 18.2 percent are moderate-, 17.2 percent are middle-, and 37.2 percent are upper-income.
- According to 2024 Dun & Bradstreet data, there are 398 businesses that operate in the AA, with 188 located in moderate-income census tracts and 210 located in middle-income census tracts.
- The bank operates one branch in the AA located in Yale, Oklahoma, with a 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 a 2.3 percent market share of AA deposits, ranking 10th of 16 FDIC-insured financial institutions operating from 29 banking offices.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PAYNE COUNTY AA

The institution's lending performance in the AA is consistent with performance in the full-scope Tulsa Metropolitan AA; while the community development performance in the AA exceeds performance in the Tulsa Metropolitan AA. For this evaluation, the bank's lending activity in the AA included three small business loans in 2024 and seven HMDA-related loans in 2023 and 2024. The bank reported one community development loan for $815,335, and one qualified investment for $550,000. Additionally, the bank had three qualified donations totaling $850. The bank did not report any CD services within this AA.

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

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

The AA is comprised of Washington County, Oklahoma in its entirety. Refer to Appendix B for additional demographic data and lending tables.

- There have been no changes to the AA delineation or designations since the prior evaluation.
- The AA is comprised of 14 census tracts, including 3 moderate-, 7 middle-, and 4 upper-income census tracts.
- Based on the 2016-2020 ACS data, the population was 52,455.
- The AA is home to 12,969 households that are families. According to 2016-2020 ACS data, 17.1 percent of families are low-, 15.6 percent are moderate-, 18.0 percent are middle-, and 49.4 percent are upper-income.
- According to 2024 Dun & Bradstreet data, there are 1,803 businesses that operate in the AA. Of those, 418 operate in moderate-, 728 operate in middle-, and 657 operate in upper-income census tracts.
- The bank operates one branch in the AA located in Bartlesville, Oklahoma, with a 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 a 3.0 percent market share of AA deposits, ranking 6th of 11 FDIC-insured financial institutions operating from 17 banking offices.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WASHINGTON COUNTY AA

The institution's lending performance and community development performance in the AA is consistent with each performance in the full-scope Tulsa Metropolitan AA. For this evaluation, the bank's lending activity in the AA included five small business loans in 2024 and eight HMDA-related loans in 2023 and 2024. The bank reported one qualified community development investment for $635,000, two donations totaling $4,500 and one CD service. The bank did not report any community development loans for this AA.

APPENDIX A – DEMOGRAPHIC INFORMATION
Table A-1

2024 Tulsa Metropolitan Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%
Low	16	6.2	11,228	5.5	4,351	38.8	46,419	22.7
Moderate	84	32.3	59,523	29.1	10,606	17.8	36,335	17.8
Middle	80	30.8	66,876	32.7	5,297	7.9	39,439	19.3
Upper	79	30.4	66,846	32.7	2,521	3.8	82,415	40.3
Unknown	1	0.4	135	0.1	26	19.3	0	0.0
Total AA	**260**	**100.0**	**204,608**	**100.0**	**22,801**	**11.1**	**204,608**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	3.6	30.9	12,597	53.3	3,727	15.8
Moderate	117,806	50,241	25.1	42.6	49,756	42.2	17,809	15.1
Middle	118,374	70,094	35.0	59.2	34,383	29.0	13,897	11.7
Upper	101,545	72,498	36.2	71.4	21,810	21.5	7,237	7.1
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	**362,525**	**200,228**	**100.0**	**55.2**	**119,342**	**32.9**	**42,955**	**11.8**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,801	4.9	1,558	4.7	229	7.3	14	4.1
Moderate	10,494	28.5	9,289	27.9	1,105	35.3	100	29.3
Middle	12,315	33.5	11,110	33.4	1,071	34.2	134	39.3
Upper	12,104	32.9	11,294	33.9	718	22.9	92	27.0
Unknown	53	0.1	43	0.1	9	0.3	1	0.3
Total AA	**36,767**	**100.0**	**33,294**	**100.0**	**3,132**	**100.0**	**341**	**100.0**
Percentage of Total Businesses:				**90.6**		**8.5**		**0.9**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	2.1	10	2.1	0	0.0	0	0.0
Moderate	102	21.5	101	21.7	1	16.7	0	0.0
Middle	226	47.7	224	48.1	2	33.3	0	0.0
Upper	136	28.7	131	28.1	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**474**	**100.0**	**466**	**100.0**	**6**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**98.3**		**1.3**		**0.4**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-2

2023 Tulsa Metropolitan Demographics								
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,860	4.5	1,606	4.3	238	6.8	16	4.1
Moderate	11,353	27.3	10,049	26.6	1,195	34.2	109	28.2
Middle	13,598	32.7	12,225	32.4	1,232	35.3	141	36.5
Upper	14,745	35.4	13,810	36.6	816	23.4	119	30.8
Unknown	52	0.1	42	0.1	9	0.3	1	0.3
Total AA	**41,608**	**100.0**	**37,732**	**100.0**	**3,490**	**100.0**	**386**	**100.0**
Percentage of Total Businesses:				**90.7**		**8.4**		**0.9**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	1.3	7	1.3	0	0.0	0	0.0
Moderate	106	19.9	105	20.0	1	14.3	0	0.0
Middle	243	45.6	240	45.8	3	42.9	0	0.0
Upper	177	33.2	172	32.8	3	42.9	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**533**	**100.0**	**524**	**100.0**	**7**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**98.3**		**1.3**		**0.4**

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.

APPENDIX B – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table B-1

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography
Assessment Area: Payne County

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	36.4	177	36.5	36.4	1	33.3	33.3	72	17.2	32.8	48.6
Middle	1	33.3	63.6	308	63.5	63.6	2	66.7	66.7	347	82.8	67.2	51.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	485	100.0	100.0	3	100.0	100.0	419	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	62.5	0	0.0	63.4	0	0.0	44.4	0	0.0	50.0	48.6
Middle	0	0.0	37.5	0	0.0	36.6	0	0.0	55.6	0	0.0	50.0	51.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	42.9	0	0.0	29.9	0	0.0	18.2	0	0.0	19.3	48.6
Middle	0	0.0	57.1	0	0.0	70.1	0	0.0	81.8	0	0.0	80.7	51.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													**Multi-family Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	43.5
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	56.5
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													**Owner Occupied Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	75.0	40.0	215	41.1	39.0	1	33.3	34.4	72	17.2	35.1	48.6
Middle	1	25.0	60.0	308	58.9	61.0	2	66.7	65.6	347	82.8	64.9	51.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	523	100.0	100.0	3	100.0	100.0	419	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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 B-2

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Payne County AA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	36.4	0	0.0	23.9	47.2
Middle	1	33.3	63.6	0	0.0	76.1	52.8
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	0	0.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-3

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Payne County												
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %
	2023						2024					
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	0	0.0	3.0	0	0.0	1.6	0	0.0	1.8	0	0.0	0.6	27.4
Moderate	0	0.0	12.1	0	0.0	8.3	0	0.0	21.1	0	0.0	14.6	18.2
Middle	0	0.0	23.6	0	0.0	18.9	1	33.3	20.5	72	17.2	19.3	17.2
Upper	3	100.0	29.7	485	100.0	38.9	2	66.7	25.7	347	82.8	34.1	37.2
Unknown	0	0.0	31.5	0	0.0	32.4	0	0.0	31.0	0	0.0	31.4	0.0
Total	3	100.0	100.0	485	100.0	100.0	3	100.0	100.0	419	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	12.5	0	0.0	2.6	0	0.0	9.3	0	0.0	3.7	27.4
Moderate	0	0.0	16.7	0	0.0	11.5	0	0.0	11.1	0	0.0	6.3	18.2
Middle	0	0.0	16.7	0	0.0	12.8	0	0.0	14.8	0	0.0	6.8	17.2
Upper	0	0.0	41.7	0	0.0	36.9	0	0.0	46.3	0	0.0	56.4	37.2
Unknown	0	0.0	12.5	0	0.0	36.2	0	0.0	18.5	0	0.0	26.7	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
Home Improvement Loans													
Low	0	0.0	14.3	0	0.0	12.2	0	0.0	0.0	0	0.0	0.0	27.4
Moderate	0	0.0	42.9	0	0.0	47.3	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	14.3	0	0.0	17.0	0	0.0	18.2	0	0.0	10.7	17.2
Upper	0	0.0	28.6	0	0.0	23.5	0	0.0	63.6	0	0.0	60.4	37.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	18.2	0	0.0	29.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.4	0	0.0	1.8	0	0.0	3.3	0	0.0	1.3	27.4
Moderate	0	0.0	14.7	0	0.0	9.4	0	0.0	17.3	0	0.0	12.1	18.2
Middle	1	25.0	22.1	38	7.3	17.9	1	33.3	18.9	72	17.2	16.1	17.2
Upper	3	75.0	31.4	485	92.7	38.6	2	66.7	33.7	347	82.8	40.8	37.2
Unknown	0	0.0	27.5	0	0.0	32.3	0	0.0	26.7	0	0.0	29.7	0.0
Total	4	100.0	100.0	523	100.0	100.0	3	100.0	100.0	419	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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

Table B-4

Distribution of 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Payne County AA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	49.2	0	0.0	26.2	86.2
Over $1 Million	0	0.0		0	0.0		11.8
Revenue Unknown	3	100.0		0	0.0		2.0
Total	3	100.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	3	100.0	86.1	0	0.0	34.0	
$100,001 - $250,000	0	0.0	10.7	0	0.0	34.5	
$250,001 - $1 Million	0	0.0	3.2	0	0.0	31.5	
Total	3	100.0	100.0	0	0.0	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	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-5

2024 Payne County 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	968	27.4
Moderate	2	50.0	1,571	44.5	222	14.1	643	18.2
Middle	2	50.0	1,960	55.5	299	15.3	607	17.2
Upper	0	0.0	0	0.0	0	0.0	1,313	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**4**	**100.0**	**3,531**	**100.0**	**521**	**14.8**	**3,531**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,908	1,572	48.6	54.1	664	22.8	672	23.1
Middle	3,481	1,663	51.4	47.8	1,106	31.8	712	20.5
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	**6,389**	**3,235**	**100.0**	**50.6**	**1,770**	**27.7**	**1,384**	**21.7**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	188	47.2	166	48.4	16	34.0	6	75.0
Middle	210	52.8	177	51.6	31	66.0	2	25.0
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	**398**	**100.0**	**343**	**100.0**	**47**	**100.0**	**8**	**100.0**
Percentage of Total Businesses:				**86.2**		**11.8**		**2.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	14	60.9	14	60.9	0	0.0	0	0.0
Middle	9	39.1	9	39.1	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	**23**	**100.0**	**23**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-6

2023 Payne County Demographics								
	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	192	45.9	171	47.5	15	30.6	6	66.7
Middle	226	54.1	189	52.5	34	69.4	3	33.3
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	**418**	**100.0**	**360**	**100.0**	**49**	**100.0**	**9**	**100.0**
Percentage of Total Businesses:				**86.1**		**11.7**		**2.2**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	14	60.9	14	60.9	0	0.0	0	0.0
Middle	9	39.1	9	39.1	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	**23**	**100.0**	**23**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

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 B-7

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Washington County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.6	0	0.0	3.3	1	33.3	8.2	154	53.7	4.7	7.0
Middle	1	100.0	61.2	140	100.0	58.0	2	66.7	57.4	133	46.3	55.1	56.7
Upper	0	0.0	32.1	0	0.0	38.7	0	0.0	34.3	0	0.0	40.1	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	140	100.0	100.0	3	100.0	100.0	287	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.6	0	0.0	3.7	0	0.0	8.3	0	0.0	5.4	7.0
Middle	0	0.0	64.2	0	0.0	67.6	1	50.0	58.3	114	67.1	59.1	56.7
Upper	0	0.0	29.1	0	0.0	28.7	1	50.0	33.3	56	32.9	35.6	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	170	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.0	0	0.0	5.8	0	0.0	7.2	0	0.0	6.2	7.0
Middle	0	0.0	60.0	0	0.0	49.0	0	0.0	48.2	0	0.0	52.7	56.7
Upper	2	100.0	35.0	198	100.0	45.2	0	0.0	44.6	0	0.0	41.1	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	198	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													**Multi-family Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	0.6	0	0.0	66.7	0	0.0	86.2	25.3
Middle	0	0.0	25.0	0	0.0	86.4	0	0.0	0.0	0	0.0	0.0	52.3
Upper	0	0.0	50.0	0	0.0	12.9	0	0.0	33.3	0	0.0	13.8	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													**Owner Occupied Units %**
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.2	0	0.0	3.1	1	20.0	8.6	154	33.7	9.2	7.0
Middle	1	33.3	61.3	140	41.4	60.5	3	60.0	56.0	247	54.0	52.4	56.7
Upper	2	66.7	32.5	198	58.6	36.4	1	20.0	35.4	56	12.3	38.4	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	338	100.0	100.0	5	100.0	100.0	457	100.0	100.0	100.0

Source: *2024 FFIEC Census Data*
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*
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 B-8

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Washington County AA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	20.0	19.7	0	0.0	22.7	23.2
Middle	2	40.0	39.8	0	0.0	31.4	40.4
Upper	2	40.0	39.8	0	0.0	45.7	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.1	
Total	5	100.0	100.0	0	0.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-9

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Washington County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	0	0.0	5.2	0	0.0	2.6	0	0.0	4.0	0	0.0	2.2	17.0
Moderate	1	100.0	15.1	140	100.0	10.0	0	0.0	14.9	0	0.0	9.7	15.6
Middle	0	0.0	19.5	0	0.0	16.5	1	33.3	18.5	70	24.4	16.0	18.0
Upper	0	0.0	34.0	0	0.0	44.6	1	33.3	36.5	63	22.0	46.7	49.4
Unknown	0	0.0	26.2	0	0.0	26.3	1	33.3	26.2	154	53.7	25.4	0.0
Total	1	100.0	100.0	140	100.0	100.0	3	100.0	100.0	287	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	9.3	0	0.0	4.9	0	0.0	4.7	0	0.0	2.4	17.0
Moderate	0	0.0	15.2	0	0.0	10.1	0	0.0	14.1	0	0.0	7.8	15.6
Middle	0	0.0	15.2	0	0.0	11.7	1	50.0	14.1	114	67.1	12.6	18.0
Upper	0	0.0	37.1	0	0.0	47.4	0	0.0	27.1	0	0.0	29.9	49.4
Unknown	0	0.0	23.2	0	0.0	25.8	1	50.0	40.1	56	32.9	47.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	170	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.3	0	0.0	3.7	0	0.0	6.0	0	0.0	2.6	17.0
Moderate	0	0.0	12.5	0	0.0	6.8	0	0.0	9.6	0	0.0	6.5	15.6
Middle	0	0.0	12.5	0	0.0	10.3	0	0.0	18.1	0	0.0	16.9	18.0
Upper	2	100.0	47.5	198	100.0	52.1	0	0.0	50.6	0	0.0	59.0	49.4
Unknown	0	0.0	21.3	0	0.0	27.1	0	0.0	15.7	0	0.0	15.1	0.0
Total	2	100.0	100.0	198	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	6.0	0	0.0	3.0	0	0.0	4.2	0	0.0	2.2	17.0
Moderate	1	33.3	14.8	140	41.4	9.8	0	0.0	14.5	0	0.0	9.4	15.6
Middle	0	0.0	18.5	0	0.0	15.7	2	40.0	17.5	184	40.3	15.3	18.0
Upper	2	66.7	35.2	198	58.6	45.4	1	20.0	36.2	63	13.8	44.1	49.4
Unknown	0	0.0	25.5	0	0.0	26.2	2	40.0	27.5	210	46.0	29.0	0.0
Total	3	100.0	100.0	338	100.0	100.0	5	100.0	100.0	457	100.0	100.0	100.0

Source: *2024 FFIEC Census Data*
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*
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.

Table B-10

Distribution of 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Washington County AA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	59.1	0	0.0	47.7	92.1
Over $1 Million	0	0.0		0	0.0		7.0
Revenue Unknown	5	100.0		0	0.0		0.9
Total	5	100.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	5	100.0	91.0	0	0.0	36.8	
$100,001 - $250,000	0	0.0	5.5	0	0.0	22.8	
$250,001 - $1 Million	0	0.0	3.5	0	0.0	40.3	
Total	5	100.0	100.0	0	0.0	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	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-11

2024 Washington County Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,211	17.0
Moderate	3	21.4	1,382	10.7	337	24.4	2,022	15.6
Middle	7	50.0	7,205	55.6	822	11.4	2,328	18.0
Upper	4	28.6	4,382	33.8	186	4.2	6,408	49.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**14**	**100.0**	**12,969**	**100.0**	**1,345**	**10.4**	**12,969**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,258	1,010	7.0	31.0	1,364	41.9	884	27.1
Middle	13,504	8,225	56.7	60.9	3,374	25.0	1,905	14.1
Upper	6,977	5,281	36.4	75.7	1,122	16.1	574	8.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**23,739**	**14,516**	**100.0**	**61.1**	**5,860**	**24.7**	**3,363**	**14.2**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	418	23.2	367	22.1	47	37.3	4	25.0
Middle	728	40.4	685	41.2	34	27.0	9	56.3
Upper	657	36.4	609	36.7	45	35.7	3	18.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,803**	**100.0**	**1,661**	**100.0**	**126**	**100.0**	**16**	**100.0**
Percentage of Total Businesses:				**92.1**		**7.0**		**0.9**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	14.3	7	14.3	0	0.0	0	0.0
Middle	29	59.2	29	59.2	0	0.0	0	0.0
Upper	13	26.5	13	26.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**49**	**100.0**	**49**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-12

2023 Washington County Demographics								
	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	424	22.8	374	21.8	47	36.2	3	16.7
Middle	780	41.9	729	42.5	39	30.0	12	66.7
Upper	659	35.4	612	35.7	44	33.8	3	16.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,863**	**100.0**	**1,715**	**100.0**	**130**	**100.0**	**18**	**100.0**
Percentage of Total Businesses:				**92.1**		**7.0**		**1.0**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	15.4	8	15.4	0	0.0	0	0.0
Middle	31	59.6	31	59.6	0	0.0	0	0.0
Upper	13	25.0	13	25.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**52**	**100.0**	**52**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

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.

APPENDIX C – GLOSSARY

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include 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.

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.