

PUBLIC DISCLOSURE

September 16, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Arvest Bank
RSSD #311845**

**75 North East Avenue
Fayetteville, Arkansas 72701**

Federal Reserve Bank of St. Louis

**P.O. Box 442
St. Louis, Missouri 63166-0442**

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

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INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: This institution is rated SATISFACTORY.

The following table shows the performance level of Arvest Bank with respect to the Lending, Investment, and Service Tests.

Arvest Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors supporting the institution's rating include the following:

- The bank's lending levels reflect excellent responsiveness to credit needs of its assessment areas.
- A high percentage of loans are made in the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank is a leader in making community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an excellent level of qualified community development investments and grants and is often in a leadership position.
- Service delivery systems are accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Arvest Bank is a large, multistate retail bank headquartered in Fayetteville, Arkansas. The bank is a wholly owned, state-chartered subsidiary of Arvest Holdings, Inc., whose parent bank holding company is Arvest Bank Group, Inc., both of which are headquartered in Bentonville, Arkansas. Arvest Bank has several direct subsidiaries that provide a variety of financial services and functions including wealth management, insurance and investment products, and credit card operations, among other areas. One subsidiary, established in 2022, the Arvest Opportunity Fund (AOF), provides lending and financial counseling services to individuals and small businesses unable to access traditional banking services. More specifically, AOF provides targeted financial products and services acting as a bridge for these customers to meet traditional banking credit standards in the future.

Arvest Bank is a full-service financial institution offering an array of commercial and consumer loan and deposit products with an extensive branch network consisting of 223 offices across Arkansas, Kansas, Missouri, and Oklahoma. The bank's most significant presence remains in the state of Arkansas, and in particular, the Fayetteville-Springdale-Rogers Metropolitan Statistical Area (MSA), which includes the bank's main office and the largest share of the bank's branches, deposits, and loan volume of the bank's assessment areas, as was the case during the previous review period. The bank also maintains significant operations in central and eastern Oklahoma in both non-metropolitan statistical area (nonMSA) and MSA portions of the state. In total, 15 distinct assessment areas have been included for evaluation for this review period, including nonMSA assessment areas within Oklahoma and Missouri that have been combined for analysis given their proximity and similar economic and demographic characteristics:

- Fayetteville-Springdale-Rogers, Arkansas MSA (Fayetteville MSA)
- Little Rock-North Little Rock-Conway, Arkansas MSA (Little Rock MSA)
- Hot Springs, Arkansas MSA (Hot Springs MSA)
- Jonesboro, Arkansas MSA (Jonesboro MSA)
- NonMSA Arkansas
- Oklahoma City, Oklahoma MSA (Oklahoma City MSA)
- Tulsa, Oklahoma MSA (Tulsa MSA)
- Lawton, Oklahoma MSA (Lawton MSA)
- NonMSA Oklahoma
- Joplin, Missouri MSA (Joplin MSA)
- Springfield, Missouri MSA (Springfield MSA)
- NonMSA Missouri
- Fort Smith, Arkansas-Oklahoma Multistate MSA (Fort Smith MSA)
- Kansas City, Missouri-Kansas Multistate MSA (Kansas City MSA)
- NonMSA Kansas

In addition to the 223 offices previously mentioned, the bank also operates 5 loan production offices (LPOs) and 95 stand-alone automated teller machines (ATMs), with nearly half also deposit accepting or allowing for customers to interact with a live teller remotely, throughout its assessment areas. The bank also offers online and mobile banking services, which increases its ability to provide banking services throughout its assessment areas. Since the previous evaluation, the bank has closed 22 branches and has opened 4 branches. Descriptions of the bank's various delivery channels and branch activity are detailed in the *Service Test* section for each assessment area and rated area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is considered capable of meeting assessment area credit needs based on its available resources and financial products and services.

As of June 30, 2024, the bank reported total assets of \$26.3 billion, which represents a 0.8 percent decrease since the previous examination. As of the same date, loans and leases outstanding were \$17.6 billion, while deposits totaled \$23.0 billion. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of June 30, 2024		
Credit Category	Amount \$(000s)	Percentage of Total Loans
1–4 Family Residential	\$5,485,557	31.2%
Commercial Real Estate	\$3,972,311	22.6%
Commercial and Industrial	\$2,962,362	16.8%
Loans to Individuals	\$2,212,506	12.6%
Construction and Development	\$1,321,224	7.5%
Multifamily Residential	\$629,425	3.6%
Farmland	\$606,004	3.5%
Total Other Loans	\$224,027	1.3%
Farm Loans	\$177,177	1.0%
TOTAL	\$17,590,593	100%

As indicated by the table above, a significant portion of the bank's lending resources is directed to loans secured by 1–4 family residential properties, commercial real estate loans, and commercial and industrial loans. While farmland and farm loans do not represent a significant portion of the bank's loan portfolio by dollar volume, these products are nevertheless an important product line in several of the bank's assessment areas and are thus included for review where applicable. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table. The bank originated/purchased and sold 17,201 loans totaling \$3.7 billion and 6,098 loans totaling \$1.4 billion in 2021 and 2022, respectively.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on September 27, 2021.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) Large Institution CRA Examination Procedures, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels. The following table details the number of branch offices, breakdown of deposits, and the applicable CRA review procedures. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2024.

State/Multistate MSA	Offices		Deposits as of June 30, 2024		Assessment Area Reviews		
	#	%	\$(000s)	%	Full Scope	Limited Scope	TOTAL
Arkansas	88	39.5%	\$12,455,187	54.2%	2	3	5
Oklahoma	77	34.5%	\$6,624,189	28.8%	4	2	4
Missouri	27	12.1%	\$1,823,437	7.9%	3	1	3
Kansas City MSA	19	8.5%	\$785,991	3.4%	1	0	1
Fort Smith MSA	10	4.5%	\$1,137,268	5.0%	1	0	1
Kansas	2	0.9%	\$152,196	0.6%	1	0	1
OVERALL	223	100%	\$22,978,268	100%	12	6	18

The bank's overall institution rating is a composite of performance based on the full-scope review assessment areas, which is weighted based on the significance of the bank's operations in each area. In light of branch structure, deposit activity, and the bank's CRA evaluation history, primary emphasis (in order of significance) was placed on the performance in the full-scope assessment areas within the states of Arkansas and Oklahoma.

To augment this evaluation, ten community contact interviews with representatives throughout the bank's assessment areas were utilized. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank's assessment areas and provided context with which to evaluate the bank's responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

Lending Test

Under the Lending Test, the bank's performance is evaluated using the following criteria and time periods:

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none">• Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA)• Small business and small farm loans reported under the CRA	January 1, 2021 – December 31, 2022
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		September 21, 2021 – September 15, 2024
Product Innovation ¹		

As shown in the preceding table, HMDA, small business, and small farm loans were used to evaluate the bank's lending performance, as these loans are considered the bank's core business lines based on lending volume and the bank's business strategy. While all three loan categories were included in the lending activity levels and assessment area concentration analyses, in some markets, small farm lending volume was too low to conduct additional analysis at the individual assessment area level. Furthermore, unless otherwise specified at the rated area or assessment area level, performance in the HMDA loan category carried greater significance toward the bank's overall performance conclusions than did either small business or small farm loans based on the total volume of HMDA lending by number and dollar amount. Lastly, equal emphasis is placed on performance in 2021 and 2022.

The bank's Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration²
- Geographic distribution of loans
- Distribution of loans by borrower's income/revenue profile
- Community development lending activities
- Product innovation

¹ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank's performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

² This criterion is applicable at the institution level only.

Under the previously noted borrower distribution and geographic distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2020 U.S. Census Bureau Decennial Census (2020 Census) data, and business demographics are based on 2021 and 2022 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2021 and 2022 annual estimates. These estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data is sourced from the BLS and is not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area that are classified as low- and moderate-income (LMI) or the percentage of businesses/farms with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in LMI census tracts or the percentage of businesses located in LMI census tracts.

When analyzing bank performance, greater emphasis is placed on aggregate lending data because it is updated annually and therefore is expected to provide more timely and relevant comparisons.

Investment Test

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

Service Test

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems.
- Changes in branch locations.
- Reasonableness of business hours and retail services.
- Community development services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test is rated high satisfactory. This rating reflects the performance in each rated area shown in the table below, with Arkansas and Oklahoma carrying the most weight toward the overall rating. The bank's performance under each of the criteria of the Lending Test is shown in the tables that follow.

Rated Area	Lending Test Rating
Kansas City Multistate MSA	High Satisfactory
Fort Smith Multistate MSA	High Satisfactory
Arkansas	Outstanding
Oklahoma	High Satisfactory
Missouri	High Satisfactory
Kansas	High Satisfactory
OVERALL	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank's combined assessment areas, based on loan activity reviewed under the Lending Test (see the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type). The total number and dollar volume of loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall lending rankings relative to other financial institutions operating in each assessment area. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank's assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2021 through December 31, 2022						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	34,448	78.6%	9,730	21.4%	43,818	100%
	\$6,642,475	73.0%	\$2,454,928	27.0%	\$9,097,403	100%
Small Business	21,795	81.9%	4,831	18.1%	26,626	100%
	\$1,930,515	75.4%	\$631,185	24.6%	\$2,561,700	100%
Small Farm	7,362	89.8%	840	10.2%	8,202	100%
	\$401,506	85.8%	\$66,190	14.2%	\$467,696	100%
TOTAL LOANS	63,605	80.9%	15,041	19.1%	78,646	100%
	\$8,974,496	74.0%	\$3,152,303	26.0%	\$12,126,799	100%

A high percentage of loans were made inside the bank's assessment areas. As shown the preceding table, 80.9 percent of the bank's total HMDA, small business, and small farm loans were made inside the bank's assessment areas, representing 74.0 percent of loans by dollar volume.

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown in the following table.

Rated Area	Loan Distribution by Borrower's Profile
Kansas City Multistate MSA	Adequate
Fort Smith Multistate MSA	Good
Arkansas	Adequate
Oklahoma	Good
Missouri	Good
Kansas	Adequate
OVERALL	GOOD

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Rated Area	Geographic Distribution of Loans
Kansas City Multistate MSA	Good
Fort Smith Multistate MSA	Good
Arkansas	Good
Oklahoma	Adequate
Missouri	Good
Kansas	Excellent
OVERALL	GOOD

Community Development Lending Activity

Overall, the bank is a leader in making community development loans, as noted in the following table.

Rated Area	Community Development Lending Activity
Kansas City Multistate MSA	Leader
Fort Smith Multistate MSA	Leader
Arkansas	Leader
Oklahoma	Leader
Missouri	Relatively High Level
Kansas	Adequate
OVERALL	LEADER

As shown above, the bank is a leader in making community development loans in a number of its rated areas, including the states of Arkansas and Oklahoma, which carry the greatest weight. The bank made 253 community development loans in its rated areas totaling \$1.2 billion during the review period, which was an increase from the previous review period in both number and dollar amount. In addition, the bank originated four loans that benefited broad regional areas across multiple states totaling \$13.0 million, which are considered at the institution level. These loans were made to organizations providing regional broadband services for LMI areas and individuals, in addition to loans benefiting a community development financial institution.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank's efforts through these lending programs resulted in 3,805 loans being originated totaling \$476.4 million. Offerings include:

- **Down Payment Assistance Programs:** Through partnerships with various state agencies in Arkansas, Kansas, and Missouri, the bank is an approved lender and offers down payment assistance grants to LMI borrowers that are forgivable if the borrower remains in the home for at least ten years. These grants increase homeownership rates, as a common barrier to homeownership for LMI borrowers is securing funds for a down payment. In total, the bank provided 222 down payment assistance grants through the programs, totaling \$6.5 million.
- **HomeReady:** This mortgage program is offered through the Federal National Mortgage Association (Fannie Mae) and is available to all LMI borrowers. The program features terms that are more flexible than traditional government-insured loans, such as a lower down payment, cancellable mortgage insurance, and flexible funding source options such as gifts and grants. During the review period, the bank made 606 of these loans totaling \$89.3 million.

- Home Possible: This mortgage program is offered through the Federal Home Loan Mortgage Corporation (Freddie Mac) and is designed for LMI borrowers. Similar to the HomeReady program, the features of this product include low down payment requirements and underwriting flexibility, among other benefits. This product was newly offered by Arvest Bank during this review period, and the bank originated 56 loans totaling \$8.0 million.
- Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs: These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payment requirements and are offered throughout all of the bank's assessment areas. During the review period, the bank originated 1,680 FHA loans totaling \$252.1 million and 276 VA loans totaling \$49.7 million.
- U.S. Department of Agriculture Rural Development (RD) Loan Program: This loan program is designed to assist LMI borrowers in purchasing affordable housing in rural areas and features no down payment requirement. During the review period, the bank originated 398 of these loans totaling \$50.0 million.
- U.S. Department of Housing and Urban Development (HUD) Section 184 Loan Program: This program provides access to mortgage financing to Native American and Alaska Native tribal members. With financing through this program, borrowers have a low down payment requirement and flexible underwriting. Eligible borrowers must be members of a federally recognized tribe in an eligible state. During the review period, the bank originated 34 of these loans totaling \$4.4 million.
- Arvest Homebuyer Advantage: This internally developed program, newly created during this review period and administered through the bank's subsidiary AOF, is a companion product to the Home Possible Freddie Mac loan program. This subordinate mortgage closes simultaneously with the first mortgage and is collateralized by the same property. This product provides homebuyers with the ability to utilize conventional Freddie Mac loans when borrowers would not otherwise have sufficient funds for that product's down payment requirements. Additionally, individuals participating in this loan program are required to participate in credit counseling programs. During the review period, the bank originated 15 of these loans worth \$386,914.
- Arvest Opportunity Fund Business Loan: Another internally developed program during this review period administered through AOF, this loan program seeks to provide credit to individuals or businesses who fall just short of traditional business credit requirements with Arvest Bank. This includes broader guidelines for underwriting criteria, including credit score and acceptable collateral types, among other factors. During the review period, the bank originated 492 of these loans worth \$14.6 million.

Grant Programs – Partnerships with the Federal Home Loan Bank (FHLB) of Dallas

- Affordable Housing Program (AHP): Through this program, the FHLB provides funds to member banks seeking to purchase, construct, or rehabilitate housing for the benefit of LMI borrowers. The bank administered three grants through this program totaling \$1.2 million.
- Special Needs Assistance Program (SNAP): This program provides grant funds for housing rehabilitation to LMI individuals with special needs. During the review period, the bank administered 15 grants totaling \$132,000.
- Housing Assistance for Veterans (HAVEN) Program: Through this program, the FHLB provides funds to LMI veterans and active-duty personnel who have become disabled by active military service. The funds must be used for necessary home repairs and/or modifications. The bank administered eight grants through this program totaling \$114,989 during the review period.

INVESTMENT TEST

The bank's performance under the Investment Test is rated outstanding, driven primarily by the performance in the bank's two most consequential rated areas, Arkansas and Oklahoma. Overall, the bank made an excellent level of qualified community development investments and grants. The investments and grants exhibit good responsiveness to credit and community development needs, and the bank is often in a leadership position. The bank makes significant use of innovative and/or complex investments to support community development initiatives. The following table displays investment and grant activity performance for each rated area.

Rated Area	Community Development Investments (#)	Community Development Investments (\$)	Community Development Grants/ Donations (\$)	Investment Test Rating
Kansas City Multistate MSA	58	\$19.5 million	\$12,203	Low Satisfactory
Fort Smith Multistate MSA	55	\$3.6 million	\$119,439	Low Satisfactory
Arkansas	124	\$74.3 million	\$390,423	Outstanding
Oklahoma	154	\$79.3 million	\$436,635	Outstanding
Missouri	62	\$15.8 million	\$83,481	Low Satisfactory
Kansas	8	\$8.7 million	\$10,738	Outstanding
Outside Assessment Area (institution level)	0	0	0	N/A
OVERALL	420	\$201.2 million	\$1.1 million	OUTSTANDING

As shown in the table above, the bank received credit for investments totaling \$201.2 million. In addition, the bank made 707 donations totaling \$1.1 million. The bank's investments included

mortgage-backed securities (MBS), Low-Income Housing Tax Credits (LIHTCs), New Markets Tax Credits (NMTCs), municipal bonds, and private bonds. Included in the investment totals are investments made in a prior period but still outstanding as of the date of this evaluation (\$91.5 million), as well as investments made to broader statewide areas that include more than one of the bank's assessment areas (\$7.4 million). Investments benefiting more than one of the bank's assessment areas within a state are detailed in the respective statewide section. Additional details of the bank's investment and donation/grant activity are discussed later in the evaluation of each rated area and assessment area.

SERVICE TEST

The bank's performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Rated Area	Service Test Rating
Kansas City Multistate MSA	High Satisfactory
Fort Smith Multistate MSA	High Satisfactory
Arkansas	High Satisfactory
Oklahoma	High Satisfactory
Missouri	Low Satisfactory
Kansas	Low Satisfactory
OVERALL	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are accessible to the geographies and individuals of different income levels, as shown in the following tables.

Rated Area	Accessibility of Delivery Systems
Kansas City Multistate MSA	Accessible
Fort Smith Multistate MSA	Readily Accessible
Arkansas	Reasonably Accessible
Oklahoma	Readily Accessible
Missouri	Accessible
Kansas	Reasonably Accessible
OVERALL	ACCESSIBLE

The bank currently operates 66 of its 223 branches (29.6 percent) in LMI geographies. In addition to branch locations, consideration was given to the distribution of LPOs and stand-alone ATMs, which provide further ease of access to individuals in the bank's assessment areas. Lastly, the bank's website and mobile application offer full functionality and extend the bank's ability to offer its products and services beyond its physical branch presence.

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Rated Area	Changes in Branch Locations
Kansas City Multistate MSA	Generally Not Adversely Affected
Fort Smith Multistate MSA	Generally Not Adversely Affected
Arkansas	Not Adversely Affected
Oklahoma	Not Adversely Affected
Missouri	Generally Not Adversely Affected
Kansas	Generally Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The majority of Arvest Bank branch locations operate within standard weekday hours (8:00 a.m. to 5:00 p.m.), with some branches offering extended hours until 6:00 p.m. or 7:00 p.m. Additionally, well over half of the branches operate Saturday lobby hours as well, mostly from 9:00 a.m. to 1:00 p.m. Drive-through facilities are operated at nearly all of the bank's branches, some of which have extended hours beyond standard lobby hours during weekdays and then additional hours on the weekends matching the branches' lobby hours. While the bank's hours vary between branches and assessment areas, they do not vary in a way that adversely impacts LMI geographies or individuals, nor do the products or services offered vary in a way that adversely impacts LMI geographies or individuals.

Rated Area	Reasonableness of Business Hours and Services
Kansas City Multistate MSA	Do Not Vary in a Way That Inconveniences
Fort Smith Multistate MSA	Do Not Vary in a Way That Inconveniences
Arkansas	Do Not Vary in a Way That Inconveniences
Oklahoma	Do Not Vary in a Way That Inconveniences
Missouri	Do Not Vary in a Way That Inconveniences
Kansas	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Additional consideration was given to retail banking accommodations made for nonprofit organizations that use the bank's deposit services. Beginning in October of 2023, Arvest Bank began waiving all deposit account service fees for nonprofit customers. This includes monthly account fees, wire transfers, online bill pay, and fraud protection services. Since that time, up until June 30, 2024, this has amounted to \$560,291 in waived fees.

Arvest Bank also manages individual development accounts (IDAs) and representative payee accounts (RPAs) for LMI individuals throughout many of its assessment areas. An IDA is one tool designed to enable low-income families to save toward a targeted amount or goal, typically for the use of homeownership, post-secondary education, or small business ownership. An RPA is an account set up through cooperation with the Social Security Administration through which the bank administers social security benefits for LMI individuals. These accounts improve access to financial services for LMI individuals and are considered innovative and responsive service offerings. In total, the bank managed 63 IDAs and 2,139 RPAs for LMI individuals in its assessment areas during the review period.

Lastly, Arvest Bank participates in Interest on Lawyers' Trust Accounts (IOLTA) programs in Arkansas, Oklahoma, Missouri, and Kansas. Interest earned on IOLTA accounts is distributed to the state bar associations to be utilized for charitable purposes, primarily the provision of legal services to low-income individuals. Between 2021 and 2024, Arvest Bank held an average of 966 IOLTA accounts per year. Between October 1, 2021, and June 30, 2024, Arvest Bank paid \$2,059,237 in interest on IOLTA accounts.

Community Development Services

The bank is a leader in providing level of community development services, as shown below.

Rated Area	Community Development Services
Kansas City Multistate MSA	Leader
Fort Smith Multistate MSA	Leader
Arkansas	Leader
Oklahoma	Relatively High
Missouri	Adequate
Kansas	Adequate
OVERALL	LEADER

In total, bank employees provided nearly 9,000 hours of community development services to different organizations spread throughout the bank's assessment areas. Overall, this level of community development services is above the bank's performance at the previous evaluation. This improved performance was mostly concentrated in the bank's Arkansas and Kansas City MSA rated areas and is reflected in its ratings as being a leader in providing community development services in those areas.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

KANSAS CITY, MISSOURI-KANSAS MULTISTATE MSA³

CRA RATING FOR KANSAS CITY MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Low Satisfactory

High Satisfactory

The major factors supporting the institution's Kansas City MSA rating include:

- The bank's lending activity levels reflect good responsiveness to the credit needs of the Kansas City assessment area.
- The distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Kansas City assessment area.
- The bank is a leader in providing community development loans in the Kansas City assessment area.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of the Kansas City assessment area.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in a leadership position.
- Delivery systems are accessible to geographies and individuals of different income levels in the Kansas City assessment area, and changes in branch locations have not adversely affected the accessibility of the bank's delivery systems. Additionally, business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank is a leader in providing community development services.

³ This rating reflects performance within the multistate MSA. The Missouri statewide evaluation is adjusted and does not reflect performance in the multistate MSA.

SCOPE OF EXAMINATION

Examination scope considerations applicable to the review of the Kansas City assessment area are consistent with the overall CRA examination scope as presented in the *Institution/Scope of Examination* section. However, small farm lending was not analyzed and did not play a role in assessing the lending performance in the assessment area, as it is not a primary focus of the bank in the Kansas City assessment area. Based on loan demand and the bank's lending activity, HMDA lending received primary consideration in the analysis of the bank's lending performance, followed by small business lending.

The assessment area was reviewed under full-scope examination procedures that utilized information gained from one community contact to ascertain specific community credit needs, community development opportunities, and local economic conditions. Details from this interview are included in the section that follows.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KANSAS CITY ASSESSMENT AREA

Bank Structure

The bank operates 19 branches, or 8.5 percent of its total branches, in the Kansas City assessment area, as shown in the table below.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
3	3	4	9	0

In addition to the branch locations displayed in the table above, the bank operates 11 stand-alone ATMs throughout the assessment area, all of which are in middle- and upper-income census tracts, and one LPO located in an upper-income census tract. During the review period, the bank opened one branch in a low-income census tract and closed another in the same census tract. The bank's branches and ATM locations are well dispersed throughout the core of the Kansas City metro area where the population is most heavily concentrated, and the bank is well positioned to deliver financial services throughout most of the assessment area. However, the bank does not maintain a significant branch presence in the far northern or southern portions of the assessment area in Clay or Cass counties and may have some difficulty in fully serving those portions of the assessment area.

General Demographics

The assessment area includes 5 of the 14 counties that make up the Kansas City MSA. The following table lists the counties in the bank's assessment area along with their respective populations.

State	County	Population
Missouri	Cass County	107,824
	Clay County	253,335
	Jackson County	717,204
Kansas	Johnson County	609,863
	Wyandotte County	169,245
TOTAL ASSESSMENT AREA POPULATION		1,857,471

As shown above, Jackson County in Missouri and Johnson County in Kansas are the most populous of the counties in the bank's assessment area and include most of the Kansas City metro area. The assessment area is largely urban, though Cass County is significantly less populous and more rural in nature. The assessment area is diverse, and as such, credit needs are varied. Specific credit needs identified by the community contact include greater access to financial services for LMI individuals and small businesses operating in LMI geographies. Additionally, home improvement loans were cited as a need due to rising housing prices of new homes in the area. The community contact also confirmed that the assessment area has ample opportunities for community development initiatives, with the largest barrier being access to capital.

The Kansas City assessment area hosts a highly competitive banking market, with 97 FDIC-insured depository institutions operating 543 branch locations. Of these institutions, Arvest Bank ranks 20th in terms of deposit market share, with 1.0 percent of the total deposit dollars in the assessment area. Of the bank's total deposit dollars, 3.4 percent are held in the Kansas City assessment area. Competition for HMDA and CRA loans is also extremely high in the assessment area. An analysis of 2022 reportable loan activity shows that 662 entities reported HMDA lending activity in the assessment area, while 184 entities reported CRA lending activity. Of these, Arvest Bank ranked 16th in terms of total HMDA lending activity and 19th in terms of total CRA lending activity.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	55	10.5%	30,156	6.6%
Moderate	134	25.6%	105,846	23.2%
Middle	174	33.2%	169,916	37.3%
Upper	138	26.3%	147,947	32.4%
Unknown	23	4.4%	2,246	0.5%
TOTAL	524	100%	456,111	100%

As shown in the preceding table, 36.1 percent of the census tracts in the assessment area are LMI, but only 29.8 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in and around the metro area of Kansas City in Jackson and Clay counties in Missouri and Wyandotte County in Kansas.

Based on 2020 U.S. Census data, the median family income for the assessment area was \$85,922. At the same time, median family incomes for Missouri and Kansas were \$72,834 and \$77,620, respectively. More recently, the FFIEC estimates the median family income for the Kansas City MSA to be \$86,300 in 2021 and \$97,300 in 2022. The following table displays the family populations for the assessment area, Missouri, and Kansas by geography income level.

Family Population by Income Level						
	Assessment Area		Kansas		Missouri	
Low	93,660	20.5%	135,113	18.3%	317,471	20.5%
Moderate	79,978	17.5%	130,126	17.6%	285,869	18.4%
Middle	98,053	21.5%	162,489	22.0%	333,130	21.5%
Upper	184,420	40.4%	309,883	42.0%	614,586	39.6%
TOTAL	456,111	100%	737,611	100%	1,551,056	100%

When compared with the first table in this section, the table above shows that a higher percentage of families in the assessment area are LMI (38.0 percent) than reside in LMI geographies (29.8 percent). Overall, the LMI family percentage in the assessment area is higher than in Kansas (35.9 percent) and near the figure for Missouri (38.9 percent). While not shown in the table above, the percentage of families in the assessment area that are below the poverty level (7.1 percent) is near the figure for the state of Kansas as a whole (7.6 percent) and is lower than the statewide figure for Missouri (8.9 percent). Considering these factors and income levels, the assessment area is slightly less affluent than the state of Kansas as a whole and slightly more affluent than Missouri.

Housing Demographics

The following table displays key housing demographics for the assessment area compared to the states of Kansas and Missouri.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	75.8%	31.8%	40.6%	59.3%	26.5%	16.1%
Johnson County, Kansas	82.4%	42.5%	36.3%	69.6%	37.3%	14.3%
Wyandotte County, Kansas	70.5%	17.9%	43.7%	54.6%	16.6%	20.6%
Cass County, Missouri	78.0%	27.2%	40.4%	58.1%	27.9%	15.7%
Clay County, Missouri	79.7%	32.5%	40.7%	62.8%	22.7%	14.7%
Jackson County, Missouri	73.8%	27.8%	42.6%	55.9%	23.9%	17.6%
Kansas	73.6%	27.8%	38.2%	57.4%	24.8%	15.4%
Missouri	72.9%	27.2%	39.2%	57.0%	25.3%	16.1%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is similarly affordable in the assessment area compared to the states of Kansas and Missouri when accounting for higher income levels in the assessment area. Within the assessment area, there is much greater variability in the cost burden percentages within the Kansas counties. Wyandotte County, Kansas has the lowest percentage of cost burdened LMI renters and owners of all the counties. Conversely, Johnson County, Kansas has the highest percentage of cost burdened LMI renters and owners of all assessment area counties. The differences between the most and least affordable Missouri counties is significantly less for both renters and owners in the assessment area compared to Kansas.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, with several universities and colleges. While numerous larger businesses and organizations are headquartered in the Kansas City MSA, 90.7 percent of businesses in the assessment area reported annual revenues of \$1 million or less, indicating that small businesses also play a crucial role in the assessment area's economy. BLS industry demographics indicate that there are 957,613 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are health care and social assistance (13.8 percent) followed by government (12.8 percent), and retail trade (10.0 percent).

The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area, Kansas, and Missouri.

Unemployment Levels for the Assessment Area			
Time Period (Annual Average)	Assessment Area	Kansas	Missouri
2021	4.1%	3.3%	4.2%
2022	2.7%	2.6%	2.6%
2023	2.9%	2.7%	3.1%

As shown in the table above, unemployment levels in the assessment area were closely aligned with statewide figures for Missouri and Kansas over the previous two years, with more significant differences in 2021. Unemployment levels decreased significantly in all locations between 2021 and 2022. Conversely, in 2023, unemployment levels rose in all areas, and most significantly in the state of Missouri. In all three years, Johnson County, Kansas, had the lowest unemployment levels of the counties in the assessment area. Like the statewide and assessment area figures, these hit their lowest in 2022 with 2.3 percent. Wyandotte and Jackson counties both experienced significantly greater levels of unemployment than the other counties within the assessment area, with Jackson County's unemployment in 2021 averaging 5.1 percent and Wyandotte County averaging 4.8 percent unemployment in 2021.

Community Contact Information

For the Kansas City assessment area, one community contact interview was completed with an individual knowledgeable of the economic conditions of the assessment area, as well as specific community development and credit needs.

The community contact described the assessment area economy as strong, with considerable loan demand from local businesses and individuals. A significant portion of these loans are being sought after by retail businesses on the commercial side and for home improvement loans on the consumer side. The local area's economy has experienced growth in employment over the recent past due to the increased investment in the local manufacturing capacity, as well as new manufacturers entering the area. The contact assessed that the area's businesses were generally healthy, with strong revenues, keeping pace with broader countrywide economic growth levels.

Regarding the general banking atmosphere in the area, the contact stated that there was a limited risk appetite among the financial institutions. This has impacted certain segments of the populations and business sectors more than others. According to the contact, LMI individuals were cited as being unlikely to have the same ease of access for financial products as middle- or upper-income individuals, whereas small businesses were often viewed as risky customers as well. This risk aversion has created significant difficulties for new businesses in the area to establish credit relationships with the local financial institutions. Areas of opportunity to address these inequities for financial institutions include establishing closer relationships with area Community Development Financial Institutions, providing loans with more flexible loan terms for borrowers, and offering more unsecured lending products.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANSAS CITY ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in the Kansas City assessment area is rated high satisfactory. The following table displays the bank's performance under the Lending Test in the Kansas City assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Leader
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	267	7.2%	30,306	3.5%
Home Purchase	1,068	28.7%	375,262	43.0%
Multifamily Housing	8	0.2%	70,892	8.1%
Refinancing	870	23.3%	244,201	28.0%
Other Purpose Line of Credit (LOC)	126	3.4%	16,023	1.8%
Other Purpose Closed/Exempt	50	1.3%	12,192	1.4%
Purpose Not Applicable	0	0.0%	0	0.0%
Total HMDA	2,389	64.1%	748,876	85.9%
Small Business	1,324	35.5%	122,200	14.0%
Small Farm	13	0.3%	632	0.1%
TOTAL LOANS	3,726	100%	871,708	100%

Of the bank's total HMDA and CRA loan activity in 2021 and 2022, 5.7 percent of loans by number and 9.6 percent by dollar were made in the Kansas City assessment area. The share of total bank branches in the assessment area (8.5 percent) is in between these two comparison figures. These lending figures, however, compare favorably against the share of the bank's deposits (3.4 percent). As previously mentioned, the assessment area hosts an extremely competitive banking

market, and while Arvest Bank is not in a leadership position in terms of lending activity, the bank's lending activity levels are significant relative to its deposit share. Considering this context, the level of lending in the assessment area reflects good responsiveness to the credit needs of the area.

Loan Distribution by Borrower's Profile

The overall borrower distribution of the bank's HMDA and small business loans in the assessment area is adequate, with primary consideration based on performance from the HMDA lending category.

HMDA Lending

The distribution of the bank's HMDA loans by borrower's income profile reflects adequate performance overall. The bank originated 6.6 percent of its 2021 HMDA loans to low-income borrowers. Although this is considerably lower than demographic data (21.5 percent), it is in line with peer performance (7.6 percent) and is considered adequate performance. Performance to moderate-income borrowers (15.0 percent) approached the demographic figure (17.5 percent) as well as aggregate performance (17.8 percent) and is also considered adequate.

The bank's lending levels in 2022 were comparable to those achieved in 2021. Lending to low-income borrowers in the assessment area was 8.7 percent of total HMDA lending originations. Like 2021, this performance was below the demographic data (20.5 percent) but in line with aggregate performance (9.7 percent) and is considered adequate. HMDA lending to moderate-income borrowers equaled 15.9 percent of the bank's originations in 2022, slightly below the aggregate performance (19.7 percent) and near the demographic data (17.5 percent), again reflecting adequate performance.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the COVID-19 pandemic (pandemic) and the bank's participation in the Small Business Administration's Paycheck Protection Program (PPP), the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 17.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (47.3 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (90.5 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 67.0 percent of the bank's 2021 small business loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 89.9 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (57.4 percent) is considered good when compared to aggregate lending levels (51.5 percent) and the demographic estimate of small businesses in the assessment area with this revenue profile (90.7 percent). Compared to 2021, a significantly smaller number of small business loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Geographic Distribution of Loans

The overall geographic distribution of loans in the assessment area is good, based on the performance of both loan products.

HMDA Lending

The bank's distribution of HMDA loans reflects adequate penetration among geographies of different income levels, particularly LMI geographies. In 2021, the bank originated 3.5 percent of its HMDA loans in low-income census tracts compared to aggregate lending levels of 3.3 percent and the percentage of owner-occupied housing units in low-income geographies 6.5 percent. The bank's lending in moderate-income geographies in 2021 (14.1 percent) was in line with the aggregate lending level (15.4 percent) but below the demographic figure (18.4 percent), reflecting adequate performance.

In 2022, the bank's geographic distribution of HMDA loans in low-income census tracts (4.1 percent) is considered adequate, as this level of lending is equal to the performance of peer institutions in the assessment area (4.1 percent) but is slightly below the demographic figure (4.8 percent). Lending in moderate-income census tracts (16.6 percent) was below both the aggregate lending performance (21.3 percent) and the demographic figure (21.0 percent). Within moderate-income census tracts, the bank's performance making home improvement loans (14.5 percent) exceeds both the aggregate figure (13.7 percent) by number of loans and by dollar amount of those loans (10.3 percent compared to 9.7 percent for the aggregate). Considering the need for home improvement loans cited by the community contact, this represents adequate performance for HMDA lending in moderate-income census tracts.

Small Business Lending

The bank's small business lending in LMI geographies is excellent overall. In 2021, the bank made 12.2 percent of its small business loans in low-income geographies. This performance is considered excellent, as it exceeds both aggregate lending levels (7.3 percent) and the percentage of assessment area businesses that are in low-income geographies (7.9 percent). Lending in moderate-income geographies in 2021 (21.7 percent) again exceeded aggregate lending levels (18.8 percent) and the demographic figure (20.2 percent), also reflecting excellent performance. Furthermore, the fact that the community contact underscored the need for small business lending in LMI areas highlights the bank's responsiveness to this important credit need.

The bank's level of lending in low-income geographies in 2022 (8.2 percent) was higher than both peer lending performance (5.3 percent) and the demographic figure (5.9 percent), again reflecting excellent performance. This excellent performance continued in moderate-income census tracts in 2022, as the percentage of the bank's small business loans (24.6 percent) is greater than both the performance of peer institutions in the assessment area (19.7 percent) and the demographic figure (21.6 percent).

Lastly, an analysis of the dispersion of both loan products did not reveal evidence of conspicuous lending gaps in LMI geographies throughout the assessment area. In 2021, the bank had loan activity in 88.6 percent of all assessment area census tracts and 83.6 percent of all LMI geographies. In 2022, the bank had lending activity in 78.2 percent of census tracts in the assessment area and 69.8 percent of LMI geographies in the assessment area. While not all census tracts in the assessment area contained loan activity, the dispersion of the bank's loans was most heavily concentrated in the areas surrounding its branch offices and did not reveal evidence of conspicuous lending gaps or impact the assessment of the bank's geographic distribution performance.

Community Development Lending Activity

Arvest Bank is a leader in providing community development loans throughout the Kansas City assessment area. As shown in the table below, the bank made 17 community development loans totaling \$110.2 million, which met a variety of community development purposes within the assessment area. The most impactful of these loans are discussed below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Development Loans	4	\$20,135	2	\$500	2	\$5,250	9	\$84,278	17	\$110,163

- The bank made three loans totaling \$18.0 million to a developer constructing an affordable housing complex with 138 units and significant amounts of office space for commercial purposes.
- The largest economic development loan was made to a new business for \$46.0 million to build a new 245-unit multifamily housing development. This development will create numerous new full-time jobs for LMI individuals working at the complex.
- Another large economic development loan was refinanced during the review period that was made to a small business for \$13.2 million for the construction of a new hotel. This project will create new full-time LMI jobs in the assessment area.

Product Innovation

The bank makes use of flexible lending practices in serving the credit needs of the Kansas City assessment area. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section at the beginning of this document. The bank's use of flexible and/or innovative lending products in the Kansas City assessment area is described below.

- *Down Payment Assistance Programs:* Arvest Bank facilitated down payment assistance to nine borrowers totaling \$498,547.
- *HomeReady:* The bank originated 72 loans through the HomeReady program totaling \$12.6 million, providing flexible, long-term financing for LMI borrowers.
- *Home Possible:* There were ten originations of this product totaling \$1.5 million during the review period, benefiting LMI individuals in Missouri.
- The bank also originated a significant volume of mortgage loans through government loan programs, including 78 FHA loans (\$15.3 million), one RD loan (\$314,949), and 16 VA loans (\$3.6 million).
- Lastly, the bank originated one loan worth \$33,000 through its new internally developed product, AOF Homebuyer Advantage, in the Kansas City assessment area.

INVESTMENT TEST

The bank is rated low satisfactory under the Investment Test in the Kansas City MSA. The bank made an adequate level of qualified investments and donations and was occasionally in a leadership position. As displayed in the table below, the bank made total investments of \$19.5 million, which include both those made in the current review period and investments from prior review periods that are still outstanding. The most impactful of these activities are described below.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	\$5.4 million	\$4.1 million	\$9.5 million
Municipal/Private Bonds	-	\$10.0 million	\$10.0 million
Donations	\$12,203	-	\$12,203
TOTAL	\$5.4 million	\$14.1 million	\$19.5 million

- The bank made \$5.4 million in new MBS investments during the current review period and continues to invest \$4.1 million in projects from prior periods that are still outstanding. These investments support permanent financing for affordable housing loans for LMI individuals in the assessment area.
- The bank continues to invest in two municipal bonds for \$10.0 million from a prior period that are still outstanding. Both bonds benefit a local university operating in the assessment area.
- The bank made its largest donation totaling \$2,500 to a nonprofit community development organization providing financial literacy education to a majority of LMI individuals.

SERVICE TEST

The bank's performance under the Service Test in the Kansas City MSA is rated high satisfactory. The following table displays the bank's performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank operates 19 branches in this assessment area, which represent 8.5 percent of the bank's total branches. In addition, the bank also operates 11 stand-alone ATMs throughout the assessment area. Branch locations are displayed in the following table along with the distribution of assessment area census tracts and household population by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	3	3	4	9	0	19
	15.8%	15.8%	21.1%	47.4%	0.0%	100%
Census Tracts	10.5%	25.6%	33.2%	26.3%	4.4%	100%
Household Population	7.7%	25.7%	37.1%	28.7%	0.8%	100%

The bank operates six, or 31.6 percent, of its total branches in the assessment area within LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (36.1 percent) but comparable to the household population within those geographies (33.4 percent). Therefore, the bank's service delivery systems are accessible to individuals and geographies of different income levels, particularly those that are LMI.

Changes in Branch Locations

During the review period, the bank opened one branch and closed another. These branches were located in the same low-income census tract and were near each other. Therefore, given this context, the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services are consistent throughout the assessment area. All branches operate Monday through Thursday lobby hours from 9:00 a.m. to 5:00 p.m. Five out of the six LMI branches provide lobby hours until 6:00 p.m. on Fridays, with a similar percentage of middle- and upper-income branches offering the same extended window of operations. All LMI branches operate lobby hours on Saturday, while there are three middle- and upper-income branches that are closed on Saturday. Additionally, all branches operate drive-through facilities, most of which operate extended weekday hours and Saturday drive-through hours. Lastly, lenders are well dispersed throughout the bank's branches in the assessment area, including those in LMI geographies. As such, business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals.

Community Development Services

The bank is a leader in providing community development services in the Kansas City assessment area. During the review period, bank employees provided 1,863 hours of community development service activities to different organizations in the assessment area, a notable increase from the previous review period. Bank employees provided financial and technical expertise for various community service, economic development, and affordable housing organizations throughout the assessment area, and noteworthy service activities are as follows.

- One employee volunteered 63 hours, as both a board member and vice president, to a community service organization in the assessment area. This organization works primarily with LMI students, providing them with skills-based activities to prepare them for a possible career in business.
- One bank employee provided 68 hours of community service, serving as the board chair of an organization for the entirety of those hours. This organization provides education exclusively for LMI students, working to close the achievement gap of students within the Kansas City area.
- Five bank employees volunteered time and expertise for an affordable housing organization operating in the assessment area. This included serving in various capacities, including as members of the finance committee as well as chairs of subcommittees.

FORT SMITH, ARKANSAS-OKLAHOMA MULTISTATE MSA⁴

CRA RATING FOR FORT SMITH MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Low Satisfactory

High Satisfactory

The major factors supporting the institution's Fort Smith MSA rating include the following:

- The bank's lending activity levels reflect excellent responsiveness to the credit needs of the Fort Smith MSA.
- The distribution of loans reflects good penetration among individuals of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Fort Smith MSA.
- The bank is a leader in providing community development loans in the Fort Smith MSA.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of the Fort Smith MSA.
- The bank makes an adequate level of qualified community development investments and grants and is occasionally in a leadership position.
- Delivery systems are readily accessible to geographies and individuals of different income levels in the Fort Smith MSA. Changes in branch locations have generally not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank is a leader in providing community development services.

SCOPE OF EXAMINATION

Examination scope considerations applicable to the review of the Fort Smith MSA are consistent with the overall CRA examination scope as presented in the *Institution/Scope of Examination* section. Based on loan demand and the bank's lending activity, HMDA lending received primary consideration in the analysis of the bank's lending performance followed by small business lending and, to a lesser extent, small farm lending.

The Fort Smith MSA was reviewed under full-scope examination procedures and utilized information gained from one community contact to ascertain specific community credit needs,

⁴ This rating reflects performance within the multistate MSA. The Arkansas and Oklahoma statewide evaluations are adjusted and do not reflect performance in the multistate MSA.

community development opportunities, and local economic conditions. Details from this interview are included in the section that follows.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FORT SMITH ASSESSMENT AREA

Bank Structure

The bank operates ten branches in the Fort Smith MSA, representing 4.5 percent of all bank branches. The table below displays the distribution of these branches by census tract income level.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
1	2	2	5	0

During the review period, the bank closed one branch in a moderate-income census tract and did not open any other branches. In addition to this branch network, other service delivery systems in the assessment area include seven stand-alone, deposit-accepting ATMs, five of which are in moderate-income census tracts. Based on this branch network and other service delivery systems, such as online and mobile banking, the bank is positioned to deliver financial services to the majority of the Fort Smith MSA, although lacking a branch in Franklin County may make reaching these customers difficult.

General Demographics

This assessment area includes the entire Fort Smith multistate MSA. The Arkansas side of the MSA includes Crawford and Sebastian counties, while the Oklahoma portion of the MSA includes Sequoyah County. In addition to the Fort Smith MSA, this assessment area also includes Franklin County Arkansas, which is contiguous to the MSA; Franklin County was also a part of the MSA prior to the 2023 Office of Management and Budget revised delineations. Sebastian County is significantly larger than the other counties in the assessment area, with a population of 127,799. This makes up 52.3 percent of the assessment area's entire population, 244,310. Sebastian County contains the city of Fort Smith and is predominantly urban compared to the relatively rural counties of Crawford, Franklin, and Sebastian. Additionally, the assessment area contains a significant military base within its borders.

While a total of 22 FDIC-insured depository institutions operate 102 branches in the assessment area, nearly 40.0 percent of the total deposit market share is held by two financial institutions, one of which is Arvest Bank, ranking second with 18.6 percent of all deposit dollars held in the assessment area. Deposits held in the Fort Smith MSA represent 5.2 percent of the bank's total deposits. Although only 22 depository institutions operate branch locations within the Fort Smith MSA, a much higher number of financial institutions reported lending activity in the assessment area. Based on an analysis of 2022 HMDA lending activity, there were 258 entities with lending activity in the assessment area, of which Arvest Bank ranked first, with a significant lead over the second ranked competitor. Of the 89 entities with CRA lending activity in the assessment area, the bank ranked fifth, though 3 of the entities ahead of the bank do not operate a branch location in the assessment area.

This assessment area covers a metropolitan area as well as its more rural surroundings, and as such, the population and demographics are diverse. As a result, credit needs in the area vary and include a blend of consumer and business and agricultural credit products. Other credit needs in the assessment area, as noted by the community contact, include down payment assistance programs, especially those targeted to LMI individuals. This was cited as the largest financial barrier for LMI homeownership. The largest nonfinancial barrier facing homeownership for LMI individuals was a need for greater access to financial literacy education.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	1	1.6%	739	1.1%
Moderate	12	19.0%	12,145	18.4%
Middle	34	54.0%	34,830	52.9%
Upper	16	25.4%	18,168	27.6%
Unknown	0	0.0%	0	0.0%
TOTAL	63	100%	65,882	100%

As shown above, the assessment area contains only one low-income census tract, which is located in Sequoyah County, Oklahoma. The 12 moderate-income census tracts are spread across the four counties making up the assessment area. Lastly, the percentage of LMI census tracts (20.6 percent) is slightly above the percentage of families living in these census tracts (19.5 percent).

Based on 2020 Census data, the median family income for the Fort Smith MSA was \$56,498. At the same time, median family incomes for Arkansas and Oklahoma were \$62,067 and \$67,511, respectively. More recently, the FFIEC estimates the median family income for the Fort Smith MSA to be \$54,100 in 2021 and \$62,300 in 2022. The following table displays population percentages of assessment area families by income level compared to the Arkansas and Oklahoma family populations.

Family Population by Income Level						
	Assessment Area		Arkansas		Oklahoma	
Low	13,080	19.9%	165,087	21.4%	208,781	21.4%
Moderate	12,018	18.2%	136,380	17.7%	172,430	17.7%
Middle	13,688	20.8%	155,142	20.2%	196,188	20.1%
Upper	27,096	41.1%	313,502	40.7%	397,808	40.8%
TOTAL	65,882	100%	770,111	100%	975,207	100%

When compared with the data in the first table in this section, a much higher percentage of families in the assessment area are LMI (38.1 percent) than reside in LMI geographies (19.5 percent). However, the LMI family population in the assessment area is slightly less than both the state of

Arkansas (39.1 percent) and Oklahoma (39.1 percent). While not shown in the preceding table, the Fort Smith MSA assessment area has a percentage of families who are below the poverty line (12.1 percent) similar to Arkansas (11.8 percent) and slightly above Oklahoma (11.3 percent). Therefore, when considering this information and the previously discussed income figures for the assessment area, families in the Fort Smith MSA are similarly affluent relative to families in Arkansas and slightly less affluent than families in Oklahoma.

Housing Demographics

The following table displays housing demographics for the assessment area, the state of Arkansas, and the state of Oklahoma.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	72.3%	37.1%	37.0%	50.4%	22.6%	14.0%
Crawford County, Arkansas	83.4%	35.9%	41.6%	41.0%	22.6%	12.4%
Franklin County, Arkansas	58.7%	36.0%	42.3%	53.7%	22.5%	17.0%
Sebastian County, Arkansas	75.0%	38.7%	36.4%	55.4%	22.1%	13.0%
Sequoyah County, Oklahoma	57.1%	31.4%	31.7%	52.5%	23.7%	17.9%
Arkansas	68.6%	31.4%	36.6%	51.0%	24.2%	14.9%
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: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is similarly affordable in the assessment area compared to the states of Arkansas and Oklahoma, even when accounting for lower income levels in the assessment area. Within the assessment area, Crawford County is the most affordable for low-income homeowners, with a cost burdened percentage of 41.0. This is considerably lower than both the percentages in the comparison states and the assessment area as a whole. Three of the bank’s branches are located in Crawford County, presenting an opportunity for originating HMDA loans to these borrowers. Conversely, six of the bank’s ten branches are located in Sebastian County, which has the highest percentage of low-income cost burdened homeowners, with a rate higher than both comparison states. This may limit the ability of the bank to originate home purchase loans to low-income borrowers in this county.

Industry and Employment Demographics

The assessment area supports a large and diverse business community, including a significant small business sector, as evidenced by demographic estimates that indicate that 88.4 percent of businesses and 97.3 percent of farms in the assessment area had annual revenues of \$1 million or less in 2022. BLS industry demographics indicate that there are 99,497 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (18.9 percent), followed by government (13.8 percent) and health care and social assistance (12.9 percent).

The following table details unemployment data from the BLS (not seasonally adjusted) for the assessment area and the states of Arkansas and Oklahoma.

Unemployment Levels for the Assessment Area			
Time Period (Annual Average)	Assessment Area	Arkansas	Oklahoma
2021	3.8%	4.0%	4.0%
2022	3.1%	3.2%	3.1%
2023	3.4%	3.3%	3.2%

As shown in the preceding table, unemployment levels in the assessment area were closely aligned with statewide levels in Arkansas and Oklahoma during the review period. While unemployment in the assessment area remained closely aligned with statewide levels, there were larger variations among the individual counties that make up the assessment area. Sequoyah County consistently had the highest levels of unemployment of the counties in the assessment area, with a peak level of unemployment of 4.5 percent in 2021. Sebastian County had the lowest unemployment level during the review period, experiencing 3.0 percent unemployment in 2022.

Community Contact Information

One community contact interview was conducted with an individual to obtain information regarding economic conditions, as well as credit and community development needs in the assessment area. This individual specialized in homeownership within a community development organization operating in portions of the assessment area.

Overall, the assessment area economy is doing well, and the local area is developing quickly, providing quality job opportunities for area residents and newcomers. These jobs are primarily available in the local manufacturing sector. Many new businesses have opened in the area recently, ranging from new banking institutions to restaurants. The increase in banking institutions has led to a greater level of banking competition in the area, which was already heavily banked prior to the arrival of these new entrants. The contact cited infrastructure improvements in the area as helping propel this economic growth, as well as broader regional dynamics, such as the strong economic performance in Fayetteville, Arkansas.

The economic news in the area is not all positive, however, as a large employer recently left the region. Additionally, the mostly strong economic growth has significantly impacted the local housing market. There have been significant increases in construction costs that have filtered through to the customers. This has led to the vast majority of new construction being unaffordable for LMI residents. Similarly, rental options have become more expensive, further limiting housing availability for LMI residents in the area. The contact did state that there are various programs in the area focusing on LMI homeownership. However, a lack of financial education support causes individuals to be unaware of useful programs offered by various financial institutions or nonprofit organizations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FORT SMITH ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in the Fort Smith assessment area is rated high satisfactory. The following table displays the bank's performance under the Lending Test in the Fort Smith assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	195	6.5%	13,176	3.2%
Home Purchase	977	32.5%	177,912	42.7%
Multifamily Housing	22	0.7%	45,044	10.8%
Refinancing	717	23.8%	99,197	23.8%
Other Purpose LOC	59	2.0%	3,919	0.9%
Other Purpose Closed/Exempt	33	1.1%	2,535	0.6%
Purpose Not Applicable	0	0.0%	0	0.0%
Total HMDA	2,003	66.6%	341,783	82.1%
Small Business	877	29.2%	64,447	15.5%
Small Farm	128	4.3%	9,949	2.4%
TOTAL LOANS	3,008	100%	416,179	100%

The bank's combined HMDA and CRA lending activity in the Fort Smith MSA represents 4.6 percent of its total loan activity by both number of originations and dollar amount across all assessment areas. These lending levels are in line with the percentage of total bank branches in the assessment area (4.5 percent) and the percentage of total bank deposits held in the assessment area (4.9 percent). Additional consideration was given to competitive factors and the bank's overall

role in meeting the consumer and business credit needs of the assessment area. As previously mentioned, Arvest Bank ranks first out of 258 lenders with HMDA lending activity in the assessment area and fifth out of 89 lenders with CRA lending activity. These factors demonstrate that the bank plays an important role in meeting the credit needs of the assessment area despite considerable competition. Therefore, the bank's lending activity in the assessment area is considered excellent.

Loan Distribution by Borrower's Profile

The bank's distribution of loans by borrower's profile is good overall based on all three products reviewed, with primary emphasis placed on HMDA lending.

HMDA Lending

The bank's record of HMDA lending to borrowers of different income profiles is good overall. The bank originated 6.3 percent of its HMDA loans to low-income borrowers in 2021, which exceeded the performance of peer institutions in the assessment area (4.5 percent) but was significantly below the percentage of assessment area families who are low income (22.4 percent), reflecting adequate performance. The bank's lending to moderate-income borrowers (17.2 percent), however, exceeded the aggregate lending performance (12.8 percent) and was in line with the demographic figure (17.7 percent) and is considered good.

In 2022, HMDA lending performance followed the same patterns as in 2021. The bank made 6.9 percent of its HMDA loans to low-income borrowers, which exceeded the aggregate lending level of 5.2 percent but was well below the demographic figure of 19.9 percent, reflecting adequate performance. Bank lending to moderate-income borrowers (17.2 percent) exceeded aggregate lending levels (13.9 percent) and was in line with the demographic figure (18.2 percent), reflecting good performance. Given the lack of affordable housing for LMI individuals cited by the community contact, along with the substantive levels of cost burdened LMI renters, these factors support an overall good HMDA borrower rating in the assessment area.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 31.3 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (40.3 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (88.3 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 53.0 percent of the bank's 2021 small business loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 90.9 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (63.4 percent) is considered good when compared to aggregate lending levels (45.8 percent) and the demographic estimate of small businesses in the assessment area with this revenue profile (88.4 percent). Compared to 2021, a significantly smaller number of small business loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Small Farm Lending

Although the bank's performance in 2021 appears adequate, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small farm loans by borrower's profile is good. In 2021, the bank made 53.7 percent of its small farms loans to farms with annual revenues of \$1 million or less, which is in line with the aggregate lending level (47.9 percent) but well below the demographic estimate of farms in the assessment area with this revenue profile (97.3 percent).

However, additional analysis indicated that a significant portion of the bank's small farm lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small farm loans were reported with unknown revenue. Further analysis indicated that 43.9 percent of the bank's 2021 small farm loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small farm revenue criteria, this revealed that all small farm loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small farm community and reflects good performance.

In 2022, the percentage of bank loans to farms with annual revenues of \$1 million or less (87.0 percent) is considered good when compared to aggregate lending levels (44.8 percent) and the demographic estimate of small farms in the assessment area with this revenue profile (97.3 percent). Compared to 2021, a significantly smaller number of small farm loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small farm loans by borrower's profile is considered good.

Geographic Distribution of Loans

The overall geographic distribution of loans is good when considering performance from all three lending products reviewed, with primary emphasis placed on the bank's HMDA lending performance. Furthermore, as the assessment area contained no low-income census tracts in 2021 and only one low-income census tract in 2022, overall conclusions are driven by lending performance in moderate-income census tracts.

HMDA Lending

The overall geographic distribution of HMDA loans reflects an overall good distribution in LMI census tracts. In 2021, as mentioned above, there were no low-income census tracts. In moderate-income census tracts, the bank originated 14.6 percent of its HMDA loans, which exceeded the performance of peer institutions in the assessment area (12.8 percent) and was in line with the demographic figure (14.2 percent), reflecting good performance.

The percentage of the bank's lending level in the sole low-income census tract in 2022 (0.8 percent) was in line with both the aggregate lending (1.1 percent) and the demographic figure (0.7 percent). Given the community contact's statements regarding the lack of affordable housing in the area, this reflects good performance. The percentage of loans in the moderate-income census tracts (15.2 percent) exceeded the demographic figure (12.6 percent) and was in line with aggregate performance (14.4 percent) and is also considered good.

Small Business Lending

In 2021, the percentage of the bank's small business loans in moderate-income census tracts (27.8 percent) modestly exceeded both aggregate lending levels (21.2 percent) and the demographic figure (26.1 percent) and is considered good. In 2022, the bank made 1.1 percent of its small business loans in low-income geographies. This performance was in line with aggregate lending levels (1.3 percent) but below the demographic figure (2.2 percent), reflecting adequate performance. Lending levels relative to aggregate data improved in moderate-income census tracts, as the bank originated 20.9 percent of its small business loans in moderate-income census tracts. This exceeded aggregate performance (19.1 percent) while being below demographic figures (25.8 percent) and is considered good performance. Therefore, when considering performance across both years of the data, the overall geographic distribution of small business loans in the Fort Smith MSA is considered good.

Small Farm Lending

The bank's small farm lending is considered adequate. In 2021, the bank's performance in moderate-income census tracts consisted of one small farm loan origination (1.2 percent), which is below demographic data (5.3 percent) but in line with peers (1.6 percent). This is considered adequate performance. In 2022, although the bank did not originate any loans in the low-income census tract, opportunity was extremely limited, as the aggregate performance was also 0 percent and the demographic data was 0.7 percent. Therefore, the bank's performance is considered adequate. The bank also did not originate any small farm loans in the moderate-income census

tracts, reflecting poor performance in 2022 compared to aggregate performance (2.2 percent) and demographic data (4.1 percent).

An analysis of the dispersion of each of the three loan products reviewed did not reveal evidence of any conspicuous lending gaps in LMI geographies. The bank had loan activity in all census tracts in the assessment area in 2021 and 2022. This dispersion supports the conclusion that the overall geographic distribution of the bank's loans is good.

Community Development Lending Activity

Arvest Bank is a leader in providing community development loans in the Fort Smith MSA. As shown in the table below, the bank made 11 qualified community development loans totaling \$39.8 million. These loans are displayed by community development purpose, with noteworthy or impactful loans discussed below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Development Loans	3	9,147	2	800	1	13,500	5	16,320	11	39,768

- During the review period, the bank originated a \$6.1 million economic development loan to purchase and remodel a warehouse in the assessment area. This will allow for the creation and retention of LMI jobs in the community.
- Two loans totaling \$8.9 million financed the construction of 50 affordable single-family housing units in the assessment area. This development qualified for LIHTCs and directly benefits LMI individuals. As noted by the community contact, the assessment area has great need of new affordable housing development, and these loans help to meet that need.
- The bank originated two loans totaling \$800,000 to a community organization that provides services primarily to LMI individuals in the assessment area. These services include providing food, financial support, and shelter to low-income families, on top of home repair assistance through weatherization programs.

Product Innovation

The bank makes use of flexible lending practices in serving the credit needs of the Fort Smith MSA. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section at the beginning of this document. The bank's use of flexible and/or innovative lending products in the Fort Smith MSA is described below.

- *Down Payment Assistance Programs:* Arvest Bank facilitated down payment assistance to 29 borrowers totaling \$530,257, which is especially impactful given the need described by the community contact.
- *HomeReady:* The bank originated 17 loans through the HomeReady program totaling \$1.9 million, providing flexible, long-term financing for LMI borrowers.
- *Home Possible:* There was one origination of this product totaling \$229,500 during the review period, benefiting LMI individuals in the assessment area.
- *HUD Section 184:* Specifically designed for recognized Native American tribe members, this home purchase loan product was utilized by one Arvest Bank customer for \$111,853 in the assessment area.
- *AHP:* The bank administered one grant through this program totaling \$90,000 in Fort Smith.
- The bank also originated a significant volume of mortgage loans through government loan programs, including 150 FHA loans (\$18.3 million), 25 RD loans (\$2.9 million), and 19 VA loans (\$2.8 million).

INVESTMENT TEST

The bank's Investment Test rating in the Fort Smith MSA is low satisfactory. The bank makes an adequate level of qualified community development investments and grants in the assessment area. During the review period, the bank's qualified investments totaled \$3.7 million, which included investment and grant activity made in the current review period as well as prior-period investments that are still outstanding. The bank's investment and grant activity in the assessment area is displayed in the following table.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	\$2.1 million	\$183,166	\$2.3 million
Municipal/Private Bonds	-	\$1.3 million	\$1.3 million
Donations	\$119,439	-	\$119,439
TOTAL	\$2.2 million	\$1.5 million	\$3.7 million

- The bank made \$2.1 million in new MBS investments during the current review period and continues to invest in 11 MBS investments from prior periods. These investments support permanent financing for affordable housing loans for LMI individuals in the assessment area. The total dollar volume of the bank's current-period investments is considerable and helps address the need for affordable housing noted by the community contact.
- The bank made 13 donations totaling \$75,225 to an organization that provides the majority of its services to organizations specializing in helping area LMI individuals or directly benefiting LMI individuals within the assessment area.

SERVICE TEST

The bank is rated high satisfactory under the Service Test in the Fort Smith MSA, as displayed in the following table

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Generally Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank operates 10, or 4.5 percent, of its 223 branches in the Fort Smith MSA along with seven stand-alone, deposit-accepting ATMs. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	2	2	5	0	10
	10.0%	20.0%	20.0%	50.0%	0.0%	100%
	0.0%	71.4%	14.3%	14.3%	0.0%	100%
Census Tracts	1.6%	19.0%	54.0%	25.4%	0.0%	100%
Household Population	1.2%	19.9%	51.0%	27.8%	0.0%	100%

As shown above, the bank operates three branches in LMI census tracts, representing 30.0 percent of the bank's total branches in the assessment area. Additionally, five (71.4 percent) of the bank's stand-alone ATMs are located in moderate-income census tracts. This greatly exceeds the percentage of assessment area census tracts that are LMI (20.6 percent) and the household population (21.1 percent). Therefore, service delivery systems are readily accessible to individuals and geographies of different income levels throughout the assessment area, particularly LMI.

Changes in Branch Locations

During the review period, the bank closed one branch in a moderate-income census tract and did not open any branch locations. Overall, this branch closure had a minimal impact on the accessibility of the bank's service delivery systems, as the bank still operates another branch location less than two miles from the closed branch. Therefore, the bank's record of opening and closing branches in the Fort Smith MSA has generally not adversely affected the accessibility of its service delivery systems, particularly to LMI geographies and individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services are generally consistent throughout the assessment area. All but two branches operate lobby hours between 8:00 a.m. and 6:00 p.m. on weekdays. Three branches offer Saturday lobby hours from 9:00 a.m. to 1:00 p.m., two of which are moderate-income branches. All branches operate drive-through facilities, and all offer Saturday hours for drive-through services. The bank's three LMI branches do not have full-time lending staff present; however, as mentioned previously, customers are able to make appointments with lending staff at these branches. As a result, business hours and banking services do not vary in a way that inconveniences portions of the assessment area, particularly LMI geographies or individuals.

Community Development Services

Arvest Bank is a leader in providing community development services in the Fort Smith MSA. During the review period, bank employees provided 729 hours of community development service activities to different organizations in the assessment area. The bank's service activities consisted of a mix of bank employees serving as board members and providing technical or financial expertise to various community service, affordable housing, or economic development organizations, as well as bank employees participating in financial literacy training events. The most noteworthy of these activities include the following:

- Thirteen bank employees provided financial literacy training across seven different organizations to individuals of varying age groups throughout the assessment area. As noted by the community contact, financial literacy education is one the most impactful opportunities for financial institutions in improving homeownership for the area LMI individuals.
- Three bank employees volunteered their expertise for the local Habitat for Humanity organization, all in leadership roles. These individuals provided 42 hours of service working toward furthering opportunities for affordable housing for LMI individuals, a noted need according to the community contact.
- Another bank employee acted as chairman for a local affordable housing organization, providing 16.5 hours of his expertise. This organization specialized in approving grants and interest-free loans for home improvements.

ARKANSAS

CRA RATING FOR ARKANSAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

OUTSTANDING

Outstanding

Outstanding

High Satisfactory

The major factors supporting the rating for the state of Arkansas include the following:

- The bank's lending levels reflect excellent responsiveness to credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank is a leader in making community development loans throughout the Arkansas assessment areas.
- The bank makes extensive use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an excellent level of qualified community development investments and grants and is often in a leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems. Additionally, business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank is a leader in providing community development services throughout the Arkansas assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in all Arkansas assessment areas except for the Hot Springs and Little Rock MSA assessment areas, as limited lending volume would not lead to meaningful analysis. In all assessment areas, HMDA lending received the greatest weight in the analyses and small farm lending received the least weight, if it was evaluated.

The bank operates five assessment areas throughout Arkansas, located in four MSAs and one nonMSA portion of the state. Two of the bank's Arkansas assessment areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in the Fayetteville MSA assessment area carried the greatest weight when forming overall state conclusions.

To augment the evaluation of the full-scope review assessment areas in Arkansas, two community contact interviews were conducted. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

The following table gives additional detail regarding the bank's operations within Arkansas.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$	%	
Fayetteville MSA	46	52.3%	\$8,195,201	65.8%	Full-Scope
Little Rock MSA	18	20.5%	\$2,271,327	18.2%	Full-Scope
NonMSA Arkansas	16	18.2%	\$1,277,128	10.3%	Limited-Scope
Hot Springs MSA	5	5.7%	\$558,138	4.5%	Limited-Scope
Jonesboro MSA	3	3.4%	\$153,393	1.2%	Limited-Scope
TOTAL	88	100%	\$12,455,187	100%	2 Full-Scope

The bank operates 88 branches (39.5 percent of total branches) throughout the five CRA assessment areas in the state of Arkansas. Deposits in the state total \$12.5 billion, which represent 54.2 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates one LPO in the Little Rock MSA assessment area and 31 stand-alone ATMs throughout the five Arkansas assessment areas. The bank's operations in the state are heavily concentrated in the Fayetteville MSA, as measured by branch locations and deposits, which carried the greatest weight toward determining statewide ratings. During the review period, the bank closed 11 branches and one LPO in Arkansas; one branch was opened. In light of these branch network changes, the bank reduced the number of assessment areas in Arkansas from seven to five; furthermore, both the Little Rock and the nonMSA Arkansas assessment areas were reduced in size.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

The bank's performance under the Lending Test in Arkansas is rated outstanding. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Leader
Product Innovation	Makes Extensive Use
LENDING TEST RATING	OUTSTANDING

Lending Activity

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank's combined assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Review Areas	Lending Activity
Fayetteville MSA	Excellent
Little Rock MSA	Excellent
OVERALL	EXCELLENT

Limited-Scope Review Areas	Lending Activity
NonMSA Arkansas	Consistent
Hot Springs MSA	Consistent
Jonesboro MSA	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, with performance in the Fayetteville MSA driving the overall state rating, as shown in the following tables.

Full-Scope Review Areas	Loan Distribution by Borrower's Profile
Fayetteville MSA	Adequate
Little Rock MSA	Good
OVERALL	ADEQUATE

Limited-Scope Review Areas	Loan Distribution by Borrower's Profile
NonMSA Arkansas	Consistent
Hot Springs MSA	Consistent
Jonesboro MSA	Consistent

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Full-Scope Review Areas	Geographic Distribution of Loans
Fayetteville MSA	Good
Little Rock MSA	Good
OVERALL	GOOD

Limited-Scope Review Areas	Geographic Distribution of Loans
NonMSA Arkansas	Consistent
Hot Springs MSA	Consistent
Jonesboro MSA	Consistent

Community Development Lending Activity

Overall, the bank is a leader in making community development loans in Arkansas, driven by the performance in the Fayetteville MSA, as noted in the following tables.

Full-Scope Review Areas	Community Development Lending Activities
Fayetteville MSA	Leader
Little Rock MSA	Relatively high level
OVERALL	LEADER

Limited-Scope Review Areas	Community Development Lending Activities
NonMSA Arkansas	Consistent
Hot Springs MSA	Consistent
Jonesboro MSA	Below

During the review period, the bank originated 120 qualifying community development loans inside Arkansas totaling \$518.4 million.

Product Innovation

The bank makes extensive use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section at the beginning of this document. The bank's extensive use of flexible and/or innovative lending products in Arkansas is described below:

- *Down Payment Assistance Programs:* Arvest Bank facilitated down payment assistance to 167 borrowers totaling \$4.6 million.
- *HomeReady:* The bank originated 237 loans through the HomeReady program totaling \$38.2 million, providing flexible, long-term financing for LMI borrowers.
- *Home Possible:* This product was newly introduced to Arvest Bank customers during this examination; it provides similar benefits as the HomeReady product, while providing greater underwriting flexibility for financial institutions. There were ten originations of this product to the tune of \$1.6 million during the review period, benefiting LMI individuals in Arkansas.
- There were a considerable number of loan originations made through various governmental loan programs, specifically 714 FHA loans (\$114.9 million), 217 RD loans (\$28.0 million), and 121 VA loans (\$22.3 million).
- Through programs with the FHLB, Arvest Bank awarded 25 grants for \$1.3 million. Through these programs (HAVEN, AHP, and SNAP), individuals can make home improvements that may otherwise be unattainable.
- Lastly, the bank originated one loan worth \$32,400 through its new internally developed product, AOF Homebuyer Advantage, in Arkansas.

INVESTMENT TEST

The bank's performance under the Investment Test is rated outstanding, driven primarily by the performance in the Fayetteville MSA assessment area. Overall, the bank made an excellent level of qualified community development investments and grants. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Review Areas	Investment and Grant Activity
Fayetteville MSA	Excellent
Little Rock MSA	Significant
OVERALL	EXCELLENT

Limited-Scope Review Areas	Investment and Grant Activity
NonMSA Arkansas	Below
Hot Springs MSA	Below
Jonesboro MSA	Below

As shown in the table below, the bank's total investment and grant activity included \$67.5 million in qualified investments and grants and \$33,473 in donations. These activities consisted primarily of investments in MBS supporting affordable housing throughout the Arkansas assessment areas, municipal bonds supporting community service or revitalization efforts in LMI areas, and lastly some LIHTC investments. Additional details regarding the composition of the bank's investments can be found in the Investment Test section for each of the respective assessment areas.

Review Area	Investments (\$)	Donations (\$)
Fayetteville MSA	\$26.4 million	\$56,691
Little Rock MSA	\$27.7 million	\$170,755
NonMSA Arkansas	\$5.5 million	\$23,866
Hot Springs MSA	\$3.0 million	\$17,158
Jonesboro MSA	\$4.9 million	\$63,003
Arkansas Statewide Area	\$6.8 million	\$58,950
TOTAL	\$74.3 million	\$390,423

As noted in the previous table, the bank made seven investments totaling \$6.8 million in municipal bonds benefiting a broader statewide area that included several of the bank's assessment areas. As these investments benefit more than one assessment area, they are discussed at the state level. These investments were made to help further develop water and waste disposal infrastructure at the state level, providing essential infrastructure benefiting underserved and LMI individuals and geographies in Arkansas. Lastly, the bank also made 12 donations to organizations outside of the bank's Arkansas assessment areas but providing services in the broader statewide area for \$58,950.

SERVICE TEST

The bank's performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader
OVERALL	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are reasonably accessible to the geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Review Areas	Accessibility of Delivery Systems
Fayetteville MSA	Reasonably Accessible
Little Rock MSA	Readily Accessible
OVERALL	REASONABLY ACCESSIBLE

Limited-Scope Review Areas	Accessibility of Delivery Systems
NonMSA Arkansas	Exceeds
Hot Springs MSA	Consistent
Jonesboro MSA	Exceeds

Given the far greater volume of branches located in the Fayetteville MSA assessment area (46) compared to the Little Rock MSA assessment area (18), this assessment area primarily determined the overall rating.

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Review Areas	Changes in Branch Locations
Fayetteville MSA	Not Adversely Affected
Little Rock MSA	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Review Areas	Changes in Branch Locations
NonMSA Arkansas	Consistent
Hot Springs MSA	Consistent
Jonesboro MSA	Exceeds

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank's performance under this criterion is displayed by assessment area in the following tables.

Full-Scope Review Areas	Reasonableness of Business Hours and Services
Fayetteville MSA	Do Not Vary in a Way That Inconveniences
Little Rock MSA	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Review Areas	Reasonableness of Business Hours and Services
NonMSA Arkansas	Consistent
Hot Springs MSA	Consistent
Jonesboro MSA	Exceeds

Community Development Services

The bank is a leader in providing community development services in the state of Arkansas, as shown below.

Full-Scope Review Areas	Community Development Services
Fayetteville MSA	Leader
Little Rock MSA	Leader
OVERALL	LEADER

Limited-Scope Review Areas	Community Development Services
NonMSA Arkansas	Consistent
Hot Springs MSA	Consistent
Jonesboro MSA	Consistent

In total, bank employees provided 3,688 hours of community development services to different organizations throughout the state of Arkansas. Overall, this level of community development services is significantly greater than the bank's performance at the previous evaluation, when 2,701 hours of service were documented in Arkansas and the bank was also rated a leader in providing community development services.

FAYETTEVILLE-SPRINGDALE-ROGERS, ARKANSAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FAYETTEVILLE ASSESSMENT AREA

Bank Structure

The bank operates 46 branches in the Fayetteville MSA assessment area, representing 20.6 percent of all bank branches. The table below displays the distribution of these branches by census tract income level.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	9	24	12	1

During the review period, the bank did not open or close any branches in the assessment area. In addition to operating ATMs at each branch location, the bank also operates 26 stand-alone ATMs in the assessment area. Of these stand-alone ATMs, three are in low-income census tracts and four are in moderate-income census tracts. Based on this branch network and other service delivery systems, such as online and mobile banking, the bank is well positioned to deliver financial services to substantially all of the assessment area.

General Demographics

The assessment area comprises the entirety of the Fayetteville MSA, which includes Benton, Madison, and Washington counties in the northwest portion of Arkansas. The vast majority of the population (546,725) in the assessment area is concentrated in Benton (284,333) and Washington (245,871) counties, while Madison County (16,521) contains a significantly smaller population. In addition to having significantly larger populations, the counties of Benton and Washington contain the major economic drivers of the assessment area. This includes the headquarters of several major businesses in Benton County and the University of Arkansas in Washington County.

The Fayetteville MSA is a competitive banking market, with 41 FDIC-insured depository institutions operating 207 branches. By both branch presence and deposit market share (45.3 percent), Arvest Bank is the market leader in the assessment area, with the next highest institution holding only 7.3 percent of the total deposit dollars in the assessment area. Deposits held in the Fayetteville MSA represent 35.7 percent of total bank deposits, significantly more than any other of the bank's assessment areas. While there is significant competition for HMDA and CRA loans in the area, Arvest Bank is a market leader in both categories. An analysis of 2022 HMDA-reportable loans show that of the 486 entities with loan activity in the assessment area, Arvest Bank ranked first, with 18.6 percent of total HMDA loan activity. Similarly, the bank ranked second out of 118 institutions with CRA loan activity in the assessment area in 2022, accounting for 19.5 percent of all CRA loan activity.

The population of the assessment area is diverse and varied, creating a need for a blend of consumer, business, and agriculture loan products. The community contact for Fayetteville stressed the need for greater affordable housing development, as well as down payment assistance programs for low-income individuals.

Income and Wealth Demographics

The following table displays the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	7	6.1%	4,664	3.5%
Moderate	27	23.5%	28,496	21.4%
Middle	52	45.2%	58,708	44.1%
Upper	28	24.3%	41,088	30.9%
Unknown	1	0.9%	224	0.2%
TOTAL	115	100%	133,180	100%

As shown above, 29.6 percent of the assessment area census tracts are LMI, while 24.9 percent of the assessment area family population resides within those tracts. All the low-income census tracts are located in Washington County, in and around the cities of Fayetteville and Springdale. The assessment area's moderate-income census tracts are spread more broadly throughout the three counties, with no significant areas of concentration.

According to 2020 Census data, the median family income for the assessment area is \$75,817, which exceeds the median family income for the state of Arkansas as a whole (\$62,067). More recently, the FFIEC estimates the median family income for the Fayetteville MSA to be \$71,200 in 2021 and \$83,700 in 2022. The following table compares the distribution of assessment area families by income level to the state of Arkansas as a whole.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	27,894	20.9%	165,087	21.4%
Moderate	24,100	18.1%	136,380	17.7%
Middle	27,160	20.4%	155,142	20.2%
Upper	54,026	40.6%	313,502	40.7%
TOTAL	133,180	100%	759,924	100%

When compared to the first table in this section, the table above shows that a considerably higher percentage of families in the assessment area are LMI (39.0 percent) than reside in LMI geographies (24.9 percent). The distribution of assessment area families by income level in the assessment area is similar to the state (39.0 percent compared to 39.1 percent). Additionally, while not shown above, the percentage of assessment area families below the poverty level (8.6 percent) is considerably lower than the statewide figure of 11.8 percent. In sum, the assessment area has a higher median family income level and a lower poverty level, suggesting that the assessment area

has more wealth compared to Arkansas state levels; however, the percentages of families by income level in the assessment area are substantially similar to the overall state.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	69.9%	23.4%	32.9%	50.0%	21.7%	13.2%
Benton County, Arkansas	75.3%	23.8%	28.1%	52.8%	24.0%	13.0%
Madison County, Arkansas	45.3%	1.7%	29.7%	31.9%	11.2%	15.7%
Washington County, Arkansas	68.0%	23.6%	36.9%	51.0%	20.1%	13.1%
Arkansas	68.6%	31.4%	36.6%	51.0%	24.2%	14.9%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is similarly affordable in the assessment area compared to the state of Arkansas as a whole, even when accounting for higher income levels in the assessment area, whereas renting is likely more affordable. Within the assessment area, however, there are significant differences in levels of housing cost burden. Madison County has significantly lower percentages of LMI residents (both renters and homeowners) who are cost burdened when compared to either the two other counties within the assessment area or the state of Arkansas as a whole. Benton County is the most likely to cost burden the low-income residents in the county, be they renters or homeowners. This high percentage of individuals who are cost burdened echoes the statement from the community contact who commented on the need for greater affordable housing developments in the area.

Industry and Employment Demographics

The assessment area economy is large and diverse and supports a strong small business sector in addition to several large, national businesses and a prominent public university. BLS industry demographics data indicate that of the 257,093 paid employees in the assessment area, the largest job sectors are government (11.7 percent), health care and social assistance (11.1 percent), and retail trade (10.6 percent). Of all businesses and farms operating in the assessment area, demographic estimates indicate that 91.7 and 97.6 percent, respectively, had annual revenues of \$1 million or less; therefore, it appears that small entities play an important role in the area's economy.

The following table displays unemployment data from the BLS (not seasonally adjusted) for the assessment area and the state of Arkansas.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	2.9%	2.3%	2.4%
Arkansas	4.0%	3.2%	3.3%

As shown in the preceding table, unemployment levels in the assessment area remained lower than statewide figures throughout the review period. Furthermore, as indicated by changes from year to year, both datasets have trended similarly during the review period.

Community Contact Information

One community contact interview was conducted with an individual knowledgeable of the assessment area's economic conditions. This individual is involved in the nonprofit sector, specializing in improving the local economy through development planning and implementation.

The contact described the assessment area economy as being both diverse and flourishing. This has caused a significant increase in the local population. The influx of individuals has led to changing demographics in the area, with growth concentrated in and around Fayetteville and radiating outwards. Housing prices having increased alongside the population, with the construction industry struggling to keep up with the demand for additional housing. While plans are in place for significant new housing development, the contact stated that new development typically focuses on larger homes or multifamily complexes that are not targeted toward LMI individuals or communities. This lack of affordable housing is not solely a problem in the city of Fayetteville, as it also impacts the surrounding areas.

There are a considerable number of financial institutions operating within the assessment area, according to the community contact. These institutions range from small local community banks to larger regional and national banks. The varying sizes of these institutions allow for a good mix of products and services, with the contact stating that the vast majority of banking needs are being met for those living in the area. As mentioned above, one area of need relates to down payment assistance programs as well as first-time homebuyer programs.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE
 FAYETTEVILLE ASSESSMENT AREA**

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Fayetteville MSA assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	1,316	7.4%	118,837	4.4%
Home Purchase	3,526	19.9%	961,195	35.5%
Multifamily Housing	62	0.4%	159,934	5.9%
Refinancing	4,131	23.3%	773,926	28.6%
Other Purpose Line of Credit (LOC)	702	4.0%	77,557	2.9%
Other Purpose Closed/Exempt	213	1.2%	24,885	0.9%
Purpose Not Applicable	1	0.1%	132	0.0%
Total HMDA	9,951	56.1%	2,116,466	78.1%
Small Business	5,714	32.2%	496,673	18.3%
Small Farm	2,076	11.7%	96,947	3.6%
TOTAL LOANS	17,741	100%	2,710,086	100%

The bank's lending activity in the Fayetteville MSA assessment area represents 29.9 percent of total 2021 and 2022 HMDA and CRA loans made in the bank's combined assessment areas by dollar amount. By comparison, the bank operates 20.6 percent of its total branches and holds 35.7 percent of total bank deposits in the assessment area. As previously discussed, the bank is a market leader in both deposit market share and lending activity; while the share of total bank HMDA and CRA loans does not match the percentage of deposits held in the assessment area, this is more reflective of the bank's continued dominant market presence in Fayetteville rather than a lack of lending activity. In 2022, the bank ranked first out of 486 lenders in HMDA originations and

second out of 118 lenders in CRA originations in the assessment area. Performance in 2021 was even better, with Arvest Bank ranking first in both HMDA and CRA originations. Therefore, the bank's level of lending reflects excellent responsiveness to credit needs in the assessment area.

Loan Distribution by Borrower's Profile

Based on all three products reviewed, with greatest weight given to HMDA lending due to the volume by both dollar and number, the overall borrower distribution of the bank's loans is considered adequate.

HMDA Lending

In 2021, the bank originated 7.5 percent of its HMDA loans to low-income borrowers, which exceeded aggregate lending levels (5.3 percent) but was below the percentage of assessment area families who are low income (20.4 percent), representing adequate performance. In moderate-income geographies, the bank originated 15.0 percent of its HMDA loans to moderate-income borrowers, which modestly exceeded the performance of peer institutions in the assessment area (13.4 percent) and was below the demographic figure (18.6 percent), reflecting good performance.

In 2022, the bank's lending to low-income borrowers in 2022 (7.3 percent) outpaced peer institutions in the assessment area (5.8 percent) but was again below the demographic figure (20.9 percent), reflecting adequate performance. Lending to moderate-income borrowers (14.1 percent) was in line with the aggregate lending level (14.4 percent) but below the demographic figure (18.1 percent) and is considered adequate. Therefore, when combining ratings across both years and both income designations, overall performance is considered adequate.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 32.5 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (40.5 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (91.8 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 53.4 percent of the bank's 2021 small business loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 90.5 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (67.8 percent) is considered good when compared to aggregate lending levels (51.9 percent) and

the demographic estimate of small businesses in the assessment area with this revenue profile (91.7 percent). Compared to 2021, a significantly smaller number of small business loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Small Farm Lending

Although the bank's performance in 2021 appears adequate, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small farm loans by borrower's profile is good. In 2021, the bank made 49.5 percent of its small farms loans to farms with annual revenues of \$1 million or less, which is in line with the aggregate lending level (51.2 percent) but well below the demographic estimate of farms in the assessment area with this revenue profile (97.7 percent).

However, additional analysis indicated that a significant portion of the bank's small farm lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small farm loans were reported with unknown revenue. Further analysis indicated that 49.5 percent of the bank's 2021 small farm loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small farm revenue criteria, this revealed that 98.9 percent of small farm loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small farm community and reflects good performance.

In 2022, the percentage of bank loans to farms with annual revenues of \$1 million or less (89.2 percent) is considered good when compared to aggregate lending levels (83.2 percent) and the demographic estimate of small farms in the assessment area with this revenue profile (97.6 percent). Compared to 2021, a significantly smaller number of small farm loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small farm loans by borrower's profile is considered good.

Geographic Distribution of Loans

As previously mentioned, the Fayetteville MSA assessment area includes seven low-income census tracts and 27 moderate-income census tracts. Overall, the bank's geographic distribution of loans in the assessment area is good.

HMDA Lending

The geographic distribution of HMDA loans is good overall. The bank's lending in low-income census tracts in 2021 (0.5 percent) equaled the peer lending performance (0.5 percent) and was in line with demographic figures (0.6 percent). The bank's 2022 HMDA lending in low-income census tracts showed improvements both in absolute terms and relative terms. HMDA loans in low-income census tracts accounted for 1.5 percent of bank HMDA loans, in line with the

aggregate performance (1.4 percent) and slightly greater than demographic data (1.2 percent), again reflecting good performance.

Arvest Bank's HMDA lending performance in moderate-income census tracts in 2021 and 2022 was considered good as well. In 2021, the bank originated 15.0 percent of its HMDA loans in moderate-income census tracts, which was in between the aggregate lending level (12.0 percent) and below the demographic figure (18.1 percent). The bank's lending levels in moderate-income census tracts in 2022 (16.0 percent) were, again, above that of peer institutions in the assessment area (14.3 percent) but below the demographic figure of 19.0 percent, reflecting good performance.

Small Business Lending

Arvest Bank originated 1.3 percent of its small business loans in low-income census tracts in 2021 and 3.4 percent in 2022. This performance was in line with aggregate lending levels and demographic figures for 2021 (1.4 percent and 1.8 percent, respectively), reflecting adequate performance. The performance in 2022 was an improvement over 2021, with bank lending matching the demographic figure (3.4 percent) and modestly exceeding aggregate performance (2.8 percent), representing good performance.

The bank's distribution of small business loans in moderate-income census tracts in 2021 (19.5 percent) exceeded that of peer institutions in the assessment area (16.5 percent) and the percentage of small businesses located in moderate-income census tracts (18.3 percent), reflecting good performance. The bank's performance in 2022 (25.7 percent) was even higher relative to the aggregate lending level (18.4 percent) and demographic figure (21.2 percent) and is considered excellent. When aggregating performance across both years and income-tract designations, the bank's overall geographic distribution of small business loans is good.

Small Farm Lending

The geographic distribution of small farm loans is good. According to assessment area demographic estimates, there were very few farms operating in low-income census tracts, representing only 0.5 percent of assessment area farms in 2021 and 2.4 percent of assessment area farms in 2022. As a result, opportunities for lending to farms in low-income census tracts were minimal. While the bank made no small farm loans in low-income census tracts in 2021 and 2022, this is considered adequate given the limited lending opportunities in those geographies. The bank's distribution of small farm loans in moderate-income census tracts reflects excellent performance in both 2021 and 2022. In both years, the bank's lending (30.3 percent in 2021 and 49.4 percent in 2022) exceeded both the aggregate lending level (29.0 percent and 47.3 percent, respectively) and the demographic figure (18.8 percent and 28.9 percent, respectively).

Lastly, no conspicuous lending gaps were noted in LMI areas based on an analysis of the dispersion of all three lending products. The bank had loan activity in all census tracts in the assessment area in both lending years of review, including all LMI census tracts.

Community Development Lending Activity

The bank is a leader in making community development loans in the Fayetteville assessment area. As detailed in the table below, the bank made 64 community development loans totaling \$377.2 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Development Loans	4	16,160	9	18,935	5	12,983	46	329,090	64	377,168

- The bank originated four community development loans with a purpose of affordable housing, totaling \$16.2 million. Two of these loans totaling \$15.1 million went toward an organization constructing an 89-unit affordable housing complex. As indicated by a community contact and assessment area housing demographics, the assessment area has a need for affordable housing options for LMI individuals.
- The bank financed nine community development loans for various community service-targeted projects, the largest being for \$7.9 million. This loan will help to fund the construction of a new facility dedicated to the free and comprehensive treatment of area LMI children that are victims of abuse.
- Arvest Bank originated 46 economic development loans throughout the review period, with a considerable number of these loans made to newly formed entities developing hospitality and commercial real estate projects that will create jobs in LMI geographies or for LMI individuals.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants in the assessment area and is often in a leadership position. In total, the bank made \$26.5 million in qualified investments and donations through a variety of channels, as detailed in the table below. The most impactful of these investments are discussed below the table.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	-	\$1.9 million	\$1.9 million
LIHTCs	\$10.0 million	\$1.3 million	\$11.3 million
Municipal/Private Bonds	\$9.7 million	\$3.5 million	\$13.2 million
Donations	\$56,691	-	\$56,691
TOTAL	\$19.8 million	\$6.7 million	\$26.5 million

- During the review period, the bank committed to invest \$10.0 million in one LIHTC project benefiting four income-restricted properties. The three completed housing complexes will include 219 units, with a fourth project under construction at the time of investment. This project funds a noted need in the area: affordable housing.
- The bank made \$9.7 million in new municipal bond investments during the current review period. These investments support several community development initiatives in the region, with the largest dollar investment (\$4.5 million) targeting improvements for a school district serving a majority of students eligible for free or reduced-price lunch service.
- The bank made five separate donations totaling \$13,296 to an organization working with area nonprofits and partner agencies supporting a majority of LMI individuals in the Fayetteville MSA.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Fayetteville MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

Accessibility of Delivery Systems

The bank operates 46 branches and 26 stand-alone ATMs throughout the assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	9	24	12	1	46
	0.0%	19.6%	52.2%	26.1%	2.2%	100%
	11.5%	15.4%	30.8%	42.3%	0.0%	100%
Census Tracts	6.1%	23.5%	45.2%	24.3%	0.9%	100%
Household Population	5.4%	22.2%	42.6%	29.1%	0.8%	100%

As shown in the table above, nine, or 19.6 percent, of the bank's branches in the assessment area are in moderate-income geographies. By comparison, 29.6 percent of geographies in the

assessment area are LMI, and 27.6 percent of households reside in LMI geographies. The bank also operates three stand-alone ATMs in low-income census tracts and four stand-alone ATMs in moderate-income census tracts. Therefore, the distribution of bank facilities approximates demographics used for comparison, and service delivery systems are reasonably accessible to geographies and individuals of different income levels in the assessment area.

Changes in Branch Locations

The bank did not open or close any branch locations in the assessment area during the review period. Therefore, changes in branch locations have not adversely affected the accessibility of the bank's service delivery systems.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. Most branches in the assessment area operate standard lobby hours from 8:00 a.m. to 5:00 p.m. on weekdays, with many branches operating extended lobby hours until 6:00 p.m. on Fridays. Of the bank's 46 branches in the assessment area, 24 operate Saturday lobby hours, including three in moderate-income census tracts. Furthermore, most branches in the assessment area operate drive-through facilities, many of which operate extended weekday hours and Saturday hours, including in the majority of LMI branches. Lastly, of the nine branches in LMI census tracts, eight have loan officers present, compared to 24 of the 37 remaining branches with loan officers present.

Community Development Services

Arvest Bank is a leader in providing community development services in the Fayetteville MSA. During this review period, bank employees provided 975 hours of community development service activities to numerous organizations, a considerable increase in service hours compared to the previous examination. These efforts largely consisted of employees providing financial or technical expertise to various community service and nonprofit organizations, as well as financial literacy training offered in various schools throughout the assessment area. The most impactful of these services are described below.

- One bank employee serves as the president of an organization that provides support for LMI individuals living with disabilities.
- One bank employee provided financial expertise to an organization by working as its treasurer. This organization looks to provide clients with permanent or transitional housing solutions, in addition to advocating for greater affordable housing development in the area, a need noted by the community contact.
- Forty-eight bank employees are involved in financial literacy training for a number of different organizations in the assessment area, including multiple public schools and after-school programs. These training sessions accounted for 172 hours of community service hours during the review period.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LITTLE ROCK ASSESSMENT AREA

Bank Structure

The bank operates 18 branches in the Little Rock MSA assessment area, representing 8.1 percent of all bank branches. The table below displays the distribution of these branches by census tract income level.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	10	3	5	0

During the review period, the bank closed two branch locations and one LPO in the assessment area and did not open any new branches. In addition to this branch network, other service delivery systems in the assessment area include one LPO location, which is in a moderate-income census tract, and one stand-alone ATM. Based on this branch network and other service delivery systems, such as online and mobile banking, the bank is well positioned to deliver financial services to nearly all of the assessment area. While the bank's online and mobile banking capabilities offer some access to its financial services to residents anywhere in the assessment area, the bank does not operate any branch locations in Perry County, which may impede its ability to fully serve that portion of the assessment area.

General Demographics

The assessment area comprises much of the Little Rock MSA, including Faulkner, Lonoke, Perry, Pulaski, and Saline counties in central Arkansas. The sole county in the Little Rock MSA that is not included in the assessment area is Grant County, located south of the city of Little Rock. The assessment area has a total population of 730,073, with over half of the assessment area population concentrated in Pulaski County (399,125), which contains the city of Little Rock. The next largest county within the assessment area by population size is Faulkner County (123,498). The Little Rock MSA assessment area is generally urban. Perry County, however, is more rural, with a population of 10,019.

The banking market in the Little Rock MSA is highly competitive, with 40 FDIC-insured depository institutions operating 288 branches. Arvest Bank ranks sixth out of these institutions, with 6.4 percent of total deposits held in the assessment area. Of the bank's total deposits, 9.9 percent are held in the Little Rock MSA assessment area. Competition for HMDA and CRA loans is similarly high. An analysis of 2022 HMDA- and CRA-reportable loans shows that 440 entities reported HMDA loan activity and 130 reported CRA loan activity in the assessment area. Of these institutions, Arvest Bank ranked second in total HMDA lending activity and ninth in CRA lending activity.

The assessment area covers a wide, diverse metropolitan area, and as such, credit needs are varied. These needs include a blend of consumer and commercial loan products. Needs identified by a community contact interview include a better dispersion of financial institution services, particularly as related to branch offices in LMI areas. In addition, the community contact noted that the assessment area would benefit from greater levels of financial education for local residents.

Income and Wealth Demographics

The following table displays the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	16	8.6%	9,763	5.5%
Moderate	41	22.0%	34,319	19.2%
Middle	80	43.0%	80,849	45.2%
Upper	47	25.3%	53,926	30.1%
Unknown	2	1.1%	0	0.0%
TOTAL	186	100%	178,867	100%

LMI census tracts comprise 30.6 percent of all assessment area census tracts, while 24.7 percent of families in the assessment area reside in LMI census tracts. The low-income census tracts are concentrated entirely in Pulaski and Faulkner counties, whereas the moderate-income census tracts are spread more evenly throughout the five assessment area counties.

Based on 2020 Census data, the median family income for the assessment area (\$72,079) exceeds the median family income for the state of Arkansas as a whole (\$62,067). More recently, the FFIEC estimated the median family income for the Little Rock MSA to be \$70,600 in 2021 and \$79,000 in 2022. The following table compares the population of assessment area families by income level to the state of Arkansas.

Family Population by Income Level				
	Assessment Area		Arkansas	
Low	41,145	23.0%	165,087	21.4%
Moderate	29,276	16.4%	136,380	17.7%
Middle	34,828	19.5%	155,142	20.2%
Upper	73,618	41.2%	313,502	40.7%
TOTAL	178,867	100%	770,111	100%

Compared against the LMI census tract data, the information in the table above illustrates that a much higher percentage of assessment area families are LMI (39.4 percent) than reside in LMI geographies (24.7 percent). The distribution of assessment area families by income level is broadly in line with statewide figures, with modest differences throughout the four categories. The poverty level in the assessment area (10.3 percent), is also near the statewide figure (11.8 percent), though poverty levels vary considerably by county in the assessment area. Poverty figures are highest in Perry County (14.2 percent) and lowest in Saline County (6.0 percent). While the median family

income level in the assessment area is significantly higher than the state overall, the percentages of assessment area families by income level are substantially similar to Arkansas state family percentages.

Housing Demographics

The following table displays housing demographics for the Little Rock assessment area and the state of Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	74.6%	36.7%	40.5%	55.1%	28.1%	16.0%
Faulkner County, Arkansas	77.1%	38.5%	45.0%	54.8%	31.8%	16.3%
Lonoke County, Arkansas	72.0%	25.1%	34.9%	50.7%	25.1%	14.2%
Perry County, Arkansas	40.2%	14.8%	24.7%	20.3%	25.9%	12.5%
Pulaski County, Arkansas	75.6%	38.8%	41.4%	58.3%	30.6%	17.2%
Saline County, Arkansas	67.2%	30.4%	31.7%	54.2%	20.4%	14.0%
Little Rock MSA	74.5%	36.6%	40.5%	54.9%	27.6%	15.9%
Arkansas	68.6%	31.4%	36.6%	51.0%	24.2%	14.9%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is less affordable in the assessment area than in the state of Arkansas as a whole, even when accounting for higher income levels in the assessment area. Within the assessment area there are significant outliers, with Perry County being the most notable. Perry County’s housing cost burden is significantly lower for renters across both income designations included in the above table, as well as being significantly lower for low-income homeowners. Additionally, as referenced previously, the entirety of low-income census tracts in the assessment area are located in Faulkner and Pulaski counties. Based on their higher housing cost burden percentages, homeownership is likely a greater challenge for residents in those census tracts.

Industry and Employment Demographics

The assessment area economy is large and diverse, supporting nearly 35,000 businesses, with small businesses reporting \$1 million or less in revenue, accounting for 91.3 percent of total businesses in the assessment area in 2022. According to BLS industry demographics, there are 341,342 paid employees in the assessment area; by number employees, the largest sectors of the assessment area economy are government (19.1 percent), health care and social assistance (15.1 percent), and retail trade (11.0 percent).

Displayed in the following table is unemployment data from the BLS (not seasonally adjusted) for the assessment area and the state of Arkansas.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	4.2%	3.1%	3.0%
Arkansas	4.0%	3.2%	3.3%

As shown in the table above, unemployment levels in both the assessment area and statewide have decreased over the three-year period shown. These decreases reflect a national trend of falling unemployment following the pandemic. Unemployment in the assessment area has been lower than the state over the previous two years where there is complete annual data. Perry County, however, has experienced higher levels of unemployment than the state during all three years, the only county of the assessment area to have done this. Saline County has experienced the lowest levels of unemployment across all three years, never exceeding its 2021 high of 3.2 percent unemployment.

Community Contact Information

Information from one community contact interview was leveraged to gain a better understanding of the assessment area's economic conditions, credit needs, and community development opportunities. This individual represented an economic development organization specializing in small business development.

The contact described the state of the Little Rock economy as healthy and growing, albeit with some areas for concern. These concerns range from early signs of consumer spending pullbacks, small businesses feeling the impacts of higher interest rates, and slight increases in the area unemployment rate. This is occurring while there has been a consistent but small population increase in the area. The economy is anchored by the University of Arkansas System's presence, a large medical facility, state government employment, and a large financial services industry. In addition, the contact commented on several different economic development organizations and small business incubators helping to facilitate growth in the area.

There is also a considerable number of financial institutions operating in the area according to the contact, leaving the area well banked. This significant number of institutions provides ample banking products in the area for the public, although there are still needs within certain niches. These needs include creative solutions for both small businesses and individual customers who do not meet traditional underwriting criteria and products aimed at first-time homebuyers. An additional area of economic concern relates to a need for greater workforce development and readiness programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LITTLE ROCK ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Little Rock MSA assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	379	6.9%	25,244	3.3%
Home Purchase	1,369	24.9%	302,549	39.5%
Multifamily Housing	20	0.4%	19,376	2.5%
Refinancing	1,106	20.1%	182,892	23.9%
Other Purpose LOC	143	2.6%	9,932	1.3%
Other Purpose Closed/Exempt	45	0.8%	5,161	0.7%
Purpose Not Applicable	0	0.0%	0	0.0%
Total HMDA	3,062	55.8%	545,154	71.2%
Small Business	2,371	43.2%	215,873	28.2%
Small Farm	58	1.1%	4,732	0.6%
TOTAL LOANS	5,491	100%	765,759	100%

The bank's lending activity in the Little Rock MSA assessment area represents 8.3 percent of total 2021 and 2022 HMDA and CRA loans made in the bank's combined assessment areas by number and 8.5 percent by dollar. This figure is in line with the share of total bank branches in the assessment area (8.1 percent) but below the share of total bank deposits held in the Little Rock MSA (9.9 percent). However, as previously noted, in 2022 the bank ranked second out of 440 lenders with HMDA lending activity in the assessment area and ninth out of 130 lenders in CRA lending activity. This demonstrates the bank's importance in helping to meet the credit needs of the assessment area. As such, lending activity levels reflect excellent responsiveness to credit needs in the assessment area.

Loan Distribution by Borrower's Profile

The bank's overall loan distribution by borrower's profile is good based on the review of HMDA and small business loans.

HMDA Lending

The bank originated 7.9 percent of its HMDA loans to low-income borrowers in 2021, which was slightly above the performance of peer institutions in the assessment area (5.2 percent) but below the percentage of assessment area families who are low income (21.2 percent), representing adequate performance. Similarly in 2022, the bank originated 7.7 percent of its HMDA loans to low-income borrowers, which was comparable to aggregate lending levels (6.4 percent) but was also below the demographic figure (23.0 percent), demonstrating adequate performance.

In 2021, the bank originated 18.0 percent of its HMDA loans to moderate-income borrowers, which was modestly above the aggregate lending level (15.4 percent) and the demographic figure (17.6 percent) and is considered good. In 2022, the bank made 19.1 percent of its HMDA loans to moderate-income borrowers as compared to 17.6 percent for other lenders in the assessment area and the demographic figure (16.4 percent), again reflecting good performance.

Therefore, overall borrower distribution performance is good, driven by good performance in the moderate-income category for both years.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 21.1 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (42.1 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (91.1 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 64.7 percent of the bank's 2021 small business loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 91.1 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (63.3 percent) is considered good when compared to aggregate lending levels (52.0 percent) and the demographic estimate of small businesses in the assessment area with this revenue profile (91.3 percent). Compared to 2021, a significantly smaller number of small business loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of

the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Geographic Distribution of Loans

Overall, the geographic distribution of loans in the assessment area is good based on HMDA and small business loan products.

HMDA Lending

The distribution of HMDA loans reflects adequate penetration of LMI geographies overall. In 2021, the bank originated 1.2 percent of its HMDA loans in low-income census tracts as compared to the aggregate lending level of 1.3 percent and the percentage of owner-occupied housing located in low-income census tracts (2.5 percent), reflecting adequate performance. Similarly, the bank's lending in low-income geographies in 2022 (3.3 percent) was in line with aggregate lending (3.5 percent) and the demographic figure (3.5 percent) and is also considered adequate.

The bank originated 11.4 percent of its HMDA loans in moderate-income geographies in 2021. This was in line with the aggregate figure (11.1 percent) but below the demographic figure (16.8 percent), representing adequate performance. This level of lending in moderate-income geographies continued into 2022 when the bank's performance (13.1 percent) was again in line with the aggregate level (13.4 percent) but below demographic data (16.4 percent), reflecting adequate performance.

Small Business Lending

In 2021, the percentage of the bank's small business loans in low-income census tracts (5.6 percent) was slightly above both aggregate lending levels (4.6 percent) and the demographic figure (4.9 percent), reflecting good performance. Similarly, the bank originated 8.0 percent of its small business loans in low-income census tracts in 2022, which was above peer lending levels (6.1 percent) and the demographic figure (7.1 percent), also reflecting good performance.

The bank's lending in moderate-income census tracts improved upon these figures in both 2021 (25.0 percent) and 2022 (25.3 percent), well exceeding both aggregate lending levels (18.5 percent and 18.7 percent, respectively) and the demographic figures (21.1 percent and 20.9 percent, respectively), reflecting excellent performance in both years. Given the increased relevance of moderate-income geographies (and businesses within those geographies) compared to low-income census tracts in the assessment area, bank performance in moderate-income census tracts carried more weight; consequently, the geographic distribution of small business loans is excellent overall.

Lastly, no conspicuous lending gaps were identified based on an analysis of the dispersion of all three loan products reviewed. The bank had loan activity in 98.1 percent of all assessment area census tracts in 2021 and in 98.0 percent of LMI census tracts. Similarly, the bank originated loans in 98.4 percent of all census tracts in the assessment area in 2022 and 98.3 percent of LMI geographies.

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Little Rock MSA assessment area. As shown in the table below, the bank made 27 community development loans totaling \$61.9 million. The most impactful of these loans are discussed after the following table.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Development Loans	-	-	4	205	1	4,540	22	57,148	27	61,893

- The largest community development loan during the review period totaled \$11.1 million and qualified for economic development. This loan is to a small business and provides the funds to renovate a commercial property, allowing a new tenant to move into the location and create new jobs in a moderate-income census tract.
- A large, \$4.5 million loan was qualified for revitalization and stabilization that was made to a community development corporation operating in the assessment area. This loan allowed the corporation to purchase the land for future economic development in the area, with the hopes of bringing businesses to the moderate-income geography.
- Three loans totaling \$180,000 were all made to the same community service organization that provides grants for victims of domestic violence in LMI geographies.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the assessment area and is occasionally in a leadership position. In total, the bank made \$27.9 million in qualified investments, grants, and donations through a variety of channels, as detailed in the table below. The most impactful of these investments are discussed below the table.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	\$4.1 million	\$10.7 million	\$14.8 million
Municipal/Private Bonds	\$2.7 million	\$10.2 million	\$12.9 million
Donations	\$170,755	-	\$170,755
TOTAL	\$7.0 million	\$20.9 million	\$27.9 million

- The bank made three new investments totaling \$4.1 million in MBS during the review period. The bank's multifamily MBS investments included funding for at least two multifamily developments in the assessment area, which are considered impactful due to the significant number of affordable housing units they support. This is on top of the 35 prior-period investments in MBS that the bank has kept in its portfolio since the previous review period, worth \$10.7 million.

- Arvest Bank made three separate investments in the same development project located within a low-income census tract that will help to revitalize and stabilize the area for a total of \$2.1 million. Prior-period investments in municipal projects included one totaling \$9.0 million benefiting schools that educate a majority of students that are eligible for free or reduced-price lunch.
- The bank made its largest donation, totaling \$20,000, to a community development corporation exclusively supporting LMI children by providing nontraditional learning experiences.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Little Rock MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

Accessibility of Delivery Systems

The following table displays the location of the bank's 18 branches in the assessment area by geography income level compared to the distribution of assessment area census tracts and households by geography income level. In addition to these full-service branch locations, the bank also operates one LPO location in the assessment area, which is in a moderate-income census tract.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	10	3	5	0	18
	0.0%	55.6%	16.7%	27.8%	0.0%	100%
Census Tracts	8.6%	22.0%	43.0%	25.3%	1.1%	100%
Household Population	6.7%	20.7%	43.8%	28.9%	0%	100%

As shown above, the bank operates no branches in low-income census tracts and 10 branches in moderate-income census tracts, representing 55.6 percent of total branches in the assessment area. This distribution is well above both the percentage of assessment area census tracts that are LMI (30.6 percent) and the household population in LMI geographies (27.4 percent). Therefore, the bank's branches and other delivery systems are readily accessible to LMI geographies and individuals throughout the assessment area.

Changes in Branch Locations

During the review period, the bank closed two branch locations and one LPO. All three of these locations were in middle-income census tracts. The bank did not open any new branches in the assessment area during the review period. Thus, with the closures occurring in areas outside of LMI geographies, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours are relatively consistent across the assessment area. All branches operate standard weekday lobby hours between 9:00 a.m. and 6:00 p.m. Seven of the ten branches located in moderate-income census tracts operate Saturday lobby hours from 9:00 a.m. to 1:00 p.m., compared to four of the eight branches in middle- and upper-income census tracts. All the bank's branches operate drive-through facilities, most of which also offer Saturday drive-through hours, including all of the moderate-income branches. Finally, lenders are nearly evenly dispersed throughout branches in the assessment area. Therefore, business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies.

Community Development Services

Arvest Bank is a leader in providing community development services in the Little Rock MSA assessment area. During the review period, bank employees provided 1,131 hours of community development services to different organizations. Bank employees provided financial literacy training at schools and served as board members providing financial/technical expertise to various community service, affordable housing, and economic development organizations. Noteworthy community service activities include the following:

- Numerous bank employees provided financial literacy training throughout the assessment area to different organizations. The combined efforts provided 174 hours of impactful community services, as financial literacy education was cited as a need in the area by the community contact.
- One bank employee sat on the board of a nonprofit organization in various roles working toward promoting and enhancing an area in need of revitalization and stabilization. This individual volunteered 37 hours of their financial expertise throughout the review period.
- An employee of the bank was the president of an organization that provides college scholarships to LMI individuals seeking to attend college within Arkansas. This person provided 22 hours of service in their role as president.

NONMETROPOLITAN ARKANSAS STATEWIDE AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA ARKANSAS ASSESSMENT AREA

Arvest Bank operates 16 branches in this assessment area, which includes the entireties of Baxter, Boone, Carroll, Conway, Johnson, Logan, Marion, Newton, Polk, Pope, Scott, and Searcy counties. During the review period, the bank did not open any branches, but it closed one branch in a middle-income census tract. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	9	56	15	0	80
	0%	11.3%	70.0%	18.8%	0.0%	100%
Family Population	0	6,901	57,709	15,130	0	79,740
	0%	8.7%	72.4%	19.0%	0.0%	100%
Household Population	0	11,574	85,867	22,290	0	119,731
	0%	9.7%	71.7%	18.6%	0.0%	100%
Business Institutions	0	1,384	6,587	2,475	0	10,446
	0%	13.2%	63.1%	23.7%	0.0%	100%
Agricultural Institutions	0	42	377	91	0	510
	0.0%	8.2%	73.9%	17.8%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	15,036	15,384	16,835	32,485	79,740
	18.9%	19.3%	21.1%	40.7%	100%
Household Population	26,597	20,761	21,628	50,745	119,731
	22.2%	17.3%	18.1%	42.4%	100%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA
ARKANSAS ASSESSMENT AREA**

LENDING TEST

Arvest Bank's overall lending performance in this assessment area is consistent with the Lending Test performance in the state of Arkansas (which is based on the full-scope review areas), as displayed in the table below. For more detailed information related to Lending Test performance, see the tables in *Appendix C*.

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Loans	Consistent
OVERALL	CONSISTENT

During the review period, the bank made 12 community development loans totaling \$41.3 million. One noteworthy loan totaling \$18.8 million financed the purchase of a strip mall by a small business, which will retain numerous permanent LMI jobs.

INVESTMENT TEST

The bank made a satisfactory level of community development investments in this assessment area; however, this performance was below statewide levels, as the bank made an excellent level of community development investments in the Arkansas full-scope review assessment areas. The bank made total investments of \$5.5 million, \$1.2 million of which were new investments made during the current review period. Additionally, the bank made 44 donations totaling \$23,866 to organizations serving this assessment area.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the service performance in the state of Arkansas (which is based on the full-scope review areas), as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, Arvest Bank employees provided 455 hours of community development services to 29 organizations throughout the assessment area.

HOT SPRINGS, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HOT SPRINGS ASSESSMENT AREA

This assessment area includes the entirety of Garland County, the one county that makes up the Hot Springs, Arkansas MSA. The bank operates five branches in this assessment area and did not open or close any branches during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	9	15	5	1	30
	0.0%	30.0%	50.0%	16.7%	3.3%	100%
Family Population	0	7,034	13,910	4,829	298	26,071
	0.0%	27.0%	53.4%	18.5%	1.1%	100%
Household Population	0	11,718	21,276	7,059	853	40,906
	0.0%	28.7%	52.0%	17.3%	2.1%	100%
Business Institutions	0	1,375	2,245	758	70	4,448
	0.0%	30.9%	50.5%	17.0%	1.6%	100%
Agricultural Institutions	0	9	30	11	0	50
	0.0%	18.0%	60.0%	22.0%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	5,381	4,672	6,076	9,942	26,071
	20.6%	17.9%	23.3%	38.1%	100%
Household Population	9,953	6,353	7,422	17,178	40,906
	24.3%	15.5%	18.1%	42.0%	100%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HOT SPRINGS
ASSESSMENT AREA**

LENDING TEST

The bank's overall lending performance in this assessment area is consistent with the Lending Test performance in the state of Arkansas (which is based on the full-scope review areas), as displayed in the table below. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix C*.

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Loans	Consistent
OVERALL	CONSISTENT

During the review period, the bank made 11 community development loans totaling \$25.6 million. Included in these totals is a noteworthy affordable housing loan for \$2.3 million, which financed the conversion of a hotel to subsidized housing for low-income individuals, creating 101 new affordable housing units in the assessment area.

INVESTMENT TEST

The bank made a satisfactory level of community development investments in this assessment area; however, this performance was below statewide levels, as the bank made an excellent level of community development investments in the Arkansas, full-scope review assessment areas. The bank made total investments of \$3.0 million, nearly all of which were new investments made during the current review period. Additionally, the bank made 16 donations totaling \$17,158 to organizations serving this assessment area.

SERVICE TEST

As displayed in the table below, the bank's Service Test performance in this assessment area is consistent with overall Arkansas statewide performance (which is based on the full-scope review areas).

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, bank employees provided 412 hours of community development service activities to 13 different organizations in the assessment area.

JONESBORO, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JONESBORO ASSESSMENT AREA

This assessment area includes the entirety of Craighead County, one of the two counties that make up the Jonesboro, Arkansas MSA. The bank operates three branches in this assessment area and opened one branch (moderate-income geography) and closed another (middle-income geography) during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	5	9	7	0	22
	4.5%	22.7%	40.9%	31.8%	0.0%	100%
Family Population	806	5,331	11,060	10,632	0	27,829
	2.9%	19.2%	39.7%	38.2%	0.0%	100%
Household Population	1,748	9,249	17,632	13,574	0	42,203
	4.1%	21.9%	41.8%	32.2%	0.0%	100%
Business Institutions	89	1,025	1,417	1,189	0	3,720
	2.4%	27.6%	38.1%	32.0%	0.0%	100%
Agricultural Institutions	1	54	121	105	0	281
	0.4%	19.2%	43.1%	37.4%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	5,771	4,423	5,435	12,200	27,829
	20.7%	15.9%	19.5%	43.8%	100%
Household Population	9,574	7,137	7,015	18,477	42,203
	22.7%	16.9%	16.6%	43.8%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JONESBORO ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in this assessment area is consistent with the bank's Lending Test performance in the state of Arkansas (which is based on the full-scope review areas), as displayed in the table below. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix C*.

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Loans	Below
OVERALL	CONSISTENT

Although the community development lending activity performance in the assessment area is below the excellent level for the state, performance is still considered satisfactory. During the review period, the bank made five community development loans totaling \$12.0 million.

INVESTMENT TEST

The bank's Investment Test performance in the Jonesboro MSA assessment area is below the overall Arkansas state investment performance but still considered satisfactory. The bank made total qualified investments of \$4.9 million in this assessment area, along with donations totaling \$63,003.

SERVICE TEST

The bank's service test performance in this assessment area exceeds that of overall Arkansas statewide performance (which is based on the full-scope review areas).

Service Test Criteria	Performance
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Exceeds
Reasonableness of Business Hours and Services	Exceeds
Community Development Services	Consistent
OVERALL	EXCEEDS

During the review period, bank employees provided 708 hours of community development service activities to 17 different organizations in the assessment area. These activities included bank employees serving as board members or providing financial assistance/technical assistance to community service organizations.

OKLAHOMA

CRA RATING FOR OKLAHOMA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Outstanding

High Satisfactory

The major factors supporting the rating for the state of Oklahoma include the following:

- The bank's lending activity levels reflect excellent responsiveness to the credit needs of the Oklahoma assessment areas.
- The distribution of loans in the Oklahoma assessment areas reflects good penetration among individuals of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the Oklahoma assessment areas.
- The bank is a leader in making community development loans throughout the Oklahoma assessment areas.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of the Oklahoma assessment areas.
- The bank makes an excellent level of qualified community development investments and grants and is often in a leadership position.
- Delivery systems are readily accessible to geographies and individuals of different income levels in the Oklahoma assessment areas. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides a relatively high level of community development services throughout the Oklahoma assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Oklahoma assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. In all assessment areas, HMDA lending received the greatest weight in the analyses, while small farm lending received the least.

The bank operates six assessment areas throughout Oklahoma located in three MSAs and three noncontiguous nonMSA portions of the state. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of performance conclusions for all of nonMSA

Oklahoma. Two of the bank’s Oklahoma areas were reviewed under full-scope procedures. When considering branch structure and loan/deposit activity, CRA performance in nonMSA Oklahoma and the Tulsa MSA carried equal weight when forming overall state conclusions.

To augment the evaluation of the full-scope review assessment areas in Oklahoma, three community contact interviews were conducted. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank’s responsiveness to these needs. Details from these interviews are included in the *Description of Institution’s Operations* sections, as applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN OKLAHOMA

The bank operates 77, or 34.5 percent, of its branches throughout the CRA assessment areas in Oklahoma. The following table gives additional detail regarding the bank’s operations within Oklahoma.

Review Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$	%	
NonMSA Oklahoma	29	37.7%	\$2,148,994	32.4%	Full scope
Tulsa MSA	24	31.2%	\$2,632,748	39.7%	Full scope
Oklahoma City MSA	19	24.7%	\$1,465,966	22.1%	Limited scope
Lawton MSA	5	6.5%	\$376,481	5.7%	Limited scope
TOTAL	77	100%	\$6,624,189	100%	2 – Full scope

As shown above, the bank’s deposits in Oklahoma total \$6.6 billion, which represents 28.8 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates three LPO locations, two in the Tulsa MSA and one in the Oklahoma City MSA, and 35 stand-alone ATMs in Oklahoma. During the review period, the bank closed four branches and opened one branch throughout Oklahoma; in light of these changes, the bank removed five counties from nonMSA assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the Lending Test in Oklahoma is rated high satisfactory. The test considers the following criteria.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Leader
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

The bank's overall level of lending reflects excellent responsiveness to the credit needs of the Oklahoma assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Review Areas	Lending Activity
NonMSA Oklahoma	Excellent
Tulsa MSA	Excellent
OVERALL	EXCELLENT

Limited-Scope Review Areas	Lending Activity
Oklahoma City MSA	Below
Lawton MSA	Consistent

Borrower and Geographic Distribution

Overall, the bank's performance by borrower's income and revenue profile is good in Oklahoma, as is displayed in the following tables.

Full-Scope Review Areas	Loan Distribution by Borrower's Profile
NonMSA Oklahoma	Good
Tulsa MSA	Good
OVERALL	GOOD

Limited-Scope Review Areas	Loan Distribution by Borrower's Profile
Oklahoma City MSA	Consistent
Lawton MSA	Consistent

As displayed in the following tables, the bank's overall geographic distribution of loans reflects adequate penetration throughout Oklahoma.

Full-Scope Review Areas	Geographic Distribution of Loans
NonMSA Oklahoma	Adequate
Tulsa MSA	Good
OVERALL	ADEQUATE

Limited-Scope Review Areas	Geographic Distribution of Loans
Oklahoma City MSA	Consistent
Lawton MSA	Consistent

Community Development Lending Activities

Overall, the bank is a leader in making community development loans in Oklahoma, as noted in the following tables.

Full-Scope Review Areas	Community Development Lending Activities
NonMSA Oklahoma	Leader
Tulsa MSA	Leader
OVERALL	LEADER

Limited-Scope Review Areas	Community Development Lending Activities
Oklahoma City MSA	Consistent
Lawton MSA	Consistent

During the review period, the bank made 73 community development loans totaling \$445.6 million throughout its Oklahoma assessment areas.

Product Innovation

The bank makes use of flexible lending practices in serving the credit needs of the Oklahoma assessment areas. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section at the beginning of this document. The bank's use of flexible and/or innovative lending products in Oklahoma is described as follows:

- *Down Payment Assistance Programs:* Arvest Bank facilitated down payment assistance to four borrowers totaling \$437,860.
- *HomeReady:* The bank originated 207 loans through the HomeReady program totaling \$27.4 million, providing flexible, long-term financing for LMI borrowers.
- *Home Possible:* This product was newly introduced to Arvest Bank customers during this examination; it provides similar benefits as the HomeReady product, while offering greater underwriting flexibility for financial institutions. There were 22 originations of this product totaling \$3.3 million during the review period, benefiting LMI individuals in Oklahoma.
- *HUD Section 184:* Specifically designed for recognized Native American tribe members, this home purchase loan product was utilized by 32 Arvest Bank customers for \$4.2 million in the state of Oklahoma.
- There were a significant number of loan originations made through various governmental loan programs, specifically 591 FHA loans (\$84.3 million), 106 RD loans (\$12.4 million), and 82 VA loans (\$14.9 million).
- Lastly, the bank originated six loans worth \$158,060 through its new internally developed product, AOF Homebuyer Advantage, in Oklahoma.

INVESTMENT TEST

The bank's Investment Test performance in Oklahoma is rated outstanding, driven by performance in the nonMSA Oklahoma area. The following table displays investment and grant activity performance in the Oklahoma areas.

Full-Scope Review Areas	Investment and Grant Activity
NonMSA Oklahoma	Excellent
Tulsa MSA	Significant Level
OVERALL	EXCELLENT

Limited-Scope Review Areas	Investment and Grant Activity
Oklahoma City MSA	Consistent
Lawton MSA	Below

As shown in the previous tables, the level of investment and grant activity was excellent in the nonMSA Oklahoma area, which carries the greatest weight toward determining the overall state rating. The following table displays the bank's total investment and grant activities. The bank's totals include two donations totaling \$15,000 that were made to two organizations providing community service activities throughout Oklahoma, which are counted at the statewide level rather than any individual assessment area. The bank's investment activities included municipal and private bonds, MBS supporting affordable housing loans for LMI individuals, and investments in LIHTC projects. Most of this investment activity was concentrated in nonMSA Oklahoma, reflecting the excellent level of investment and grant activity, while investment activity in the Lawton MSA was lower but still reflective of an adequate level of community development investments. Additional details regarding the composition of the bank's investments can be found in the *Investment Test* section for each of the respective areas.

Review Area	Investments (\$)	Donations (\$)
NonMSA Oklahoma	\$40.5 million	\$114,161
Tulsa MSA	\$13.3 million	\$116,141
Oklahoma City MSA	\$25.0 million	\$129,222
Lawton MSA	\$520,000	\$62,112
Oklahoma Statewide Area	-	\$15,000
TOTAL	\$79.3 million	\$436,635

SERVICE TEST

The bank is rated high satisfactory under the Service Test in Oklahoma, which considers the following criteria.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
OVERALL	HIGH SATISFACTORY

Accessibility of Service Delivery Systems

Service delivery systems are readily accessible to geographies and individuals of different income levels in Oklahoma, as shown below.

Full-Scope Review Areas	Accessibility of Delivery Systems
NonMSA Oklahoma	Readily Accessible
Tulsa MSA	Readily Accessible
OVERALL	READILY ACCESSIBLE

Limited-Scope Review Areas	Accessibility of Delivery Systems
Oklahoma City MSA	Below
Lawton MSA	Below

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems, particularly to LMI geographies and individuals. The tables below display the bank's performance under this criterion.

Full-Scope Review Areas	Changes in Branch Locations
NonMSA Oklahoma	Not Adversely Affected
Tulsa MSA	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Review Areas	Changes in Branch Locations
Oklahoma City MSA	Consistent
Lawton MSA	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Credit Needs

The bank's business hours and banking services do not vary in a way that inconveniences certain portions of the Oklahoma assessment areas, as shown in the following tables.

Full-Scope Review Areas	Reasonableness of Business Hours and Services
NonMSA Oklahoma	Do Not Vary in a Way That Inconveniences
Tulsa MSA	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Review Areas	Reasonableness of Business Hours and Services
Oklahoma City MSA	Consistent
Lawton MSA	Exceeds

Community Development Services

Arvest Bank provides a relatively high level of community development services in Oklahoma, as displayed in the following tables.

Full-Scope Review Areas	Community Development Services
NonMSA Oklahoma	Leader
Tulsa MSA	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Review Areas	Community Development Services
Oklahoma City MSA	Below
Lawton MSA	Consistent

During the review period, bank employees provided 1,945 hours of community development service activities to organizations throughout the bank's Oklahoma assessment areas, a decrease from the previous review period, when the bank provided 2,856 hours of community services and was a leader in providing community development services in the area. Bank employees served in numerous capacities for nonprofit agencies and community service and economic development organizations. Details of the most impactful of these activities are included in the *Community Development Services* section for each full-scope assessment area.

NONMETROPOLITAN OKLAHOMA STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMSA OKLAHOMA

Bank Structure

The bank operates 29 branches, or 13.0 percent of its total branches, in nonMSA Oklahoma. The locations of these branches by geography income level are displayed in the table below.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
3	9	14	3	0

The bank closed one branch during the review period and did not open any new branches in the combined area. In addition, the bank operates 14 stand-alone ATMs throughout the assessment areas. Based on this branch and ATM network and other service delivery systems, such as online and mobile banking, the bank is positioned to deliver financial services to substantially all the assessment area.

General Demographics

The nonMSA Oklahoma combined review area is composed of three separate, noncontiguous assessment areas (combined area). The first includes 17 contiguous counties in eastern Oklahoma, while the remaining two consist of noncontiguous Payne and Stephens counties further west. Together, these assessment areas comprise the nonMSA portions of the state surrounding or adjacent to the Tulsa, Oklahoma City, and Lawton MSAs in which the bank also operates. Given their similar demographic characteristics, economic conditions, and credit needs, these three areas are combined for analysis into a single nonMSA review area. The combined area includes 19 counties, which are listed in the table below.

NonMSA Oklahoma Combined Area Counties			
Adair	Hughes	Nowata	Pottawatomie
Cherokee	Le Flore	Okfuskee	Seminole
Craig	Mayes	Ottawa	Stephens
Delaware	McIntosh	Payne	Washington
Haskell	Muskogee	Pittsburgh	

The combined area is large and predominantly rural. The counties in the area range considerably in population size, with Payne County being the largest (81,646) and Nowata County being the smallest (9,320). The entirety of the combined area has a population of 686,107. Agricultural production is large factor in the economy throughout the area; however, counties within the area have varied concentrated industries. This includes Payne County, which hosts Oklahoma State University, a significant employer. The community contact also noted that Mayes County hosts an

industrial park with several large employers. The combined area is also diverse demographically, with a large American Indian population comprising 16.0 percent of the total population. Given its diverse population and economy, credit needs in the assessment areas are varied and include an array of consumer, commercial, and agricultural loan and deposit products. Specific needs in the area cited by the community contact include flexible underwriting standards for agricultural loans, especially for small farms.

Competition among financial institutions is relatively high in the combined area as cited by the community contact and based on the area having 62 FDIC-insured depository institutions operating 232 branches. In addition, the area also hosts numerous tribal governments, many of which offer credit products to their members, which further increases competition for financial services. Arvest Bank is the second in the combined area in terms of deposit market share (14.2 percent). Deposits held in nonMSA Oklahoma represent 9.4 percent of the bank's total deposits. Competition for loans is similarly high. An analysis of 2022 lending activity reveals that 425 entities reported HMDA lending activity and 114 entities reported CRA lending activity in the combined area. Of these, Arvest Bank ranked first in total HMDA lending activity and third in CRA lending activity.

Income and Wealth Demographics

The following table displays the distribution of census tracts by income level and the family population within those census tracts.

Combined Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	6	3.0%	1,803	1.0%
Moderate	43	21.2%	31,529	17.9%
Middle	123	60.6%	111,674	63.5%
Upper	28	13.8%	30,391	17.3%
Unknown	3	1.5%	334	0.2%
TOTAL	203	100%	175,731	100%

As shown above, the combined area includes six low- and 43 moderate-income census tracts, representing 24.2 percent of all census tracts. Comparatively, only 18.9 percent of families in the assessment areas reside in these LMI census tracts. These LMI census tracts are distributed relatively equally throughout the combined area and are not concentrated in any county or portion of the combined area. Most of the census tracts are middle income, with 26 of these being designated as distressed due to poverty. These distressed census tracts are located in a number of counties, Adair (three middle-income distressed census tracts), Hughes (three), McIntosh (six), Okfuskee (two), Payne (seven), and Seminole (five).

Based on 2020 Census data, the median family income for the combined area was \$56,947, which was lower than the median family income for all of nonMSA Oklahoma (\$58,565). More recently, the FFIEC estimates the median family income for nonMSA Oklahoma to be \$58,100 in 2021 and \$64,700 in 2022. The following table displays the distribution of combined area families by income level compared to nonMSA Oklahoma as a whole.

Family Population by Income Level				
	Combined Area		NonMSA Oklahoma	
Low	39,436	22.4%	71,469	21.6%
Moderate	31,776	18.1%	58,900	17.8%
Middle	35,181	20.0%	66,245	20.0%
Upper	69,338	39.5%	134,306	40.6%
TOTAL	175,731	100%	330,920	100%

When compared with the data in the first table in this section, a significantly higher percentage of assessment area families are LMI (40.5 percent) than reside in LMI geographies (18.9 percent). This percentage is slightly higher than the LMI family percentage for nonMSA Oklahoma as a whole (39.4 percent). Moreover, the percentage of assessment area families below the poverty level (14.1 percent) also slightly exceeds the level for nonMSA Oklahoma overall (13.5 percent). Given this data and the previously discussed income figures, the combined area population is slightly less affluent than nonMSA Oklahoma as a whole.

Housing Demographics

The following table displays housing demographics for the combined area and nonMSA Oklahoma as a whole.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Combined Area	67.8%	30.3%	38.5%	47.5%	23.6%	16.2%
Adair County, Oklahoma	52.9%	12.6%	31.6%	43.1%	22.7%	17.8%
Cherokee County, Oklahoma	63.3%	25.9%	35.5%	45.0%	25.7%	17.8%
Craig County, Oklahoma	56.5%	22.2%	32.5%	54.2%	21.1%	18.3%
Delaware County, Oklahoma	65.5%	24.1%	33.6%	53.9%	32.2%	21.9%
Haskell County, Oklahoma	64.6%	19.2%	40.7%	38.2%	25.6%	14.6%
Hughes County, Oklahoma	44.0%	11.3%	22.7%	31.7%	14.5%	11.3%
Le Flore County, Oklahoma	61.8%	26.7%	33.9%	46.9%	27.3%	16.6%
McIntosh County, Oklahoma	59.4%	50.7%	42.1%	40.6%	18.7%	14.9%
Mayes County, Oklahoma	67.7%	22.4%	31.3%	44.6%	18.4%	14.6%
Muskogee County, Oklahoma	71.9%	26.6%	41.7%	52.1%	21.2%	15.6%
Nowata County, Oklahoma	54.9%	32.1%	34.7%	49.0%	21.1%	17.9%
Okfuskee County, Oklahoma	62.6%	10.8%	32.9%	45.8%	19.0%	17.4%
Ottawa County, Oklahoma	64.1%	28.2%	34.8%	49.4%	22.9%	17.0%
Payne County, Oklahoma	83.3%	52.5%	53.0%	61.7%	37.5%	19.9%
Pittsburg County, Oklahoma	66.6%	38.0%	39.1%	44.8%	18.6%	13.0%
Pottawatomie County, Oklahoma	63.5%	24.9%	34.4%	44.7%	21.7%	14.3%
Seminole County, Oklahoma	55.8%	18.4%	29.2%	44.5%	19.2%	17.9%
Stephens County, Oklahoma	61.8%	31.1%	31.8%	49.8%	25.4%	14.4%
Washington County, Oklahoma	69.2%	22.1%	36.3%	47.6%	19.0%	13.4%
NonMSA Oklahoma	65.0%	27.9%	34.8%	46.6%	21.0%	14.8%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the preceding table, homeownership is less affordable in the assessment areas than in the entirety of nonMSA Oklahoma, although there are considerable divergences in the housing burden among LMI individuals across this broad geographic area. Generally, it is likelier for an LMI individual in the combined area to be housing cost burdened compared to an LMI individual elsewhere in nonMSA Oklahoma, as demonstrated by the cost burden for all renters (38.5 percent) in the combined area and for all homeowners (16.2 percent) compared to the broader statewide nonMSA region (34.8 percent and 14.8 percent, respectively). This statement does not hold for all counties within the combined area, as Hughes County, among others, is much less cost prohibitive for both renters and homeowners. Conversely, Payne County, where one of the bank's low-income census tract branches is located, is the county with the highest percentage individuals being cost burdened, potentially impacting the bank's ability to originate HMDA loans to low-income borrowers or in low-income geographies.

Industry and Employment Demographics

The combined area economy is characterized by its small business and small farm sectors; in 2022, demographic estimates indicated that 90.5 percent of businesses and 98.5 percent of farms had annual revenues of \$1 million or less. Of the 218,754 paid employees in the assessment areas, the largest sectors of the economy are government (26.9 percent), retail trade (12.9 percent), and health care and social assistance (9.8 percent). Additionally, according to 2022 Dun & Bradstreet data there were a total of 1,018 farms operating throughout the combined area.

The following table displays unemployment data from the BLS (not seasonally adjusted) for the assessment areas and nonMSA Oklahoma as a whole.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	4.3%	3.4%	3.6%
NonMSA Oklahoma	4.0%	3.2%	3.4%

As shown above, unemployment levels in the combined area were higher than nonMSA statewide levels during the review period. Both areas of comparison followed the same pattern, with significant decreases in unemployment from 2021 to 2022 followed by modest increases over 2023. Of note, several counties in the combined area experienced consistently lower unemployment levels than the combined area and nonMSA state average, specifically Nowata, Ottawa, and Payne counties.

Community Contact Information

For the nonMSA Oklahoma combined area, one community contact interview was conducted. Given that the assessment areas encompass a broad portion of the state, this community contact represents an organization that serves a large regional area. As a result, their commentary captures a considerable amount of the overall economic conditions and credit needs of the assessment areas. This individual specializes in the broader northeastern Oklahoma agricultural economy.

The broader economy in northeastern Oklahoma was described as experiencing some growth, while contending with higher levels of inflation and interest rates. Assessment area concerns emphasized include a car-dependent area with long commutes, with area residents sensitive to increases in the cost of gasoline. Within the local agricultural community, area crop production has experienced solid growth in the past few years, although these individuals are bracing for a downturn as higher input costs are expected in the near future. Conversely, livestock farmers have experienced economic difficulty of late but are optimistic in the near term due to rising prices and yields. Beyond agriculture, the main industries in the area cited by the contact include those mentioned above, as well as manufacturing, construction, and tribal employment.

The contact stated that the banking environment in the area is very competitive. There is a mix of larger regional banks alongside local community banks, with a significant number of communities across the area relying on these traditional smaller financial institutions for their credit needs. Given this high level of competition in the area for customers, the contact felt that most credit needs in the area were being met and that the area financial institutions are beneficial to members of the broader communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMSA OKLAHOMA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the nonMSA Oklahoma combined area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the combined area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	332	4.3%	20,093	2.8%
Home Purchase	1,466	19.2%	240,294	33.7%
Multifamily Housing	23	0.3%	13,457	1.9%
Refinancing	1,082	14.2%	141,863	19.9%
Other Purpose LOC	59	0.8%	4,096	0.6%
Other Purpose Closed/Exempt	71	0.9%	5,980	0.8%
Purpose Not Applicable	2	0.0%	57	0.0%
Total HMDA	3,035	39.7%	425,840	59.7%
Small Business	2,311	30.3%	169,196	23.7%
Small Farm	2,291	30.0%	118,802	16.6%
TOTAL LOANS	7,637	100%	713,838	100%

Of the bank's total HMDA and CRA loans made in 2021 and 2022, 11.6 percent were made in nonMSA Oklahoma by number and 7.9 percent by dollar. The percentage of total bank deposits held in the combined area (9.4 percent) is between these data points, and the percentage of branches is above both (12.6 percent). However, as mentioned above, Arvest Bank ranks first out of 425 institutions that reported HMDA lending activity in the combined area and third out of 114 institutions with CRA lending activity in 2022. This demonstrates the bank's prominent role in meeting the credit needs of nonMSA Oklahoma assessment areas. Therefore, the bank's lending activity levels reflect excellent responsiveness to credit needs in the combined area.

Loan Distribution by Borrower's Profile

The overall borrower distribution of loans in nonMSA Oklahoma is good. HMDA lending performance receives primary consideration toward overall conclusions, with small business and small farm lending weighted equally.

HMDA Lending

The distribution of HMDA loans by borrower's income profile reflects good performance overall. In 2021, the bank originated 6.5 percent of its HMDA loans to low-income borrowers and 16.8 percent to moderate-income borrowers, exceeding peer institutions in the assessment areas who made 4.1 percent of HMDA loans to low-income borrowers and 12.1 percent to moderate-income borrowers.

The performance to low-income borrowers was still significantly below the demographic figure (22.4 percent), however, representing adequate performance. Demographic figures for moderate-income borrowers (17.9 percent) are much closer to bank performance, and this is considered excellent performance to moderate-income borrowers.

In 2022, lending to low-income borrowers represented 8.3 percent of the bank's total HMDA loans in the assessment areas. This performance, similarly, was above aggregate lending performance (5.1 percent) but well below the demographic figure (22.4 percent), reflecting adequate performance. The bank's lending to moderate-income borrowers (17.2 percent), however, exceeded aggregate lending levels (13.9 percent) and was in line the demographic figure (18.1 percent), reflecting good performance.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 34.3 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (43.9 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (90.6 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 56.8 percent of the bank's 2021 small business loans in the combined area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 93.0 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (74.1 percent) is considered good when compared to aggregate lending levels (60.9 percent) and the demographic estimate of small businesses in the assessment areas with this revenue profile

(90.5 percent). Compared to 2021, a significantly smaller number of small business loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Small Farm Lending

Although the bank's performance in 2021 appears adequate, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small farm loans by borrower's profile is good. In 2021, the bank made 76.6 percent of its small farms loans to farms with annual revenues of \$1 million or less, which is above the aggregate lending level (51.2 percent) but well below the demographic estimate of farms in the assessment area with this revenue profile (98.5 percent).

However, additional analysis indicated that a significant portion of the bank's small farm lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small farm loans were reported with unknown revenue. Further analysis indicated that 46.2 percent of the bank's 2021 small farm loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small farm revenue criteria, this revealed that 98.8 percent of small farm loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small farm community and reflects good performance.

In 2022, the percentage of bank loans to farms with annual revenues of \$1 million or less (84.3 percent) is considered adequate when compared to aggregate lending levels (83.2 percent) and the demographic estimate of small farms in the assessment area with this revenue profile (98.5 percent). Compared to 2021, a significantly smaller number of small farm loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small farm loans by borrower's profile is considered good.

Geographic Distribution of Loans

Based on performance for all three products reviewed, the bank's overall geographic distribution of loans in nonMSA Oklahoma is adequate, with HMDA lending carrying the greatest weight.

HMDA Lending

The geographic distribution of HMDA loans reflects an adequate dispersion to geographies of different income levels. The bank originated 0.3 percent of its HMDA loans in low-income geographies in 2021, which is considered adequate when compared to aggregate lending levels (0.4 percent) and the percentage of owner-occupied housing units in low-income geographies (0.7 percent). Lending in moderate-income geographies, representing 13.4 percent of the bank's HMDA loans in 2021, was above aggregate lending performance (13.0 percent) and slightly below the demographic figure (15.9 percent), and is considered good performance.

In 2022, the bank originated 0.2 percent of its HMDA loans in low-income census tracts as compared to 0.6 percent for both aggregate lenders and the demographic figure in the combined area, representing adequate performance. The bank's performance improved when lending in moderate-income geographies (14.3 percent) increased to match that of peer institutions (14.3 percent), but it remained slightly below the demographic figure (15.6 percent). Therefore, the bank's lending performance in moderate-income geographies is considered adequate.

Small Business Lending

Overall, the geographic distribution of small business loans is adequate. In 2021, the bank originated 3.7 percent of its small business loans in low-income census tracts. This performance closely tracked the peer performance of 3.8 percent in low-income census tracts, was slightly below the demographic figure of 4.9 percent, and is considered adequate. Small business loans in moderate-income census tracts increased to 17.8 percent, which is above aggregate performance (16.4 percent) and comparable to the demographic figure (20.3 percent), representing good performance.

In 2022, the bank originated a slightly lower percentage of small business loans in low-income census tracts (2.0 percent), though both aggregate performance (2.8 percent) and the demographic figure (4.5 percent) decreased year over year as well; this reflects adequate performance. The bank's percentage of lending in moderate-income geographies (17.4 percent) only marginally exceeds the aggregate lending level (16.9 percent), and it's below the demographic figure (22.5 percent), reflecting adequate performance.

Small Farm Lending

The distribution of small farm loans is considered good overall. The bank made only one small farm loan in a low-income census tract in 2021 and zero in 2022, representing 0.1 percent of its small farm loans in 2021. However, this is not significantly below either the demographic or aggregate performance in either year. Demographic figures in 2021 and 2022 are 0.5 percent and 0.4 percent, respectively. Aggregate performance is lesser still, 0.1 percent in 2021 and 2022. Therefore, the bank's low levels of small farm loans in low-income census tracts is reflective of the limited lending opportunities in these areas; consequently, this performance in low-income census tracts is considered adequate.

Given the limited opportunities for small farm lending in low-income geographies, greater emphasis is placed on lending performance in moderate-income geographies. In 2021, the bank originated 14.2 percent of its small farm loans in moderate-income census tracts, which exceeds but is comparable to the aggregate figure of 10.8 percent and the 11.6 percent of total assessment area farms located in moderate-income census tracts. The bank's performance in 2022 (11.4 percent) exceeded the aggregate lending level (10.4 percent) and was slightly below demographic (13.3 percent) comparison data. This performance reflects good geographic distribution for both years of data.

Lastly, no conspicuous lending gaps were identified based on an analysis of the dispersion of all three loan products. The bank had loan activity in 95.5 percent of all assessment area census tracts in 2021 and in 90.9 percent of LMI census tracts. In 2022, the bank originated loans in 93.1 percent of all census tracts in the combined area and 83.7 percent of LMI geographies.

Community Development Lending Activity

Arvest Bank is a leader in making community development loans in nonMSA Oklahoma. As shown in the table below, the bank made 18 community development loans totaling \$94.4 million. The most impactful of these loans are discussed below the following table.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Development Loans	5	24,023	5	41,500	1	1,259	7	27,664	18	94,445

- The bank made three community development loans qualified for affordable housing totaling \$10.6 million, all to the same entity, which financed the construction of an affordable multifamily housing complex in a low-income census tract. These multifamily units offer affordable rental rates, are occupied exclusively by LMI renters, and are eligible for LIHTCs.
- Another affordable housing loan was made for nearly \$9 million that provided for the acquisition of nine multifamily affordable housing properties by a newly created entity. These properties all accept HUD housing vouchers, which assist low-income families, and are contractually obligated to continue accepting these vouchers until at least 2040.
- The bank made four loans totaling \$41.0 million to the same organization operating mental health facilities in nonMSA Oklahoma that serve a majority of LMI patients. These loans provide not only a revolving LOC that helps fund general expenses but will also be used to construct a new facility in a low-income census tract. Additionally, most of the already existing facilities of the organization are also located in LMI census tracts, providing services and employment opportunities in these areas.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants in the assessment areas and is often in a leadership position. In total, the bank made \$40.6 million in qualified investments and donations through a variety of channels, as detailed in the table below. The most impactful of these investments are discussed below the table.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	-	\$2.4 million	\$2.4 million
LIHTCs/NMTCs	\$18.6 million	\$1.7 million	\$20.3 million
Municipal/Private Bonds	-	\$17.8 million	\$17.8 million
Donations	\$114,411	-	\$114,411
TOTAL	\$18.7 million	\$21.9 million	\$40.6 million

- The bank invested in four new LIHTCs during the review period, totaling \$18.6 million. Three of these investments were made with the same entity and total \$8.6 million, while the remaining \$10.0 million investment is with a separate LIHTC providing affordable housing for LMI individuals within the combined area.
- The bank maintains investments in two municipal bonds that support two assessment area county school systems that total \$17.8 million. These schools educate a majority of students that are eligible to receive free or reduced-price school lunches.
- The bank made two large-dollar donations totaling \$8,600 to an organization that provides the vast majority of its services to low-income individuals, specializing in education, housing, financial stability, and health services.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the nonMSA Oklahoma area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

Accessibility of Delivery Systems

The bank operates 28 branches and 14 stand-alone ATMs throughout the assessment areas. The following table displays the location of the bank's branches by geography income level compared to the distribution of combined area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	3	9	14	3	0	29
	10.3%	31.0%	48.3%	10.3%	0.0%	100%
	0.0%	28.6%	64.3%	7.1%	0.0%	100%
Census Tracts	3.0%	21.2%	60.6%	13.8%	1.5%	100%
Household Population	1.8%	19.3%	62.5%	16.0%	0.5%	100%

The bank operates 12, or 41.3 percent, of its total branches in the combined area in LMI census tracts, as well as four (28.6 percent) of its stand-alone ATMs. Both figures exceed the percentage of assessment area census tracts that are LMI (24.2 percent) and the household population within those census tracts (21.1 percent). Therefore, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels in nonMSA Oklahoma, particularly LMI geographies and individuals.

Changes in Branch Locations

The bank closed one branch during the review period, which was in a middle-income census tract. Therefore, changes in branch locations have not adversely affected the accessibility of the bank's service delivery systems, particularly to LMI geographies or individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours do not vary in a way that inconveniences any portions of the population or assessment areas, particularly the LMI geographies or individuals. Five of the 29 branch locations in the combined area are drive-through only, two of which are in moderate-income census tracts and two are in middle-income census tracts. The vast majority of branch locations operate weekday lobby hours from 9:00 a.m. to 5:00 p.m., Monday through Thursday, with nine of ten LMI locations offering extended lobby hours on Fridays. This compares to 10 of the bank's 14 middle- and upper-income branches offering extended Friday lobby hours. Of the 24 full-service branch locations, 20 operate Saturday lobby hours, including nine of the ten full-service branches in LMI census tracts. Drive-through facilities are offered at nearly all branch locations, most of which also operate Saturday drive-through hours. Lastly, lenders are just as likely to be available in the LMI geographies as middle- and upper-income geographies, with eight of ten LMI branches having lenders present, compared to ten lenders present in the 14 middle- and upper-income branches.

Community Development Services

Arvest Bank is a leader in providing community development services in nonMSA Oklahoma. During the review period, bank employees provided 858 hours of community development service activities to various organizations operating throughout the assessment areas. Bank employees served as board members providing their financial expertise to a variety of organizations across the combined area specializing in community services, economic development, and affordable housing. Noteworthy service activities include the following:

- Two bank employees provided 28 hours of service as trustees for an organization specializing in the revitalization of an LMI area also located in a HUD-designated Opportunity Zone.
- One bank employee provided their financial expertise as the president of a public school board over a two-year period, dedicating 75 hours of their time. This school system provided education for a majority of students eligible for free or reduced-price lunch services.
- Eight employees taught nearly 25 hours of financial literacy courses at a variety of schools and community service organizations throughout the review period.

TULSA, OKLAHOMA MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TULSA ASSESSMENT AREA

Bank Structure

The bank operates 24 branches in the Tulsa MSA assessment area, representing 10.8 percent of the bank's total branches. The locations of these branches by geography income level are displayed in the table below.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
2	8	7	7	0

During the review period, the bank opened one branch in the assessment area. The bank also operates two LPOs and six stand-alone ATMs in the assessment area. The bank's service delivery systems in the assessment area are primarily concentrated in the city of Tulsa. The bank does not operate any branches in Pawnee, Osage, or Rogers counties. While the bank's alternative service delivery systems, such as online and mobile banking, offer some access to the bank's services without a physical branch presence, the bank may have some difficulty in fully serving portions of the assessment area. However, as most of the assessment area's population is also concentrated in the area where the bank's branches are located, the bank is well positioned to deliver financial services to the majority of the assessment area's overall population, including the majority of LMI individuals and geographies.

General Demographics

The assessment area comprises the entirety of the Tulsa MSA, including Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, and Wagoner counties. Most of the assessment area's 1,015,331 residents live in Tulsa County (669,279), where the city of Tulsa is located. The six other counties in the assessment area range in population from 15,553 (Pawnee County) to 95,240 (Rogers County). The assessment area also includes an American Indian reservation located in Osage County.

The assessment area hosts many financial institutions, with 60 FDIC-insured depository institutions operating 274 branches throughout the assessment area. Arvest Bank ranks second out of these institutions, with 7.4 percent of the total deposit market share. Deposits held in the Tulsa MSA represent 11.5 percent of the bank's total deposits. While 60 financial institutions operate a branch location in the assessment area, far more reported lending activity within the Tulsa MSA. An analysis of 2022 HMDA and CRA lending activity shows that 492 entities reported HMDA lending activity and 127 reported CRA lending activity in the assessment area. Arvest Bank ranked first out of these institutions with HMDA lending activity and eighth out of those with CRA lending activity.

The assessment area is geographically large and demographically diverse, and the credit needs are varied. These needs include a typical blend of consumer, commercial, and agricultural loan products, as well as, according to community contacts, a particular need for operational businesses loans and affordable residential real estate loan products.

Income and Wealth Demographics

The following table displays the distribution of assessment area census tracts by income level alongside the family population that resides in those census tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	16	5.1%	11,228	4.5%
Moderate	93	29.7%	67,089	26.6%
Middle	106	33.9%	88,606	35.2%
Upper	97	31.0%	84,698	33.6%
Unknown	1	0.3%	135	0.1%
TOTAL	313	100%	251,756	100%

As shown above, 34.8 percent of census tracts in the assessment area are designated as LMI, and 31.1 percent of families in the assessment area reside in LMI census tracts. Of the LMI census tracts in the assessment area, a significant portion are located in Tulsa County, which contains the city of Tulsa, and the remaining LMI census tracts are divided throughout the remaining counties in the MSA. According to 2020 Census data, the median family income for the assessment area (\$72,239) was higher than the median family income for the state of Oklahoma (\$67,511). More recently, the FFIEC estimates the median family income for the Tulsa MSA to be \$73,000 in 2021 and \$81,300 in 2022. The following table displays the income levels of families in the assessment area compared to the state of Oklahoma.

Family Population by Income Level				
	Assessment Area		Oklahoma	
Low	54,015	21.5%	208,781	21.4%
Moderate	44,478	17.7%	172,430	17.7%
Middle	49,662	19.7%	196,188	20.1%
Upper	103,601	41.2%	397,808	40.8%
TOTAL	251,756	100%	975,201	100%

Income characteristics for families in the assessment area are nearly identical to the state of Oklahoma as a whole, as shown in the table above. When compared with the data in the previous table in this section, a higher percentage of families in the assessment area are LMI (39.2 percent) than reside in LMI geographies (31.1 percent). While the percentage of families in the assessment area that are LMI is in line with the state of Oklahoma, poverty levels in the assessment area (10.4 percent) are lower than statewide figures (11.3 percent). Therefore, when considering median family incomes, as well as the poverty levels, of the assessment area relative to the state, the assessment area is slightly more affluent.

Housing Demographics

The following table displays housing demographics for the assessment area and Oklahoma as a whole.

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

Based on the data in the table above, homeownership is similarly affordable in the assessment area compared to the state of Oklahoma as a whole, when accounting for higher income levels in the assessment area. Disparities exist within the assessment area counties, with Tulsa County being the likeliest area to cost burden renters or homeowners, whereas Creek County is the least likely county for LMI renters or homeowners to be cost burdened.

Industry and Employment Demographics

The assessment area economy is large and diverse. BLS industry demographics indicate that there are 440,260 paid employees in the assessment area, with the largest job sectors in terms of paid employees being health care and social assistance (13.8 percent), government (12.4 percent), and manufacturing (11.3 percent). The assessment area also includes a considerable small business sector, with demographic estimates indicating that 91.1 percent of businesses and 98.8 percent of farms had annual revenues of \$1 million or less. The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area compared to the state of Oklahoma.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	4.2%	3.2%	3.2%
Oklahoma	4.0%	3.1%	3.2%

As shown in the preceding table, unemployment levels in the assessment area were generally in line with the statewide levels during the review period, with the small gap between the two decreasing steadily during the three years.

Community Contact Information

Two community contact interviews were referenced to obtain information regarding the economic and demographic conditions, as well as credit and community development needs in the assessment area. These two individuals represent separate economic development agencies, with areas of expertise particular to different geographic areas within the broader MSA.

The overall economy of the Tulsa MSA was described as growing, with the primary drivers of this attributed to population growth and sufficient access to capital, albeit with certain areas within the city of Tulsa in need of greater financial resources. The contact noted that the growth is mainly organic, without any new large employers having entered the area or any sizeable employers having left or laid off significant members of the workforce. According to contacts, there are a number of organizations operating in the area working on revitalizing the pockets of economically depressed areas, creating opportunities for community development participation for local financial institutions.

Affordable housing is a significant need in the area according to the interviews. One interviewee stated that a lack of public housing is the most pressing concern in the area. This individual believed that local financial institutions were proactive, willing to work with first-time homebuyers, and, in general, were meeting the needs of the local community, while indicating further opportunities for banks to be more creative in helping those who are unable to attain homeownership.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Tulsa MSA assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	548	7.7%	45,166	4.0%
Home Purchase	1,824	25.6%	454,414	40.6%
Multifamily Housing	17	0.2%	44,792	4.0%
Refinancing	1,536	21.6%	289,932	25.9%
Other Purpose LOC	175	2.5%	14,646	1.3%
Other Purpose Closed/Exempt	95	1.3%	12,100	1.1%
Purpose Not Applicable	0	0.0%	0	0.0%
Total HMDA	4,195	59.0%	861,050	76.9%
Small Business	2,652	37.3%	237,723	21.2%
Small Farm	266	3.7%	21,611	1.9%
TOTAL LOANS	7,113	100%	1,120,384	100%

The bank's combined HMDA and CRA lending activity in the Tulsa MSA represents 10.8 percent by number and 12.4 percent by dollar of its total loan activity across all assessment areas. These lending levels align with the percentage of total bank branches in the assessment area (10.8 percent) and the percentage of total bank deposits held in the assessment area (11.5 percent). Additional consideration was given to competitive factors and the bank's overall role in meeting the consumer and business credit needs of the assessment area. As previously mentioned, Arvest Bank ranks first out of 492 lenders with HMDA lending activity in the assessment area and eighth out of 127 with CRA lending activity. These factors demonstrate that the bank plays an important role in meeting the credit needs of the assessment area despite considerable lending competition. Therefore, the bank's lending activity in the assessment area is considered excellent.

Loan Distribution by Borrower's Profile

Based on all three loan products reviewed, the bank's distribution of loans by borrower's income/revenue profile in the Tulsa MSA is considered good.

HMDA Lending

The bank's record of making HMDA loans to borrowers of different income levels is considered good overall. The bank originated 7.7 percent of its total HMDA loans to low-income borrowers in 2021. This was above peer lenders in the assessment area (5.6 percent) but was well below the percentage of assessment area families who are low income (21.5 percent); therefore, performance to low-income borrowers is considered adequate. Loans to moderate-income borrowers represented 16.7 percent of the bank's total HMDA lending in the assessment area in 2021, which was in line with both the aggregate lending level (16.0 percent) and the demographic figure (17.7 percent). Given the heightened competition, the bank's branching footprint being heavily skewed toward the least affordable county in the assessment area, and the lack of affordable housing cited by community contacts, this performance to moderate-income borrowers is considered good.

In 2022, the bank made 7.2 percent of its HMDA loans to low-income borrowers and 18.8 percent to moderate-income borrowers. The bank's performance to low-income borrowers was similar to peer performance (6.8 percent) but significantly trailed the demographic figure (21.5 percent) and is considered adequate. Lending performance to moderate-income borrowers was just above both the peer performance (17.6 percent) and the demographic figure (17.7 percent) and is considered good.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 22.3 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (43.2 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (91.2 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 64.2 percent of the bank's 2021 small business loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 90.3 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (63.0 percent) is considered good when compared to aggregate lending levels (53.3 percent) and the demographic estimate of small businesses in the assessment area with this revenue profile (91.1 percent). Compared to 2021, a significantly smaller number of small business loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Small Farm Lending

Although the bank's performance in 2021 appears adequate, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small farm loans by borrower's profile is good. In 2021, the bank made 59.4 percent of its small farms loans to farms with annual revenues of \$1 million or less, which is below both the aggregate lending level (68.0 percent) and the demographic estimate of farms in the assessment area with this revenue profile (98.7 percent).

However, additional analysis indicated that a significant portion of the bank's small farm lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small farm loans were reported with unknown revenue. Further analysis indicated that 37.5 percent of the bank's 2021 small farm loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small farm revenue criteria, this revealed that 93.3 percent of small farm loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small farm community and reflects good performance.

In 2022, the percentage of bank loans to farms with annual revenues of \$1 million or less (88.7 percent) is considered good when compared to aggregate lending levels (77.2 percent) and the demographic estimate of small farms in the assessment area with this revenue profile (98.8 percent). Compared to 2021, a significantly smaller number of small farm loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small farm loans by borrower's profile is considered good.

Geographic Distribution of Loans

The overall geographic distribution of loans in the Tulsa MSA is good.

HMDA Lending

The bank's HMDA lending reflects an adequate penetration of geographies of different income levels overall. The bank originated 1.1 percent of its HMDA loans in low-income census tracts in 2021. This compared to peer lenders originating 0.8 percent of loans in low-income census tracts and the demographic figure of 2.7 percent, representing adequate performance. Similarly, performance in moderate-income census tracts (12.1 percent) was in line with aggregate data (12.7 percent) while being below the demographic figure (19.4 percent) and is considered adequate.

The bank originated 1.5 percent of its HMDA loans in low-income census tracts in 2022, meeting the aggregate lending level (1.5 percent) but not reaching the demographic figure (2.9 percent), and is considered adequate performance. Similarly, the bank's lending in moderate-income census tracts in 2022 (18.4 percent) was in line with peer institutions in the assessment area (18.6 percent) but below the demographic figure (22.7 percent) and likewise it is considered adequate.

Small Business Lending

The geographic distribution of small business loans is good overall. In 2021, the bank originated 3.2 percent of its small business loans in low-income census tracts, which was above the performance of peer institutions in the assessment area (2.7 percent) and in line with the demographic figure (3.1 percent), reflecting good performance. The bank's lending in moderate-income census tracts (22.4 percent) is also above peer performance (19.9 percent) and in line with the percentage of assessment area businesses located in moderate-income census tracts (22.7 percent). This also reflects good performance. In 2022, the bank originated 6.4 percent of its small business lending in low-income census tracts, which exceeded both the aggregate lending level (3.4 percent) and the demographic figure (3.9 percent), reflecting excellent performance. The bank's lending in moderate-income census tracts was similar to 2021 and is also considered good, as the bank's performance (25.7 percent) exceeded peer performance levels (22.4 percent) and was near the demographic figure (26.2 percent).

Small Farm Lending

Overall, the geographic distribution of small farm loans is good. Opportunities for lending in the low-income census tracts in 2021 were extremely limited, as demonstrated by the aggregate performance level of 0 percent. Therefore, while the demographic figure was 1.1 percent, the bank's lack of small farm loans in low-income census tracts in 2021 is considered adequate. Performance improved in the moderate-income census tracts, with the bank originating 10.6 percent of its small farm loans in these areas. This was greater than the aggregate lending level (7.7 percent) and near the percentage of small farms located in moderate-income census tracts (12.8 percent), reflecting good performance.

Of the bank's total small farm loans in 2022, 5.7 percent were made in low-income census tracts. This performance was significantly higher than both the aggregate lending level in low-income census tracts (1.0 percent) and the demographic figure of 1.1 percent, reflecting excellent performance. In moderate-income census tracts, the bank's performance (16.0 percent) dipped relative to the aggregate lending level (17.7 percent) and the demographic figure (16.5 percent), reflecting adequate performance.

Lastly, no conspicuous lending gaps were identified based on an analysis of the dispersion of all three loan products. The bank had loan activity in 99.6 percent of all assessment area census tracts in 2021 and in 98.9 percent of LMI census tracts. In 2022, the bank originated loans in 97.4 percent of all census tracts in the assessment area and 93.6 percent of LMI geographies.

Community Development Lending Activity

The bank is a leader in making community development loans in the Tulsa MSA assessment area. As shown in the table below, the bank made 23 community development loans totaling \$144.1 million. The most impactful of these loans are discussed below the following table.

Community Development Lending									
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	# \$(000s)
Community Development Loans	-	-	-	-	1	4,746	22	139,358	23 144,104

- One of the bank's largest community development loans for \$33.8 million was qualified for economic development, as it was made to a small business constructing a 264-unit apartment complex located in a moderate-income geography that is also a HUD-designated Opportunity Zone. This complex will create permanent LMI jobs for local residents.
- The bank made a \$4.7 million loan to finance the purchase and rehabilitation of an apartment complex that is located in a low-income neighborhood that the city of Tulsa has targeted for redevelopment.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments and grants in the assessment area and is often in a leadership position. In total, the bank made \$13.4 million in qualified investments and donations through a variety of channels, as detailed in the table below. The most impactful of these investments are discussed below the table.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	-	\$5.7 million	\$5.7 million
LIHTCs/NMTCs	\$7.6 million	-	\$7.6 million
Donations	\$116,141	-	\$116,141
TOTAL	\$7.7 million	\$5.7 million	\$13.4 million

- Arvest Bank made one investment in a LIHTC in the Tulsa MSA for \$7.6 million dollars for an affordable housing complex that will solely provide housing for individuals in the area who make 50 percent or less of the area median income, with additional provisions that the rent will also be capped at 30 percent of those individuals' income. Affordable housing is a need in the area according to the community contacts, making this investment especially impactful.
- The bank had 42 outstanding prior-period investments in MBS in the assessment area totaling \$5.7 million dollars, supporting affordable housing. As referenced above, this is especially important in the area due to the lack of affordable housing.
- Arvest Bank made five donations totaling \$56,750 to a local organization that provides community services to primarily LMI individuals in the assessment area.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Tulsa MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates 24, or 10.8 percent, of its 223 branches in the Tulsa MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	2	8	7	7	0	24
	8.3%	33.3%	29.2%	29.2%	0.0%	100%
	0.0%	33.3%	50.0%	16.7%	0.0%	100%
Census Tracts	5.1%	29.7%	33.9%	31.0%	0.3%	100%
Household Population	5.2%	29.0%	35.1%	30.5%	0.2%	100%

As shown above, the bank's branches in LMI census tracts represent 41.6 percent of the bank's total branches in the assessment area. This exceeds the combined percentage of assessment area census tracts that are LMI (34.8 percent) and exceeds the household population in LMI census tracts (34.2 percent). In addition, the bank operates two stand-alone ATMs throughout the LMI portions of the assessment area. The bank also operates two LPOs in the assessment area, although

both of these are located in middle-income census tracts. Based on the distribution of these services as well as the availability of alternative delivery systems, such as online and mobile banking, the bank's service delivery systems are readily accessible to geographies and individuals of different income levels in the Tulsa MSA.

Changes in Branch Locations

During the review period, the bank opened one branch in an upper-income census tract and did not close any branches. Therefore, the bank's overall record of opening and closing branches in the Tulsa MSA has not adversely affected the accessibility of its service delivery systems.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services offered are fairly consistent throughout the assessment area. Nearly all of the bank's branches in the Tulsa MSA operate weekday lobby hours from 9:00 a.m. to 5:00 p.m., with an extended hour of lobby operations on Friday. Similarly, nearly all branches operate Saturday lobby hours from 9:00 a.m. to 1:00 p.m. These branches also all have drive-through operations, which are open during the weekdays and on Saturdays. One area of slight variance is in the number of lenders present at LMI branches compared to middle- and upper-income branches. Lenders are located at three of the ten LMI branches compared to eight of the 14 middle- and upper-income branches. Overall, however, business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, Arvest Bank employees provided 613 hours of community development service activities to different organizations throughout the Tulsa MSA. Bank employees provided their financial expertise to a variety of organizations across the assessment area specializing in community services, economic development, and affordable housing. Noteworthy service activities include the following:

- In addition to making monetary donations to a local nonprofit serving the needs of the LMI population, four employees also volunteered a total of 61 hours to the organization. Three of these employees acted in leadership positions for the organization, serving as board members or sitting on various committees.
- Four bank employees provided their financial expertise to an organization that specializes in affordable housing, a need in the area, volunteering over 21 hours.

OKLAHOMA CITY, OKLAHOMA MSA
(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE OKLAHOMA CITY ASSESSMENT AREA

This assessment area includes the entirety of seven counties that make up the Oklahoma City, Oklahoma MSA: Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma. The bank operates 19 branches in this assessment area. The bank closed one branch during the review period and did not open any branches. This branch was in an unknown-income census tract. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	30	104	147	119	19	419
	7.2%	24.8%	35.1%	28.4%	4.5%	100%
Family Population	16,348	69,107	131,844	116,059	3,780	337,178
	4.8%	20.5%	39.1%	34.4%	1.1%	100%
Household Population	29,074	123,209	206,243	157,646	6,982	523,154
	5.6%	23.6%	39.4%	30.1%	1.3%	100%
Business Institutions	2,768	13,351	21,779	22,538	1,800	62,236
	4.4%	21.5%	35.0%	36.2%	2.9%	100%
Agricultural Institutions	21	143	471	485	6	1,126
	1.9%	12.7%	41.8%	43.1%	0.5%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	71,032	59,287	69,214	137,645	337,178
	21.1%	17.6%	20.5%	40.8%	100%
Household Population	124,157	86,353	96,599	216,045	523,154
	23.7%	16.5%	18.5%	41.3%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OKLAHOMA CITY ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in this assessment area is consistent with the Lending Test performance in the state of Oklahoma (which is based on the full-scope review areas), as detailed in the following table. Additionally, despite the performance for lending activity being considered below that of overall state performance, it is still considered satisfactory. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix C*.

Lending Test Criteria	Performance
Lending Activity	Below
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Loans	Consistent
OVERALL	CONSISTENT

During the review period, the bank made 25 community development loans totaling \$185.9 million in the Oklahoma City MSA.

INVESTMENT TEST

The bank's Investment Test performance in the Oklahoma City MSA assessment area is consistent with the investment performance at the statewide level (which is based on the full-scope review areas). The bank made total qualified investments of \$25.0 million, along with 74 donations totaling \$129,222.

SERVICE TEST

Performance under the Service Test in the Oklahoma MSA assessment area is consistent with the bank's performance in the full-scope MSA assessment areas, as shown in the table that follows. Additionally, despite the accessibility of delivery systems in Oklahoma City being below the bank's performance at the statewide level, it is still satisfactory.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	CONSISTENT

During the review period, bank employees provided 254 hours of community development service activities to area organizations.

LAWTON, OKLAHOMA MSA
(Limited-Scope Review)

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE LAWTON ASSESSMENT AREA

This assessment area includes the entirety of Comanche and Cotton counties, both counties that make up the full Lawton, Oklahoma MSA. The bank operates five branches in this assessment area and did not open or close any branches during this review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	3	10	17	7	3	40
	7.5%	25.0%	42.5%	17.5%	7.5%	100%
Family Population	1,853	6,290	13,703	7,288	357	29,491
	6.3%	21.3%	46.5%	24.7%	1.2%	100%
Household Population	3,297	10,598	20,641	9,937	983	45,456
	7.3%	23.3%	45.4%	21.9%	2.2%	100%
Business Institutions	257	1,312	1,482	837	99	3,987
	6.4%	32.9%	37.2%	21.0%	2.5%	100%
Agricultural Institutions	3	14	75	72	0	164
	1.8%	8.5%	45.7%	43.9%	0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	6,598	5,148	5,526	12,219	29,491
	22.4%	17.5%	18.7%	41.4%	100%
Household Population	10,714	7,109	8,493	19,140	45,456
	23.6%	15.6%	18.7%	42.1%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAWTON ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in this assessment area is consistent with the Lending Test performance in the state of Oklahoma (which is based on the full-scope review areas), as detailed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix C*.

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Consistent
Community Development Loans	Consistent
OVERALL	CONSISTENT

During the review period, the bank made seven community development loans totaling \$21.2 million in the Lawton MSA. The largest of these community development loans was made to fund the infrastructure improvements for an airport located in a moderate-income census tract, revitalizing and stabilizing the area.

INVESTMENT TEST

The bank's Investment Test performance in the Lawton MSA assessment area is below the investment performance in the state of Oklahoma (which is based on the full-scope review areas). The bank made total qualified investments of \$519,744, along with 46 donations totaling \$62,112.

SERVICE TEST

Performance under the Service Test in the Lawton MSA assessment area is consistent with the bank's performance in state of Oklahoma (which is based on the full-scope review areas), as shown in the table that follows. Additionally, despite the accessibility of delivery systems in the Lawton Assessment Area being below the bank's performance at the statewide level, it is still satisfactory.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Exceeds
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, bank employees provided 220 hours of community development service activities to 13 different organizations.

MISSOURI

CRA RATING FOR MISSOURI:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Low Satisfactory

Low Satisfactory

The major factors supporting the rating for the state of Missouri include the following:

- The bank's lending activity levels reflect excellent responsiveness to the credit needs of the Missouri assessment areas.
- The distribution of loans in the Missouri assessment areas reflects good penetration among individuals of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Missouri assessment areas.
- The bank makes a relatively high level of community development loans throughout the Missouri assessment areas.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of the Missouri assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in a leadership position.
- Delivery systems are accessible to geographies and individuals of different income levels in the Missouri assessment areas. Changes in branch locations have generally not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides an adequate level of community development services throughout the Missouri assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Missouri assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was evaluated in the Missouri assessment areas except for the Springfield assessment area, as limited lending volume would not lead to meaningful analysis. In all assessment areas, HMDA lending received the greatest weight in the analyses.

The bank operates in four Missouri assessment areas: two in nonMSA Missouri and two in MSAs. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of

performance conclusions for all of nonMSA Missouri. Of the Missouri assessment areas, the nonMSA Missouri combined area and the Springfield MSA assessment area were reviewed under full-scope procedures, with the nonMSA Missouri area carrying the greatest weight when determining the overall performance conclusions in the state of Missouri given its branching structure and its larger deposit base.

To augment the evaluation of the full-scope review of assessment areas in Missouri, two community contact interviews were conducted. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from this interview are included in the *Description of Institution's Operations* sections for the assessment areas.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

The bank operates 27, or 12.1 percent, of its branches throughout the four assessment areas in Missouri. The following table gives additional detail regarding the bank's operations within Missouri.

Review Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$	%	
NonMSA Missouri	11	40.7%	\$672,674	36.9%	Full scope
Springfield MSA	8	29.6%	\$529,256	29.0%	Full scope
Joplin MSA	8	29.6%	\$621,507	34.1%	Limited scope
TOTAL	27	100%	\$1,823,437	100%	2 – Full scope

As shown above, the bank's deposits in Missouri total \$1.8 billion, or 7.9 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank also operates ten stand-alone ATMs. Furthermore, the bank closed four branches and opened one new branch in Missouri during the review period. In light of these changes, the bank removed five counties from its previous, single nonMSA Missouri assessment area, which resulted in two remaining assessment areas: one with seven counties in between the Joplin MSA and the Springfield MSA and a separate nonMSA Missouri assessment area contiguous to the northeast corner of the Springfield MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's Lending Test rating in Missouri is high satisfactory. The bank's performance under each of the criteria of the Lending Test is displayed in the tables that follow.

Lending Activity

Full-Scope Review Areas	Lending Activity
NonMSA Missouri	Excellent
Springfield MSA	Good
OVERALL	EXCELLENT

Limited-Scope Review Areas	Lending Activity
Joplin MSA	Consistent

The bank's overall level of lending reflects excellent responsiveness to the credit needs of the Missouri assessment areas, with the nonMSA Missouri assessment area given primary consideration.

Borrower and Geographic Distribution

Throughout Missouri, the distribution of loans by borrower's income or business/farm revenue profile is good, as displayed in the following tables.

Full-Scope Review Areas	Loan Distribution by Borrower's Profile
NonMSA Missouri	Good
Springfield MSA	Adequate
OVERALL	GOOD

Limited-Scope Review Areas	Loan Distribution by Borrower's Profile
Joplin MSA	Consistent

As displayed in the following tables, the bank's overall geographic distribution of loans reflects good penetration throughout Missouri.

Full-Scope Review Areas	Geographic Distribution of Loans
NonMSA Missouri	Good
Springfield MSA	Adequate
OVERALL	GOOD

Limited-Scope Review Areas	Geographic Distribution of Loans
Joplin MSA	Exceeds

Community Development Lending Activities

Full-Scope Review Areas	Community Development Lending Activities
NonMSA Missouri	Leader
Springfield MSA	Adequate
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Review Areas	Community Development Lending Activities
Joplin MSA	Consistent

The bank makes a relatively high level of community development loans throughout Missouri, as shown in the tables above. The bank made 29 community development loans totaling \$83.2 million during the review period. One of these loans was made to a telecommunications infrastructure firm for \$1.2 million. This organization will provide broadband internet infrastructure that will benefit numerous LMI individuals and geographies throughout the state of Missouri, helping to revitalize and stabilize these geographies by both attracting and retaining residents.

Product Innovation

The bank makes use of flexible lending practices in serving the credit needs of the Missouri assessment areas. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section at the beginning of this document. The bank's use of flexible and/or innovative lending products in Missouri is described below.

- *Down Payment Assistance Programs:* Arvest Bank facilitated down payment assistance to 13 borrowers totaling \$353,151.
- *HomeReady:* The bank originated 69 loans through the HomeReady program totaling \$8.7 million, providing flexible, long-term financing for LMI borrowers.
- *Home Possible:* There were 12 originations of this product totaling \$1.3 million during the review period, benefiting LMI individuals in Missouri.
- *HUD Section 184:* Specifically designed for recognized Native American tribe members, this home purchase loan product was utilized by one Arvest Bank customer for \$127,890 in the state.
- The bank also originated a significant volume of mortgage loans through government loan programs, including 141 FHA loans (\$18.6 million), 48 RD loans (\$6.4 million), and 34 VA loans (\$5.4 million).
- Lastly, the bank originated seven loans worth \$163,454 through its new internally developed product, AOF Homebuyer Advantage, in Missouri.

INVESTMENT TEST

Overall, the bank's performance in Missouri is rated low satisfactory under the Investment Test. The following tables display investment and grant activity performance in the Missouri assessment areas.

Full-Scope Review Areas	Investment and Grant Activity
NonMSA Missouri	Poor
Springfield MSA	Significant
OVERALL	ADEQUATE

Limited-Scope Review Areas	Investment and Grant Activity
Joplin MSA	Consistent

As shown in the table below, the bank's total investment and grant activity included \$15.8 million in qualified investments and \$83,481 in donations. These activities consisted primarily of investments in LIHTCs supporting affordable housing, specifically in the Springfield, Missouri MSA assessment area. Additional details regarding the composition of the bank's investments can be found in the *Investment Test* section for each of the respective assessment areas.

Review Area	Investments (\$)	Donations (\$)
NonMSA Missouri	\$1.0 million	\$41,000
Springfield MSA	\$13.5 million	\$37,231
Joplin MSA	\$705,837	\$5,250
Missouri Statewide Area	\$535,000	-
TOTAL	\$15.8 million	\$83,481

SERVICE TEST

The bank is rated low satisfactory under the Service Test in Missouri, which considers the following factors.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Generally Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
OVERALL	LOW SATISFACTORY

Accessibility of Service Delivery Systems

Service delivery systems are readily accessible to geographies and individuals of different income levels in Missouri, as shown below.

Full-Scope Review Areas	Accessibility of Delivery Systems
NonMSA Missouri	Readily Accessible
Springfield MSA	Reasonably Accessible
OVERALL	ACCESSIBLE

Limited-Scope Review Areas	Accessibility of Delivery Systems
Joplin MSA	Exceeds

Changes in Branch Locations

The bank's record of opening and closing branches in Missouri has generally not adversely affected the accessibility of its service delivery systems, particularly to LMI geographies and individuals. The tables below display the bank's performance under this criterion.

Full-Scope Review Areas	Changes in Branch Locations
NonMSA Missouri	Generally Not Adversely Affected
Springfield MSA	Adversely Affected
OVERALL	GENERALLY NOT ADVERSELY AFFECTED

Limited-Scope Review Areas	Changes in Branch Locations
Joplin MSA	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Credit Needs

The bank's business hours and banking services do not vary in a way that inconveniences certain portions of the Missouri assessment areas, as shown in the following tables.

Full-Scope Review Areas	Reasonableness of Business Hours and Services
NonMSA Missouri	Do Not Vary in a Way That Inconveniences
Springfield MSA	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Review Areas	Reasonableness of Business Hours and Services
Joplin MSA	Consistent

Community Development Services

The bank provides an adequate level of community development services in Missouri, as displayed in the following tables.

Full-Scope Review Areas	Community Development Services
NonMSA Missouri	Adequate Level
Springfield MSA	Relatively High Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Review Areas	Changes in Branch Locations
Joplin MSA	Consistent

During the review period, bank employees provided 728 hours of community development service activities to organizations throughout the bank's Missouri assessment areas, an increase from the previous review period. Bank employees served in numerous capacities for nonprofit agencies and community service and economic development organizations. Details of the most impactful of these activities are included in the *Community Development Services* section for each full-scope assessment area.

NONMETROPOLITAN MISSOURI STATEWIDE AREA (Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NONMSA MISSOURI

Bank Structure

The bank operates 11 branches, which equates to 4.9 percent of the bank's total branches, in nonMSA Missouri. The locations of these branches by geography income level are displayed in the table below.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	2	8	1	0

During the review period, the bank closed one branch in nonMSA Missouri and did not open any branches. In addition to the branch locations displayed in the table above, the bank operates seven stand-alone ATMs in the assessment areas. The bank's branches are well dispersed throughout the assessment areas, which covers a large portion of southern Missouri, with at least one branch in each of the nine counties. Therefore, with alternative delivery systems, such as online and mobile banking, the bank is positioned to serve all counties of the assessment area.

General Demographics

The nonMSA Missouri combined area is composed of two separate, noncontiguous assessment areas (combined area). The first assessment area includes eight contiguous counties in southwestern Missouri, near and around the Joplin and Springfield MSAs, while the other assessment area consists of the noncontiguous Laclede County further east. Given their similar demographic characteristics, economic conditions, and credit needs, these areas are combined for analysis into a single nonMSA review area. The combined area includes nine counties, which are listed in the table below.

NonMSA Missouri Combined Area Counties		
Barry	Laclede	Stone
Barton	Lawrence	Taney
Dade	McDonald	Vernon

The nine counties in the combined area range significantly in population from a low of 7,569 (Dade County) to a high of 56,066 (Taney County). Combined, the area has a population of 257,932. Within Taney County, the city of Branson serves as a regional hub, being a popular tourist destination, commercial hub, and banking center. The combined area banking market includes 35 FDIC-insured depository institutions operating 103 branches. Arvest Bank is the market leader among these institutions in terms of deposit market share (11.4 percent), and of the bank's total deposits, 2.9 percent are held in the combined area.

An analysis of 2022 lending data shows that while only 35 financial institutions operate a branch in the combined area, 405 institutions reported HMDA lending activity and 97 reported CRA lending activity. Arvest Bank ranked first among all institutions with HMDA lending activity in 2022 and third in CRA lending activity (the only banks with more CRA lending activity were online-only lenders).

Credit needs in the combined area are varied and include a blend of loan products designed to meet the needs of consumers, small businesses, and small farms. More specifically, a community contact identified a need for providing financial literacy training.

Income and Wealth Demographics

The following table displays the number of census tracts by income level and the percentage of assessment area families within those census tracts.

Combined Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	11	14.5%	11,681	16.4%
Middle	56	73.7%	52,432	73.8%
Upper	9	11.8%	6,932	9.8%
TOTAL	76	100%	71,045	100%

As shown above, there are no low-income census tracts in the combined area and 11 moderate-income census tracts, representing 14.5 percent of all census tracts. A clear majority of census tracts in the combined area are middle-income with an almost identical percentage of assessment area families residing within those tracts. Of these middle-income census tracts, six are designated as underserved tracts, four in Vernon County and two in Dade County.

Based on 2020 Census data, families in the combined area earned a median income of \$55,001, while the median family income for nonMSA Missouri as a whole was \$56,957. More recently, the FFIEC estimates the median family income for nonMSA Missouri to be \$55,700 in 2021 and \$63,500 in 2022. Next, the following table reflects the distribution of assessment area families by income level compared to nonMSA Missouri as a whole.

Family Population by Income Level				
	Combined Area		NonMSA Missouri	
Low	13,947	19.6%	79,356	20.2%
Moderate	14,197	20.0%	71,657	18.2%
Middle	15,721	22.1%	82,407	21.0%
Upper	27,180	38.3%	159,994	40.7%
TOTAL	71,045	100%	393,414	100%

While the first table in this section showed that only 16.4 percent of families in the combined area reside in LMI census tracts, the data in the table above shows that a much larger percentage of families are LMI (39.6 percent). This percentage also exceeds the LMI family distribution in

nonMSA Missouri as a whole (38.4 percent). Combined area demographics indicate that 11.6 percent of families in the assessment areas are below the poverty level, as compared to 12.1 percent in nonMSA Missouri as a whole. Therefore, compared to the overall nonMSA portion of the state, the combined area has lower income levels and a lower percentage of upper-income families, coupled with higher percentages of moderate- and middle-income families.

Housing Demographics

The following table displays housing demographics for the counties in the combined area, the combined area as a whole, and all of nonMSA Missouri.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Combined Area	69.6%	32.3%	33.4%	52.6%	27.4%	17.3%
Barry County, Missouri	73.3%	47.9%	38.9%	45.6%	19.9%	14.0%
Barton County, Missouri	74.7%	10.2%	41.1%	55.6%	11.8%	15.2%
Dade County, Missouri	56.6%	16.9%	24.6%	60.0%	20.0%	16.9%
Laclede County, Missouri	72.2%	20.3%	26.8%	41.6%	33.2%	15.1%
Lawrence County, Missouri	61.2%	39.7%	31.8%	56.2%	32.1%	18.7%
McDonald County, Missouri	57.5%	13.4%	24.6%	44.3%	28.9%	19.5%
Stone County, Missouri	72.6%	37.6%	31.8%	59.9%	31.5%	19.0%
Taney County, Missouri	70.9%	42.2%	36.2%	60.3%	26.8%	19.8%
Vernon County, Missouri	79.3%	29.0%	42.3%	48.6%	26.1%	14.4%
NonMSA Missouri	65.5%	27.7%	34.9%	53.4%	24.4%	16.4%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is similarly affordable in the assessment areas compared to nonMSA Missouri as a whole, even when accounting for lower income levels in the assessment areas. Overall, the percentage of low-income homeowners experiencing cost burdens in the assessment areas (52.6 percent) is near the percentage in the broader statewide nonMSA area (53.4 percent), with similar overall percentages of moderate-income homeowners being cost burdened as well (27.4 percent in the combined area compared to 24.4 percent in the broader nonMSA region). There are some counties within the combined area where low-income homeowners are likelier to be cost burdened, Dade and Taney counties, but there are more counties where low-income borrowers are much less likely to be cost burdened, specifically Laclede, McDonald, and Barry counties.

Industry and Employment Demographics

The combined area supports a diverse small business and agriculture sector. According to assessment area demographics, 92.2 percent of businesses and 98.8 percent of farms had annual revenues of \$1 million or less. Overall, the combined area supports 86,805 paid employees, with the largest industries by number of paid employees being manufacturing (19.6 percent), government (14.6 percent), and retail trade (14.0 percent).

The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment areas compared to nonMSA Missouri as a whole.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	4.8%	3.1%	3.8%
NonMSA Missouri	4.2%	2.9%	3.5%

As shown above, unemployment levels in the combined area remained higher than in nonMSA Missouri as a whole throughout the review period. Unemployment levels in Stone and Taney counties are impacted by the effects of seasonal unemployment connected to the tourism industry, as unemployment levels typically fall in the summer months and increase in the winter months. In 2023, unemployment levels in these two counties ranged from highs of 9.9 percent (Stone County) and 12.6 percent (Taney County) in February to a low of 3.4 percent (Stone County) and 3.3 percent (Taney County) percent in September. The other counties in the assessment areas did not experience the same level of seasonal variance. Dade and Barton counties consistently had lower unemployment levels throughout the review period compared to the nonMSA portion of the state.

Community Contact Information

For the nonMSA Missouri combined area, one community contact interview was completed with an individual working across a broad multicounty regional area. Specific areas of focus for the institution include affordable housing, homelessness prevention, community development, and family support.

The economic conditions across the assessment areas are varied, according to the community contact. The more urban areas were described as having robust economies that have experienced growth with limited levels of unemployment. The more rural areas, conversely, are experiencing more limited growth alongside higher levels of unemployment. These rural areas often are commuter economies, with residents traveling to the larger, more urban areas for employment. It is in these urban areas where there is a much greater level of competition among financial institutions, with the contact describing the local banking sector as thriving. These local financial institutions are generally meeting the needs of the majority of local residents and businesses. One area of opportunity for financial institutions, however, would be providing greater financial literacy instruction, with low credit scores and limited financial knowledge being major barriers to homeownership, especially for area LMI borrowers.

Housing in the area has experienced significant cost increases over the past several years, due to the across-the-board increases in housing inputs. This has led to both increased costs in homeownership and in rental rates. The contact stated that many LMI individuals in the area are often unable to afford the available housing. This, combined with the concerns related to financial literacy, put homeownership out of reach of certain segments of the population.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NONMSA MISSOURI

LENDING TEST

The following table displays the bank's performance under the Lending Test in the nonMSA Missouri combined area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Leader

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	124	4.4%	8,123	3.0%
Home Purchase	411	14.7%	69,027	25.3%
Multifamily Housing	11	0.4%	14,673	5.4%
Refinancing	455	16.3%	62,312	22.9%
Other Purpose LOC	70	2.5%	3,995	1.5%
Other Purpose Closed/Exempt	33	1.2%	3,524	1.3%
Purpose Not Applicable	1	0.0%	131	0.0%
Total HMDA	1,105	39.6%	161,785	59.3%
Small Business	796	28.5%	51,727	19.0%
Small Farm	891	31.9%	59,188	21.7%
TOTAL LOANS	2,792	100%	272,700	100%

The bank's lending activity in nonMSA Missouri represents 4.2 percent of its total HMDA and CRA loans made within its combined assessment areas by number. By comparison, this exceeds the percentage of total bank deposits held in the assessment areas (2.9 percent) and is slightly below the percentage of total bank branches located in the combined area (4.9 percent). Additional consideration was given to the bank's overall role in meeting the credit needs of the assessment areas. As previously noted, the bank ranked first out of 405 lenders in total HMDA lending activity and third out of 97 lenders in CRA lending activity in 2022, indicating that the bank plays a leading role in extending credit in the assessment areas. As such, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the nonMSA Missouri assessment area.

Loan Distribution by Borrower's Profile

The overall distribution of loans by borrower's income level or business and farm revenue size is good, based on all three products reviewed.

HMDA Lending

The bank's HMDA lending reflects good penetration among borrowers of different income levels overall. In 2021, the bank originated 7.4 percent of its HMDA loans to low-income borrowers. This performance was above aggregate lending levels (3.9 percent) but below the percentage of assessment area families who are low income (19.7 percent), reflecting adequate performance. Lending to moderate-income borrowers (16.5 percent) again exceeded peer performance (14.7 percent), was closer to the demographic figure (19.1 percent), and is considered good.

The bank's percentage of lending to LMI borrowers increased in 2022, with 7.2 percent of total HMDA loans made to low-income borrowers and 23.3 percent to moderate-income borrowers. This performance to low-income borrowers exceeded the peer performance in the combined area (5.3 percent) but was again well below the percentage of assessment area families who are low income (19.6 percent) and is considered adequate. Performance to moderate-income borrowers exceeded both comparison figures, with peer performance equaling 16.8 percent and demographic figures being 20.0 percent. This represents excellent performance to moderate-income borrowers.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 35.0 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (53.2 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (92.0 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 54.2 percent of the bank's 2021 small business loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 95.2 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (78.4 percent) is considered good when compared to aggregate lending levels (55.7 percent) and the demographic estimate of small businesses in the combined area with this revenue profile (92.2 percent). Compared to 2021, a significantly smaller number of small business loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data

reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Small Farm Lending

Although the bank's performance in 2021 appears adequate, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small farm loans by borrower's profile is good. In 2021, the bank made 51.0 percent of its small farms loans to farms with annual revenues of \$1 million or less, which is below both the aggregate lending level (68.3 percent) and the demographic estimate of farms in the assessment area with this revenue profile (98.8 percent).

However, additional analysis indicated that a significant portion of the bank's small farm lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small farm loans were reported with unknown revenue. Further analysis indicated that 47.9 percent of the bank's 2021 small farm loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small farm revenue criteria, this revealed that 98.8 percent of small farm loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small farm community and reflects good performance.

In 2022, the percentage of bank loans to farms with annual revenues of \$1 million or less (81.0 percent) is considered good when compared to aggregate lending levels (70.3 percent) and the demographic estimate of small farms in the assessment area with this revenue profile (98.8 percent). Compared to 2021, a significantly smaller number of small farm loans were originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small farm loans by borrower's profile is considered good.

Geographic Distribution of Loans

The geographic distribution of loans in nonMSA Missouri is good overall. As there are no low-income census tracts in the combined area, the bank's performance is primarily based on its lending in moderate-income census tracts.

HMDA Lending

The geographic distribution of HMDA loans is good overall. The bank originated 3.6 percent of its HMDA loans in moderate-income census tracts in 2021. This was in line with peer lending performance in the combined area (4.2 percent) and the percentage of owner-occupied housing units located in moderate-income census tracts (3.7 percent) and is considered adequate. Performance considerably improved in 2022 as the bank originated 20.6 percent of its HMDA loans in moderate-income census tracts. This exceeded both the performance of peer lenders (15.7 percent) and the demographic figure (14.5 percent) and is considered excellent.

Small Business Lending

The overall geographic distribution of small business loans is good. In 2021, the bank originated 3.7 percent of its small business loans in moderate-income census tracts, while peer lenders in the combined area made 4.7 percent of total small business loans in these geographies. The bank's performance was in line with the demographic estimate of assessment area businesses located in moderate-income census tracts (4.0 percent), and therefore is considered adequate. The bank's level of small business lending in moderate-income census tracts in 2022 (21.6 percent) improved dramatically and greatly exceeded both the aggregate lending level (16.1 percent) and the demographic figure (15.5 percent), reflecting excellent performance.

Small Farm Lending

The bank's geographic distribution of small farm loans is good overall, following a similar pattern as small business lending. The bank originated only 0.2 percent of its small farm loans in moderate-income census tracts in 2021 compared to 0.4 percent by peer lenders in the assessment areas and the demographic figure of 0.5 percent and is considered adequate. Bank performance in 2022 (16.1 percent) exceeded both the aggregate lending levels (13.9 percent) and the demographic figure (11.7 percent) and is considered excellent.

Lastly, no conspicuous lending gaps were identified based on an analysis of the dispersion of all three loan products. The bank had loan activity in all assessment area census tracts in 2021. In 2022, the bank originated loans in 98.7 percent of all census tracts in the combined area and all LMI geographies.

Community Development Lending Activity

The bank is a leader in providing community development loans in nonMSA Missouri. As shown in the table below, the bank made five community development loans totaling \$23.6 million, which is a considerable increase compared with the previous review period. The most impactful of these loans are discussed below the following table.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Development Loans	1	8,100	-	-	-	-	4	15,459	5	23,559

- The bank made one affordable housing loan during the review period for \$8.1 million. This loan will finance the construction of an affordable housing complex with 34 single family homes, 30 of which will be reserved for area residents making less than 60 percent of the area median income. This loan is especially responsive considering the limited affordable housing stock in the area cited by the community contact.
- The largest economic development loan was originated for \$10.0 million dollars and is for the construction of a housing complex for seasonal workers in the tourist industry. This

housing complex will provide affordable housing for LMI workers and is being built by a newly formed small business entity.

INVESTMENT TEST

The bank made a poor level of community development investments and grants in nonMSA Missouri. As shown below, the bank's qualified investments in nonMSA Missouri were in MBS, with all investment and donation activity in the assessment areas totaling \$1.1 million.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	\$572,688	\$446,722	\$1.0 million
Donations	\$41,000	-	\$41,000
TOTAL	\$613,688	\$446,722	\$1.1 million

The largest and most impactful donations were made to support LMI individuals. One \$17,500 donation was made to an organization providing programs for housing, employment, and other essential services exclusively to LMI individuals. Another \$12,500 donation was made to a school that educates a majority of students who are eligible for free and reduced-price lunches.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the nonMSA Missouri assessment areas.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Generally Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates 11 branches and seven stand-alone ATMs throughout the combined area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	2	8	1	0	11
	0.0%	18.2%	72.7%	9.1%	0.0%	100%
	0.0%	14.3%	85.7%	0.0%	0.0%	100%
Census Tracts	0.0%	14.5%	73.7%	11.8%	0.0%	100%
Household Population	0.0%	16.8%	74.2%	9.0%	0.0%	100%

The bank operates two branches in moderate-income census tracts in the combined area, representing 18.2 percent of the bank's total branches in nonMSA Missouri. In addition, one branch located in a middle-income census tract in Dade County and another in Vernon County are in middle-income distressed census tracts. This branch distribution exceeds the percentage of census tracts that are moderate-income (14.5 percent) and the household population within those tracts (16.8 percent) and demonstrates that the bank's service delivery systems are readily accessible to individuals and geographies of different income levels in the combined area.

Changes in Branch Locations

During the review period, the bank closed one branch, which was located in a middle-income census tract. Therefore the bank's record of opening and closing branches in the nonMSA Missouri combined area has generally not adversely affected the accessibility of the bank's service delivery systems, particularly to LMI geographies or individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours are nearly identical across the bank's branches in the assessment areas. All branches operate lobby hours starting at 9:00 a.m. and closing at 5:00 p.m., Monday through Thursday. Nine of the 11 branches operate extended lobby hours on Fridays until 6:00 p.m., including both of the moderate-income branches and both of the middle-income distressed branches. Similarly, nine of the 11 branches offer Saturday lobby hours, again including both moderate-income branches and both middle-income distressed branches. All bank branches in the combined area operate drive-through facilities on weekdays and all but one middle-income branch does on Saturdays. Lastly, although lenders are not located full time at the moderate-income census tract branches, customers are able to make appointments at moderate-income branches with loan officers. As such, business hours and banking services do not vary in a way that inconveniences certain portions of the assessment areas, particularly LMI geographies and individuals.

Community Development Services

Arvest Bank provides an adequate level of community development services in the nonMSA Missouri assessment areas. During the review period, 14 bank employees provided 201 hours of community development service activities to 11 different organizations in the assessment areas. Bank employees served as board members and provided financial and technical expertise to various organizations with community development purposes, including school districts, health foundations, and youth organizations.

SPRINGFIELD, MISSOURI MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SPRINGFIELD ASSESSMENT AREA

Bank Structure

The bank operates eight branches, which equates to 3.6 percent of the bank's total branches, in the Springfield assessment area. The locations of these branches by geography income level are displayed in the table below.

Branch Location by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	1	6	0	1

During the review period, the bank closed one branch in the assessment area and opened another. In addition to the branch locations displayed in the table above, the bank operates two stand-alone ATMs located in middle-income census tracts. The bank's branches are primarily concentrated in Greene County, where the city of Springfield is located. One branch is located in Christian County, and another is located in Webster County, leaving the northern counties of Polk and Dallas lacking branch locations. Therefore, even with alternative delivery systems, such as online and mobile banking, the bank may have trouble serving customers in all counties of the assessment area.

General Demographics

The assessment area consists of the five counties that make up the entirety of the Springfield, Missouri MSA: Christian, Dallas, Greene, Polk, and Webster. The assessment area as a whole has a population of 475,432. Greene County is by far the largest of the counties by population, with 298,915 residents.

The assessment area contains a banking market with 39 FDIC-insured depository institutions operating 178 branches throughout the assessment area. Arvest Bank ranks 11th among these institutions in terms of deposit market share (3.2 percent). Of the bank's total deposits, 2.3 percent are held in the Springfield MSA.

An analysis of 2022 lending data shows that while only 39 financial institutions operate a branch in the assessment area, 355 institutions reported HMDA lending activity and 98 reported CRA lending activity in the assessment area. Arvest Bank ranked eighth among all institutions with HMDA lending activity in 2022 and 13th in CRA lending activity.

Credit needs in the assessment area are varied and include a blend of consumer loan products and loan products designed to meet the needs of small businesses in the assessment area. More specifically, the community contact identified a significant need for financial literacy education.

Income and Wealth Demographics

The following table displays the number of census tracts by income level and the percentage of assessment area families within those census tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	6	5.1%	4,174	3.5%
Moderate	26	22.2%	20,774	17.2%
Middle	54	46.2%	60,967	50.6%
Upper	29	24.8%	34,381	28.5%
Unknown	2	1.7%	136	0.1%
TOTAL	117	100%	71,045	100%

As shown above, there are six low-income census tracts in the assessment area and 26 moderate-income census tracts, representing 27.3 percent of all census tracts. The percentage of families living in these tracts is smaller, with only 20.7 percent of families residing in the LMI tracts. The LMI census tracts are located primarily in Greene County, although all counties contain at least one moderate-income census tract.

Based on 2020 Census data, families in the assessment area earned a median income of \$64,249, while the median family income for Missouri as a whole was \$72,834. More recently, the FFIEC estimates the median family income for the Springfield MSA to be \$63,900 in 2021 and \$69,200 in 2022. Next, the following table reflects the distribution of assessment area families by income level compared to the state of Missouri as a whole.

Family Population by Income Level				
	Assessment Area		Missouri	
Low	23,277	19.3%	317,471	20.5%
Moderate	22,602	18.8%	285,869	18.4%
Middle	25,920	21.5%	333,130	21.5%
Upper	48,633	40.4%	614,586	39.6%
TOTAL	120,432	100%	1,551,056	100%

While the first table in this section showed that 20.7 percent of families in the assessment area reside in LMI census tracts, the data in the table above shows that a much larger percentage of families in the assessment area are LMI (38.1 percent). This percentage is in line with the LMI family distribution in the state of Missouri (38.9 percent). Assessment area demographics indicate that 9.1 percent of families in the assessment area are below the poverty level, as compared to 8.9 percent in Missouri. Therefore, the family population percentages by income category in the assessment area are substantially similar to the state of Missouri overall, despite the assessment area's lower median family income level.

Housing Demographics

The following table displays housing demographics for the assessment area and Missouri as a whole.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	77.0%	34.5%	41.3%	57.2%	25.6%	14.7%
Christian County, Missouri	78.2%	35.9%	34.4%	59.1%	34.8%	14.2%
Dallas County, Missouri	53.7%	38.0%	34.3%	46.7%	17.4%	14.9%
Greene County, Missouri	78.2%	36.4%	43.2%	59.0%	24.9%	15.1%
Polk County, Missouri	73.1%	22.2%	37.8%	62.5%	30.6%	17.2%
Webster County, Missouri	70.8%	8.8%	31.7%	46.5%	14.2%	11.4%
Missouri	72.9%	27.2%	39.2%	57.0%	25.3%	16.1%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is similarly affordable in the assessment area for LMI individuals as in the state of Missouri as a whole, but LMI renters are more likely to be cost burdened in the assessment area. Christian and Polk counties are the counties with the highest level of LMI homeowners who are cost burdened, whereas Webster and Dallas counties have significantly fewer cost-burdened LMI homeowners.

Industry and Employment Demographics

The assessment area supports a diverse small business sector. According to assessment area demographics, 91.5 percent of businesses had annual revenues of \$1 million or less. Overall, the assessment area supports 215,307 paid employees, with the largest industries by number of paid employees being health care and social assistance (20.1 percent), government (13.1 percent), and retail trade (12.1 percent).

The table below details unemployment data from the BLS (not seasonally adjusted) for the assessment area compared to the state of Missouri.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	3.2%	2.2%	2.6%
Missouri	4.2%	2.6%	3.1%

As shown above, unemployment levels in the assessment area remained lower than in Missouri as a whole throughout the review period. Unemployment levels followed the same pattern across the assessment area and the state of Missouri over the period reviewed. Both experienced considerable decreases between 2021 and 2022 before giving back some employment gains over 2023. Christian County consistently had the lowest unemployment rates throughout the time period referenced above, with the county each year being 0.1 percent lower than the assessment area's average

unemployment level. Dallas County experienced consistently higher levels of unemployment, whereas the remaining three counties experienced unemployment in line with the assessment area average.

Community Contact Information

For the Springfield MSA assessment area, one community contact interview was conducted with an area expert to better understand the local economic and demographic characteristics. This individual specializes in affordable housing in the area, working under the umbrella of a broader community development organization.

The local contact described the economic conditions in the assessment area as being generally stagnant. There have not been any significant employers that have entered or exited the region in the recent past. The contact also stated that though there are plenty of available jobs in the area, employers have experienced considerable difficulty getting the positions filled.

One area that has been severely impacted over the previous few years has been the local housing market. There has been a considerable increase in the cost of housing in the area, which has most significantly impacted the area LMI population. The contact also stated that although there are a number of programs specifically designed for increasing homeownership for LMI individuals, there is a lack of knowledge of these programs among their target audience. When the lack of knowledge of available programs is combined with lack of creditworthiness among a significant portion of the population, it limits the effectiveness of area homeownership programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Springfield MSA assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	132	6.3%	9,853	3.2%
Home Purchase	610	29.1%	139,393	45.1%
Multifamily Housing	8	0.4%	4,336	1.4%
Refinancing	457	21.8%	75,532	24.4%
Other Purpose LOC	99	4.7%	6,977	2.3%
Other Purpose Closed/Exempt	27	1.3%	1,860	0.6%
Total HMDA	1,333	63.7%	237,951	76.9%
Small Business	761	36.3%	71,326	23.1%
Small Farm	84	3.9%	4,267	1.4%
TOTAL LOANS	2,178	100%	313,544	100%

The bank's lending activity in the Springfield MSA represents 3.3 percent of its total HMDA and CRA loans made within its combined assessment areas by number between 2021 and 2022 and 3.5 percent by dollar. By comparison, this exceeds the percentage of total bank deposits held in the assessment area (2.3 percent) and is in line with the percentage of total bank branches located in the assessment area (3.6 percent). Additional consideration was given to the bank's overall role in meeting the credit needs of the assessment area. As previously noted, the bank ranked eighth out of 355 lenders in total HMDA lending activity in 2022, indicating that the bank plays a significant role in extending credit in the assessment area. As such, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Given the lack of volume of small farm loans originated in this assessment area, performance across borrower and geographic distribution was based on performance of HMDA and small business lending. The overall distribution of loans by borrower's income level or business revenue size is adequate based on these two products.

HMDA Lending

The bank's HMDA lending reflects adequate penetration among borrowers of different income levels overall. In 2021, the bank originated 7.0 percent of its HMDA loans to low-income borrowers. This performance was above aggregate lending levels (5.2 percent) but well below the percentage of assessment area families who are low income (20.3 percent), reflecting adequate performance. Lending to moderate-income borrowers (18.7 percent) exceeded peer performance (15.9 percent) and was equal to the demographic figure and is considered good.

The bank's percentage of lending to LMI borrowers decreased in 2022, with 4.7 percent of total HMDA loans made to low-income borrowers and 16.8 percent to moderate-income borrowers. This performance to low-income borrowers was near the peer performance in the assessment area (5.6 percent) but was below the percentage of assessment area families who are low income (19.3 percent) and is considered adequate. Performance to moderate-income borrowers was in line with both comparison figures, with peer performance equaling 16.7 percent and the demographic figure being 18.8 percent. This represents adequate performance to moderate-income borrowers.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 26.0 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (48.0 percent) and the demographic estimate of businesses in the assessment area with this revenue profile (91.2 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 54.8 percent of the bank's 2021 small business loans in the assessment area were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 89.2 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (43.0 percent) is considered adequate when compared to aggregate lending levels (55.6 percent) and the demographic estimate of small businesses in the assessment area with this revenue profile (91.5 percent). Compared to 2021, a significantly smaller number of small business loans were

originated with unknown revenue figures in 2022 and did not materially impact the evaluation of the bank's performance. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered adequate.

Geographic Distribution of Loans

The geographic distribution of loans in the Springfield MSA is adequate overall. The bank's performance is based on its lending across HMDA and small business loan products, with HMDA lending carrying greater weight.

HMDA Lending

The geographic distribution of HMDA loans is adequate overall. The bank originated 1.9 percent of its HMDA loans in low-income census tracts in 2021. This was between the peer lending performance in the assessment area (1.8 percent) and the percentage of owner-occupied housing units located in low-income census tracts (2.2 percent) and is considered adequate. Performance in moderate-income census tracts equaled 10.5 percent of HMDA loan originations, which was in line with peer performance (12.0 percent) but below demographics (14.7 percent). This is considered adequate performance.

Bank performance improved in 2022, as the bank originated 2.8 percent of its HMDA loans in low-income census tracts. This exceeded the demographic figure (2.2 percent) and is equal to the performance of peer lenders. Therefore, this performance is considered good. The bank's level of lending relative to peers and demographics decreased in moderate-income census tracts. Originations totaled 11.9 percent in moderate-income census tracts, which was near demographic data (14.7 percent) but below peer performance (16.8 percent) and is considered adequate.

Small Business Lending

The overall geographic distribution of small business loans is good. In 2021, the bank originated 1.2 percent of its small business loans in low-income census tracts, which is comparable to the aggregate lending level (1.7 percent) but below the demographic figure (2.3 percent), reflecting adequate bank performance in low-income geographies. The bank's level of small business lending in moderate-income census tracts (25.2 percent) exceeded the aggregate lending level (21.2 percent) and was in line with the demographic figure (24.4 percent), reflecting good performance.

In 2022, performance in low-income census tracts (2.2 percent) exceeded aggregate performance (2.0 percent) while being near the demographic figure (2.7 percent) and is considered adequate. Arvest Bank's level of small business lending in moderate-income census tracts (35.3 percent) greatly exceeded both the peer performance (20.2 percent) and demographic figures (22.0 percent) and is considered excellent.

Lastly, no conspicuous lending gaps were identified based on an analysis of the dispersion of all loan products. The bank had loan activity in 98.9 percent of all assessment area census tracts in

2021 and 96.4 percent of all LMI census tracts. In 2022, the bank originated loans in 94.0 percent of all census tracts in the assessment area and 93.8 percent of LMI geographies.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the assessment area. As shown in the table below, the bank made 11 community development loans totaling \$29.8 million. The most impactful of these loans are discussed below the following table.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Community Development Loans	-	-	-	-	-	-	11	29,790	11	29,790

- The bank made its largest economic development loan in the amount of \$7.6 million to a small business that was creating a number of new LMI jobs in the assessment area through the purchase of a sports complex.
- Another large-dollar loan originated and qualified for community development during the review period was made for \$3.7 million. This loan was used to refinance the original purchase and renovation loan for a local hotel. The small business for which this loan was originated will be able to retain several LMI jobs related to the ongoing operations of the hotel.

INVESTMENT TEST

The bank made a significant level of community development investments and grants in the Springfield MSA. As shown below, the bank's qualified investments were primarily in LIHTCs, with all investment and donation activity in the assessment area totaling \$13.5 million.

Summary of Investments			
Investment Type	Current Period	Prior Period, Still Outstanding	Total
MBS	\$1.4 million	\$762,205	\$2.2 million
LIHTCs	\$8.0 million	\$3.4 million	\$11.4 million
Donations	\$37,231	-	\$37,231
TOTAL	\$9.4 million	\$4.1 million	\$13.5 million

The sole current-period LIHTC investment made in the assessment area during the review period was made for \$8.0 million to a fund that specializes in large affordable housing complexes. Additionally, during the current review period, the bank made four new investments in MBS totaling \$1.4 million to go along with its 19 outstanding prior-period MBS investments. These are especially impactful given the lack of affordable housing in the assessment area cited by the community contact.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Springfield MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

Accessibility of Delivery Systems

The bank operates eight branches throughout the assessment area, as shown in the table below. In addition, the bank also operates two stand-alone ATMs in middle-income census tracts in the assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	6	0	1	8
	0.0%	12.5%	75.0%	0.0%	12.5%	100%
Census Tracts	5.1%	22.2%	46.2%	24.8%	1.7%	100%
Household Population	5.0%	19.9%	49.7%	24.7%	0.7%	100%

The bank does not operate any branches in low-income census tracts and operates one branch in a moderate-income census tract. This represents 12.5 percent of the bank's total branches in the Springfield MSA. This LMI branch distribution is less than the percentage of census tracts that are LMI (27.3 percent) and the household population within those tracts (24.9 percent). The bank does, however, operate two branches that are near LMI geographies. One branch is located just over one mile away from a moderate-income census tract. The other branch is situated nearly equidistant from an LMI census tract, less than a half mile away from each. This additional context demonstrates that the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels in the assessment area.

Changes in Branch Locations

During the review period, the bank closed one branch in the assessment area and opened another. The branch that was closed was located in a moderate-income census tract less than two miles from the location of a still-operating Arvest Bank branch. The branch that was opened is located in an unknown-income designated census tract, adjacent to one low- and one moderate-income census tract. Therefore, given the proximity of the unknown-income census tract to other LMI geographies, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI individuals and geographies in the assessment area.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours are nearly identical across the bank's branches in the assessment area. All but one branch operates lobby hours starting at 9:00 a.m. and closing at 5:00 p.m., Monday through Thursday. These same branches operate extended lobby hours on Fridays until 6:00 p.m., as well as Saturday lobby hours from 9:00 a.m. until 1:00 p.m. All branches offer roughly equivalent hours of drive-through service, including Saturday hours. Lastly, lenders are located at each of the branches. As such, business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals.

Community Development Services

Arvest Bank provides a relatively high level of community development services in the assessment area. During the review period, bank employees provided 303 hours of community development service activities to organizations in the assessment area, an increase relative to the previous review period. Notable service activities include the following:

- An Arvest Bank employee provided 161 hours of service to three separate organizations during the review period. This individual sat on the board of all three organizations, providing their expertise in guiding the economic development of the broader region, specifically with small businesses and for LMI individuals and geographies.
- One employee provided 35 hours of their financial expertise helping prepare taxes for LMI individuals in the Springfield MSA.

JOPLIN, MISSOURI MSA
(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JOPLIN ASSESSMENT AREA

This assessment area includes the entirety of the Joplin MSA, which consists of Jasper and Newton counties. The bank operates eight branches and one stand-alone ATM in this assessment area. During the review period, the bank did not open or close any branches in the Joplin MSA. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	7	29	6	0	42
	0.0%	16.7%	69.0%	14.3%	0.0%	100%
Family Population	0	7,083	30,896	7,383	0	45,362
	0.0%	15.6%	68.1%	16.3%	0.0%	100%
Household Population	0	12,492	45,387	10,705	0	68,584
	0.0%	18.2%	66.2%	15.6%	0.0%	100%
Business Institutions	0	1,291	4,008	888	0	6,187
	0.0%	20.9%	64.8%	14.4%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	8,566	8,918	9,822	18,056	45,362
	18.9%	19.7%	21.7%	39.8%	100%
Household Population	15,484	12,015	13,192	27,893	68,584
	22.6%	17.5%	19.2%	40.7%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JOPLIN ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in this assessment area is consistent with the Lending Test performance in the state of Missouri (which is based on the full-scope review areas), as detailed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix C*.

Lending Test Criteria	Performance
Lending Activity	Consistent
Borrower Distribution	Consistent
Geographic Distribution	Exceeds
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

During the review period, the bank made 12 community development loans totaling \$28.7 million in the Joplin MSA. The bank's community development lending included two noteworthy loans. One loan totaling \$7.5 million qualified for a purpose of revitalization and stabilization of a moderate-income census tract in downtown Joplin. This loan will facilitate the construction of a new arts and entertainment complex that will anchor the area, providing stability to spur additional businesses and residents to the area. An additional large-dollar loan that was originated for \$5.1 million will finance the construction of new warehouses, allowing for the creation and retention of new jobs for the small businesses operating in this complex.

INVESTMENT TEST

The bank's Investment Test performance in the Joplin MSA assessment area is consistent with the overall state rating (which is based on the full-scope review areas). The bank's qualified investment and grant activity in the assessment area totaled \$711,087, which includes \$705,837 in MBS supporting affordable housing and 11 donations totaling \$5,250 primarily made to community service organizations serving LMI individuals and geographies.

SERVICE TEST

Performance under the Service Test in the Joplin MSA assessment area is consistent with the bank's performance in the state overall (which is based on the full-scope review areas), as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Exceeds
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, bank employees provided 224 hours of community development service activities to 16 different organizations.

KANSAS

CRA RATING FOR KANSAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

Outstanding

Low Satisfactory

The major factors supporting the rating for the state of Kansas include:

- The bank's lending activity levels reflect excellent responsiveness to the credit needs of the Kansas assessment areas.
- The distribution of loans reflects adequate penetration among individuals of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects excellent penetration throughout the Kansas assessment areas.
- The bank provides an adequate level of community development loans in the Kansas assessment areas.
- The bank makes an excellent level of qualified community development investments and grants and is often in a leadership position.
- Delivery systems are reasonably accessible to geographies and individuals of different income levels in the Kansas assessment areas, and changes in branch locations have not adversely affected the accessibility of the bank's delivery systems. Additionally, business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides an adequate level of community development services.

SCOPE OF EXAMINATION

Examination scope considerations applicable to the review of the Kansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution/Scope of Examination* section. However, small farm lending was not analyzed under the borrower and geographic distribution analyses, as the low lending volume did not support meaningful performance conclusions. Based on loan demand and the bank's lending activity, the HMDA loan product was weighted more heavily when assessing the bank's lending performance in the assessment areas.

The bank has delineated two noncontiguous assessment areas in the nonMSA portion of Kansas. Given their proximity to each other and similar economic and demographic characteristics, performance in these assessment areas was combined for analysis into a single review area

(combined area). Consequently, this section details one set of performance conclusions for the Kansas rated area.

To augment this evaluation, one community contact interview was conducted to ascertain specific community credit needs, community development opportunities, and local economic conditions. Details from this interview are included in the *Description of Institution's Operations* section that follows.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KANSAS

Bank Structure

The bank operates two branches in nonMSA Kansas, both in middle-income census tracts, and the bank maintains one stand-alone ATM, which is in a moderate-income census tract. During the review period, the bank closed one branch (this location is outside of the bank's current assessment area delineation) and did not add any offices. The bank's branches in nonMSA Kansas represent 0.9 percent of the bank's total branches.

General Demographics

The nonMSA Kansas combined area is composed of two noncontiguous assessment areas in eastern Kansas. The first assessment area consists of Franklin County, located just to the west of the Kansas City MSA, while the second assessment area is composed of Crawford and Cherokee counties in southeastern Kansas. The combined area is primarily rural, with a total population of 84,330 spread across the three counties in the assessment areas. The banking market is not overly competitive, with 21 FDIC-insured depository institutions operating 45 branch locations throughout the assessment area. Of these institutions, Arvest Bank ranks sixth, with 7.6 percent of all assessment area deposit dollars. Deposits held in nonMSA Kansas represent 0.7 percent of total bank deposits.

While only 21 financial institutions operate a branch location in the assessment areas, an analysis of reported HMDA and CRA lending activity for 2022 shows that a much higher number of institutions had lending activity in the assessment areas. Arvest Bank ranked fourth out of 195 financial institutions in the combined area with HMDA lending activity and seventh out of 61 institutions with CRA lending activity.

Credit needs in the assessment areas include a standard blend of consumer, commercial, and agricultural loan products. In addition, other significant credit-related needs in the area include financial literacy training and flexible home loan programs having minimal down payment requirements.

Income and Wealth Demographics

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	6	25.0%	3,946	18.5%
Middle	17	70.8%	16,630	78.0%
Upper	1	4.2%	734	3.4%
Unknown	0	0.0%	0	0.0%
TOTAL	24	100%	21,310	100%

As shown above, 25.0 percent of the census tracts in the combined area are moderate-income geographies (there are no low-income census tracts in the combined area), but only 18.5 percent of the family population resides in these geographies. These moderate-income geographies are primarily located in Crawford County; however, one of the moderate-income geographies is located in Cherokee County, where the bank does not operate a branch.

Based on 2020 Census data, the median family income for the combined area (\$61,474) was lower than the median family income for nonMSA Kansas as a whole (\$65,467). More recently, the FFIEC estimates the median family income for nonMSA Kansas to be \$64,800 in 2021 and \$73,400 in 2022. The following table displays the distribution of assessment area families by income level compared to all of nonMSA Kansas.

Family Population by Income Level				
	Assessment Area		NonMSA Kansas	
Low	4,695	22.0%	42,551	18.6%
Moderate	4,359	20.5%	43,491	19.0%
Middle	4,372	20.5%	52,204	22.8%
Upper	7,884	37.0%	91,110	39.7%
TOTAL	21,310	100%	229,356	100%

When comparing the data in the table above with the first table in this section, a much higher percentage of families in the assessment area are LMI (42.5 percent) than reside in LMI census tracts (18.5 percent). The percentage of LMI families in the assessment areas also exceeds the LMI family percentage for all of nonMSA Kansas (37.6 percent). Lastly, the percentage of families in the assessment areas that are below the poverty level (10.9 percent) exceeds the statewide nonMSA level of 8.4 percent. Based on these factors, the combined area appears less affluent than nonMSA Kansas as a whole.

Housing Demographics

The following table displays key housing demographics for each county in the assessment areas and all of nonMSA Kansas.

Housing Cost Burden Levels						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	71.7%	21.5%	41.4%	53.0%	23.1%	16.3%
Cherokee County, Kansas	56.4%	1.7%	31.5%	51.1%	18.1%	15.8%
Crawford County, Kansas	72.6%	25.8%	45.0%	51.5%	13.1%	14.4%
Franklin County, Kansas	85.6%	30.1%	41.3%	57.1%	39.9%	19.2%
NonMSA Kansas	66.3%	20.7%	33.9%	52.4%	20.9%	15.1%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2016–2020 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is less affordable in the combined area than in the nonMSA portion of the state of Kansas, predominantly for moderate-income individuals. This lack of affordability for moderate-income individuals is most notable in Franklin County, where nearly 40 percent of moderate-income individuals are cost burdened. This is more than twice the percentage of moderate-income individuals who are cost burdened in Cherokee and Crawford counties.

Industry and Employment Demographics

The economy of the nonMSA Kansas combined area supports a significant small business sector. Overall, demographic estimates indicate that 88.5 percent of all businesses in the assessment areas had annual revenues of \$1 million or less in 2022. BLS industry demographics indicate that there are 33,547 paid employees in the combined area. By number of paid employees, the three largest economic sectors in the assessment areas are government (20.8 percent), manufacturing (16.2 percent), and retail trade (13.2 percent).

The table below details unemployment data from the BLS (not seasonally adjusted) for the combined area and nonMSA Kansas as a whole.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Areas	3.2%	2.6%	2.7%
NonMSA Kansas	2.8%	2.4%	2.5%

As shown in the preceding table, unemployment levels in the assessment area were consistently higher than in the rest of nonMSA Kansas during the review period. This gap between the assessment area shrunk between 2021 and 2022 and remained the same between 2022 and 2023, however. Franklin County matched the nonMSA portion of the state in employment levels in 2022

and 2023, while Cherokee and Crawford counties both exceeded nonMSA Kansas' unemployment levels across all three years.

Community Contact Information

To augment the evaluation of the bank's lending performance and identify credit needs and community development opportunities in the assessment area, one community contact interview was completed with an individual working directly with local business leaders across a variety of sectors as well as numerous local government officials in the area.

According to the community contact, economic conditions have been stagnant or declining in the area. The area was significantly affected by the pandemic and has not experienced a full recovery. There were a number of business closures during that time period, and there has not been a resurgence in new businesses. There are areas within the community contact's area of focus that have experienced more promising economic growth in the previous few years. These are counties that have relatively larger cities compared to their more rural neighbors. Lastly, the contact mentioned that there has been significant turnover in the area, with a number of sizeable employers both entering and exiting the region.

As for the local financial sector specifically, the contact described the area as well banked, especially considering its rural nature. There are a number of small institutions in operation, providing a sufficient mix of standard lending and deposit products. There is a need, as mentioned above, for more down payment assistance programs. The few programs that are available are insufficient to meet the large demand. This demand has grown alongside the significant increase in the area's housing prices. These price increases have occurred despite the contact describing the local housing stock as being in poor condition and there being a lack of affordable housing options, as well as numerous homes in states of disrepair. Lastly, there is a need in the area for greater participation from financial institutions in financial literacy education, as well as greater flexibility in underwriting to improve the ability of LMI individuals to attain homeownership.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's Lending Test performance in Kansas is rated high satisfactory. The following table displays the bank's performance under the Lending Test in the nonMSA Kansas assessment areas.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Adequate
Geographic Distribution	Excellent
Community Development Loans	Adequate Level
Product Innovation	Makes Limited Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

The following table displays the combined 2021 and 2022 lending volume by number and dollar amount in the assessment area.

Summary of Lending Activity January 1, 2021 through December 31, 2022				
Loan Type	#	%	\$(000s)	%
Home Improvement	10	3.2%	571	1.3%
Home Purchase	79	24.9%	12,092	27.0%
Multifamily Housing	6	1.9%	3,572	8.0%
Refinancing	66	20.8%	9,754	21.8%
Other Purpose LOC	12	3.8%	662	1.5%
Other Purpose Closed/Exempt	3	1.0%	417	0.9%
Purpose Not Applicable	0	0.0%	0	0.0%
Total HMDA	176	55.5%	27,068	60.5%
Small Business	141	44.5%	17,713	39.6%
Small Farm	26	7.6%	1,185	2.6%
TOTAL LOANS	343	100%	45,966	100%

From 2021 to 2022, the bank made 0.5 percent of its total HMDA and CRA loans in the nonMSA Kansas assessment area by both number and dollar. This figure was in line with the share of total bank deposits held in the assessment area (0.7 percent) and the percentage of total bank branches located in the assessment area (0.9 percent). The bank's lending activity levels relative to other lenders in the assessment area, as discussed in the *General Demographics* section, reflect that the bank plays an active role in lending throughout the assessment area, originating the fourth most HMDA loans and the seventh most CRA loans in the assessment area in 2022. Therefore, lending activity levels reflect an excellent responsiveness to credit needs in nonMSA Kansas.

Loan Distribution by Borrower's Profile

The bank's overall borrower distribution in the nonMSA Kansas assessment areas is considered adequate. The HMDA lending product was weighted more heavily when assessing the bank's performance in this assessment area.

HMDA Lending

The bank's HMDA lending reflects an adequate distribution to borrowers of different income profiles overall. The percentage of the bank's HMDA loans made to low-income borrowers in the combined area in 2021 (6.6 percent) was in line with aggregate lending performance (7.1 percent) but below the percentage of assessment area families who are low income (20.2 percent). While below the demographic figure, the bank's performance is considered adequate when accounting for the information regarding a lack of affordable housing in the assessment area cited by the community contact. The bank's lending to moderate-income borrowers in the same year (15.4 percent) was below but comparable to both peer institutions in the assessment area (17.7 percent) and the percentage of assessment area families who are moderate income (18.5 percent), to reflect adequate performance.

In 2022, the bank made 7.1 percent of its HMDA loans in the assessment areas to low-income borrowers. This performance again was similar to that of peer institutions in the combined area (8.3 percent) but below the demographic figure (22.0 percent), reflecting adequate performance based on the factors cited above. Conversely, the distribution of the bank's HMDA loans to moderate-income borrowers (27.1 percent) improved significantly year over year and bested both the aggregate lending performance (21.6 percent) and the demographic figure (20.5 percent), reflecting excellent performance.

Small Business Lending

Although the bank's performance in 2021 might appear poor, after considering the impacts of the pandemic and the bank's participation in the PPP, the bank's distribution of small business loans by borrower's profile is good. In 2021, the bank made 43.8 percent of its small business loans to businesses with annual revenues of \$1 million or less, which is below the aggregate lending level (52.6 percent) and the demographic estimate of businesses in the combined area with this revenue profile (88.5 percent).

However, additional analysis indicated that a significant portion of the bank's small business lending during the review period consisted of PPP loans. As the program's guidelines did not require the bank to collect revenue information for these loans, a high percentage of small business loans were reported with unknown revenue. Further analysis indicated that 32.6 percent of the bank's 2021 small business loans in the assessment areas were reported with unknown revenue. Using loan size as a proxy for small business revenue criteria, this revealed that 75.9 percent of small business loans with unknown revenue in 2021 had loan sizes of \$100,000 or less. This level of lending reflects the bank's responsiveness to the needs of the small business community and reflects good performance.

In 2022, the percentage of bank loans to businesses with annual revenues of \$1 million or less (71.2 percent) is considered good when compared to aggregate lending levels (48.9 percent) and the demographic estimate of small businesses in the assessment areas with this revenue profile (88.5 percent). There were no small business loans that were originated with unknown revenue figures in 2022. When considering the bank's performance across both years of data reviewed and the impact of the bank's PPP lending, the overall distribution of small business loans by borrower's profile is considered good.

Geographic Distribution of Loans

Overall, the geographic distribution of the bank's loans reflects an excellent dispersion throughout geographies of different income levels based on both products reviewed. As there are no low-income census tracts in the assessment area, the bank's performance was primarily based on lending activity in moderate-income census tracts.

HMDA Lending

The bank's HMDA lending in moderate-income census tracts is excellent overall. In 2021, the bank made 18.7 percent of its total HMDA loans in the combined area in moderate-income census tracts. This exceeded the performance of peer institutions in the assessment areas (12.0 percent) and the percentage of total owner-occupied housing located in these geographies (11.1 percent) and reflects excellent performance. The bank's lending levels exceeded comparison data even further in 2022. The bank made 25.9 percent of total HMDA loans in moderate-income census tracts compared to aggregate lending performance of 17.6 percent and the demographic figure of 14.9 percent, reflecting excellent performance.

Small Business Lending

The bank's small business lending in moderate-income census tracts is considered excellent in both years of review. The distribution of the bank's small business loans in moderate-income census tracts in 2021 (36.0 percent) and 2022 (42.3 percent) greatly exceeded both aggregate lending levels (18.7 percent and 22.0 percent, respectively) and the demographic estimate of assessment area businesses that are in moderate-income geographies (20.1 percent and 27.0 percent, respectively).

Lastly, based on an analysis of the dispersion of all lending products, the bank's lending activity does not reveal evidence of any conspicuous lending gaps in LMI geographies. In both 2021 and 2022, the bank recorded lending activity in all census tracts in the assessment area, further cementing its excellent geographic lending performance.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the combined area. During the review period, the bank originated three affordable housing loans totaling \$7.9 million, which supported a new LIHTC-eligible housing project with 24 single-family homes. This is impactful, as affordable LMI housing options were a critical need, according to the community contact.

Product Innovation

The bank makes limited use of flexible lending practices in serving credit needs in the Kansas combined area. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section at the beginning of this document. The bank's use of flexible and/or innovative lending products in nonMSA Kansas is described below.

- *HomeReady*: The bank originated four loans through the HomeReady program totaling \$485,000, providing flexible, long-term financing for LMI borrowers.
- *Home Possible*: There was one origination of this product totaling \$76,000 during the review period.
- The bank also originated 12 mortgage loans through government loan programs, including six FHA loans (\$685,356), one RD loan (\$67,676), and four VA loans (\$732,768).

INVESTMENT TEST

The bank's Investment Test rating in Kansas is outstanding. The bank makes an excellent level of community development investments and grants in the combined area. The bank's qualified investment activity included one new investment in a LIHTC for a total of \$8.5 million, while also maintaining seven previously made investments in MBS that are still outstanding as of the date of this evaluation, totaling \$230,300. These are especially impactful given the lack of affordable housing in the assessment area cited by the community contact. The bank also made eight donations totaling \$10,738 during the review period in the state of Kansas.

SERVICE TEST

The bank's performance under the Service Test in Kansas is rated low satisfactory. The following table displays the bank's performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank operates two branches in nonMSA Kansas, representing 0.9 percent of the bank's total branches. The table below displays the distribution of these branch locations along with the distribution of assessment area census tracts and household population by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	2	0	0	2
	0.0%	0.0%	100%	0.0%	0.0%	100%
Census Tracts	0.0%	25.0%	70.8%	4.2%	0.0%	100%
Household Population	0.0%	21.1%	75.7%	3.3%	0.0%	100%

As shown above, the bank does not operate any branches in the combined area's moderate-income census tracts. This distribution is less than the percentage of census tracts in the assessment area that are moderate income (25.0 percent) and the household population in moderate-income census tracts (21.1 percent). The bank does, however, operate one of its branches less than a mile away from a moderate-income census tract. In addition to this branch location, the bank also operates one stand-alone ATM located in a moderate-income census tract. Therefore, while the bank does not operate any branch locations in moderate-income census tracts, overall service delivery systems are reasonably accessible to individuals and geographies of different income levels in nonMSA Kansas.

Changes in Branch Locations

The bank only closed one branch location in Kansas during the review period, and this former branch location is not within a currently delineated assessment area. Therefore, within the bank's Kansas assessment areas, changes in branch locations have not adversely affected the accessibility of the bank's service delivery systems, particularly to LMI geographies and individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services are the same across the two branches in the assessment area. The bank's branch locations operate weekday lobby hours of 9:00 a.m. to 5:00 p.m., Monday through Thursday, with both branch locations open until 6:00 p.m. on Fridays. Lobby hours are also available from 9:00 a.m. to 1:00 p.m. on Saturdays. Both branches have drive-through facilities that operate during the same hours as well. Lastly, lenders are present at both branch locations in the assessment area. Therefore, the bank's business hours and banking services do not vary in a way that inconveniences portions of the assessment area, particularly LMI geographies or individuals.

Community Development Services

The bank p an adequate level of community development services in nonMSA Kansas. During the review period, bank employees provided 32 hours of community development service activities to four different organizations. As part of these activities, two employees served in leadership positions for two organizations supporting children and other LMI individuals in the combined area.

APPENDIX A – SCOPE OF EXAMINATION TABLES

Scope of Examination			
TIME PERIOD REVIEWED	<p>January 1, 2021 – December 31, 2022 for HMDA, small business, and small farm lending.</p> <p>September 21, 2021 – September 15, 2024 for community development loans, investment, and service activities.</p>		
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Arvest Bank Fayetteville, Arkansas		HMDA Small Business Small Farm	
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
N/A	N/A		N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$(000s) (as of June 30, 2024)	Branches Visited	CRA Review Procedures
Kansas City Multistate MSA	Kansas City	19	\$785,991	0	Full-scope
Fort Smith Multistate MSA	Fort Smith	10	\$1,137,268	0	Full-scope
Fayetteville MSA	Arkansas	46	\$8,195,201	0	Full-scope
Little Rock MSA	Arkansas	18	\$2,271,327	0	Full-scope
Hot Springs MSA	Arkansas	5	\$558,138	0	Limited-scope
Jonesboro MSA	Arkansas	3	\$153,393	0	Limited-scope
NonMSA Arkansas	Arkansas	16	\$1,277,128	0	Limited-scope
Tulsa MSA	Oklahoma	24	\$2,632,748	0	Full-scope
Oklahoma City MSA	Oklahoma	19	\$1,465,966	0	Limited-scope
Lawton MSA	Oklahoma	5	\$376,481	0	Limited-scope
NonMSA Oklahoma	Oklahoma	29	\$2,148,994	0	Full-scope (3)
NonMSA Missouri	Missouri	11	\$672,674	0	Full-scope (2)
Springfield MSA	Missouri	8	\$529,256	0	Full-scope
Joplin MSA	Missouri	8	\$621,507	0	Limited-scope
NonMSA Kansas	Kansas	2	\$152,196	0	Full-scope
OVERALL		223	\$22,978,268	0	12 Full-scope

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

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Arkansas	Outstanding	Outstanding	High Satisfactory	Outstanding
Oklahoma	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Missouri	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Kansas City Multistate MSA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Fort Smith Multistate MSA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Kansas	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC’s Interagency Large Institution CRA Examination Procedures.

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Arkansas	12	6	4	22	Outstanding
Oklahoma	9	6	4	19	Satisfactory
Missouri	9	3	3	15	Satisfactory
Kansas City Multistate MSA	9	3	4	16	Satisfactory
Fort Smith Multistate MSA	9	3	4	16	Satisfactory
Kansas	9	6	3	18	Satisfactory

APPENDIX C – LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

Kansas City Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	37	6.5%	9.2%	\$5,155	2.7%	4.8%	21.5%
Moderate	88	15.4%	20.1%	\$18,902	10.0%	14.8%	17.5%
Middle	118	20.7%	20.1%	\$28,950	15.4%	19.2%	20.2%
Upper	301	52.7%	31.8%	\$128,191	68.0%	43.5%	40.8%
Unknown	27	4.7%	18.8%	\$7,345	3.9%	17.7%	0.0%
TOTAL	571	100.0%	100.0%	\$188,543	100.0%	100.0%	100.0%
Refinance							
Low	48	7.0%	6.7%	\$5,788	3.1%	3.6%	21.5%
Moderate	110	16.1%	16.9%	\$15,841	8.4%	12.0%	17.5%
Middle	120	17.6%	20.7%	\$24,786	13.1%	18.4%	20.2%
Upper	329	48.2%	34.9%	\$119,838	63.2%	44.8%	40.8%
Unknown	76	11.1%	20.9%	\$23,455	12.4%	21.3%	0.0%
TOTAL	683	100.0%	100.0%	\$189,708	100.0%	100.0%	100.0%
Home Improvement							
Low	5	4.3%	6.2%	\$191	1.4%	3.3%	21.5%
Moderate	13	11.3%	13.8%	\$723	5.4%	10.4%	17.5%
Middle	18	15.7%	19.5%	\$1,128	8.5%	14.9%	20.2%
Upper	61	53.0%	55.2%	\$8,039	60.4%	63.3%	40.8%
Unknown	18	15.7%	5.4%	\$3,231	24.3%	8.0%	0.0%
TOTAL	115	100.0%	100.0%	\$13,312	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	3.7%	4.5%	\$87	1.1%	2.3%	21.5%
Moderate	5	9.3%	14.6%	\$196	2.6%	8.1%	17.5%
Middle	7	13.0%	20.9%	\$389	5.1%	14.4%	20.2%
Upper	29	53.7%	55.7%	\$5,626	73.9%	71.7%	40.8%
Unknown	11	20.4%	4.4%	\$1,316	17.3%	3.5%	0.0%
TOTAL	54	100.0%	100.0%	\$7,614	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	4	14.3%	9.7%	\$227	2.2%	4.0%	21.5%
Moderate	2	7.1%	16.1%	\$481	4.6%	8.1%	17.5%
Middle	6	21.4%	14.0%	\$1,018	9.8%	9.1%	20.2%
Upper	13	46.4%	48.3%	\$6,348	61.2%	67.8%	40.8%
Unknown	3	10.7%	11.9%	\$2,304	22.2%	11.0%	0.0%
TOTAL	28	100.0%	100.0%	\$10,378	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.8%	\$0	0.0%	1.6%	21.5%
Moderate	0	0.0%	1.6%	\$0	0.0%	1.5%	17.5%
Middle	0	0.0%	0.5%	\$0	0.0%	0.3%	20.2%
Upper	0	0.0%	0.6%	\$0	0.0%	1.2%	40.8%
Unknown	0	0.0%	95.5%	\$0	0.0%	95.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.5%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.3%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.4%	\$0	0.0%	0.1%	N/A
Unknown	5	100.0%	96.7%	\$40,521	100.0%	99.8%	N/A
TOTAL	5	100.0%	100.0%	\$40,521	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	96	6.6%	7.6%	\$11,448	2.5%	3.9%	21.5%
Moderate	218	15.0%	17.8%	\$36,143	8.0%	12.5%	17.5%
Middle	269	18.5%	20.1%	\$56,271	12.5%	17.6%	20.2%
Upper	733	50.3%	34.4%	\$268,042	59.6%	42.2%	40.8%
Unknown	140	9.6%	20.0%	\$78,172	17.4%	23.8%	0.0%
TOTAL	1,456	100.0%	100.0%	\$450,076	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	41	8.2%	9.1%	\$5,957	3.2%	4.5%	20.5%
Moderate	87	17.5%	19.9%	\$18,494	9.9%	14.2%	17.5%
Middle	79	15.9%	20.2%	\$19,149	10.3%	19.1%	21.5%
Upper	258	51.9%	31.3%	\$131,645	70.5%	44.6%	40.4%
Unknown	32	6.4%	19.6%	\$11,474	6.1%	17.6%	0.0%
TOTAL	497	100.0%	100.0%	\$186,719	100.0%	100.0%	100.0%

Refinance							
Low	21	11.2%	12.6%	\$2,613	4.8%	7.2%	20.5%
Moderate	27	14.4%	22.2%	\$4,200	7.7%	17.1%	17.5%
Middle	22	11.8%	21.5%	\$4,619	8.5%	20.7%	21.5%
Upper	92	49.2%	28.0%	\$33,260	61.0%	38.7%	40.4%
Unknown	25	13.4%	15.8%	\$9,801	18.0%	16.2%	0.0%
TOTAL	187	100.0%	100.0%	\$54,493	100.0%	100.0%	100.0%
Home Improvement							
Low	10	6.6%	6.5%	383	2.3%	3.9%	20.5%
Moderate	19	12.5%	14.6%	1,196	7.0%	10.0%	17.5%
Middle	17	11.2%	23.2%	1,009	5.9%	18.4%	21.5%
Upper	79	52.0%	50.3%	10,316	60.7%	60.7%	40.4%
Unknown	27	17.8%	5.4%	4,090	24.1%	7.1%	0.0%
TOTAL	152	100.0%	100.0%	16,994	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	7	9.7%	5.9%	\$303	3.6%	3.1%	20.5%
Moderate	9	12.5%	16.0%	\$295	3.5%	9.2%	17.5%
Middle	11	15.3%	21.9%	\$722	8.6%	15.7%	21.5%
Upper	31	43.1%	49.8%	\$3,754	44.6%	64.4%	40.4%
Unknown	14	19.4%	6.4%	\$3,335	39.7%	7.6%	0.0%
TOTAL	72	100.0%	100.0%	\$8,409	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	9.1%	13.6%	\$131	7.2%	6.1%	20.5%
Moderate	6	27.3%	19.1%	\$374	20.6%	12.2%	17.5%
Middle	4	18.2%	19.6%	\$235	13.0%	12.1%	21.5%
Upper	8	36.4%	39.0%	\$1,011	55.7%	55.3%	40.4%
Unknown	2	9.1%	8.7%	\$63	3.5%	14.2%	0.0%
TOTAL	22	100.0%	100.0%	\$1,814	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.8%	\$0	0.0%	2.8%	20.5%
Moderate	0	0.0%	1.4%	\$0	0.0%	1.9%	17.5%
Middle	0	0.0%	0.5%	\$0	0.0%	0.2%	21.5%
Upper	0	0.0%	0.3%	\$0	0.0%	0.3%	40.4%
Unknown	0	0.0%	94.0%	\$0	0.0%	94.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.6%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.3%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.9%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	3.0%	\$0	0.0%	0.2%	N/A
Unknown	3	100.0%	95.2%	\$30,371	100.0%	99.7%	N/A
TOTAL	3	100.0%	100.0%	\$30,371	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	81	8.7%	9.7%	\$9,387	3.1%	4.6%	20.5%
Moderate	148	15.9%	19.7%	\$24,559	8.2%	13.2%	17.5%
Middle	133	14.3%	20.6%	\$25,734	8.6%	17.3%	21.5%
Upper	468	50.2%	32.3%	\$179,986	60.2%	39.5%	40.4%
Unknown	103	11.0%	17.7%	\$59,134	19.8%	25.4%	0.0%
TOTAL	933	100.0%	100.0%	\$298,800	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	22	3.9%	4.8%	\$3,161	1.7%	2.5%	6.5%
Moderate	104	18.2%	18.9%	\$16,968	9.0%	12.0%	18.4%
Middle	167	29.2%	36.2%	\$42,669	22.6%	32.0%	36.6%
Upper	275	48.2%	39.8%	\$124,760	66.2%	53.3%	38.4%
Unknown	3	0.5%	0.2%	\$985	0.5%	0.2%	0.2%
TOTAL	571	100.0%	100.0%	\$188,543	100.0%	100.0%	100.0%
Refinance							
Low	19	2.8%	2.1%	\$2,930	1.5%	1.2%	6.5%
Moderate	73	10.7%	13.0%	\$9,710	5.1%	8.0%	18.4%
Middle	197	28.8%	35.9%	\$36,900	19.5%	30.3%	36.6%
Upper	393	57.5%	48.9%	\$140,138	73.9%	60.3%	38.4%
Unknown	1	0.1%	0.2%	\$30	0.0%	0.2%	0.2%
TOTAL	683	100.0%	100.0%	\$189,708	100.0%	100.0%	100.0%
Home Improvement							
Low	8	7.0%	3.8%	\$251	1.9%	2.6%	6.5%
Moderate	12	10.4%	11.6%	\$671	5.0%	8.3%	18.4%
Middle	39	33.9%	30.3%	\$3,932	29.5%	27.1%	36.6%
Upper	56	48.7%	54.0%	\$8,458	63.5%	61.7%	38.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.2%
TOTAL	115	100.0%	100.0%	\$13,312	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	1.8%	\$0	0.0%	0.9%	6.5%
Moderate	6	11.1%	11.0%	\$429	5.6%	6.5%	18.4%
Middle	14	25.9%	31.7%	\$1,935	25.4%	24.0%	36.6%
Upper	34	63.0%	55.5%	\$5,250	69.0%	68.5%	38.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	54	100.0%	100.0%	\$7,614	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	7.1%	5.0%	\$108	1.0%	2.1%	6.5%
Moderate	7	25.0%	17.3%	\$1,008	9.7%	8.2%	18.4%
Middle	5	17.9%	29.1%	\$531	5.1%	20.2%	36.6%
Upper	14	50.0%	48.4%	\$8,731	84.1%	69.4%	38.4%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.2%
TOTAL	28	100.0%	100.0%	\$10,378	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	5.1%	\$0	0.0%	3.3%	6.5%
Moderate	0	0.0%	31.2%	\$0	0.0%	23.4%	18.4%
Middle	0	0.0%	41.9%	\$0	0.0%	44.0%	36.6%
Upper	0	0.0%	21.8%	\$0	0.0%	29.3%	38.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	19.6%	\$0	0.0%	8.9%	15.5%
Moderate	3	60.0%	36.7%	\$25,421	62.7%	21.9%	26.7%
Middle	0	0.0%	32.3%	\$0	0.0%	28.2%	35.0%
Upper	2	40.0%	9.2%	\$15,100	37.3%	35.9%	21.1%
Unknown	0	0.0%	2.2%	\$0	0.0%	5.0%	1.7%
TOTAL	5	100.0%	100.0%	\$40,521	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	51	3.5%	3.3%	\$6,450	1.4%	2.2%	6.5%
Moderate	205	14.1%	15.4%	\$54,207	12.0%	10.5%	18.4%
Middle	422	29.0%	35.7%	\$85,967	19.1%	30.8%	36.6%
Upper	774	53.2%	45.3%	\$302,437	67.2%	56.0%	38.4%
Unknown	4	0.3%	0.2%	\$1,015	0.2%	0.5%	0.2%
TOTAL	1,456	100.0%	100.0%	\$450,076	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	21	4.2%	4.7%	\$2,913	1.6%	2.3%	4.8%
Moderate	84	16.9%	22.6%	\$18,974	10.2%	14.1%	21.0%
Middle	159	32.0%	37.6%	\$46,972	25.2%	34.1%	39.0%
Upper	226	45.5%	34.6%	\$116,768	62.5%	49.1%	34.8%
Unknown	7	1.4%	0.5%	\$1,092	0.6%	0.3%	0.4%
TOTAL	497	100.0%	100.0%	\$186,719	100.0%	100.0%	100.0%
Refinance							
Low	5	2.7%	3.5%	\$632	1.2%	2.0%	4.8%
Moderate	31	16.6%	21.3%	\$5,647	10.4%	14.0%	21.0%
Middle	68	36.4%	40.8%	\$13,891	25.5%	36.6%	39.0%
Upper	83	44.4%	34.0%	\$34,323	63.0%	47.3%	34.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	187	100.0%	100.0%	\$54,493	100.0%	100.0%	100.0%
Home Improvement							
Low	7	4.6%	2.4%	\$505	3.0%	1.9%	4.8%
Moderate	22	14.5%	13.7%	\$1,748	10.3%	9.7%	21.0%
Middle	53	34.9%	35.5%	\$3,739	22.0%	29.1%	39.0%
Upper	69	45.4%	48.2%	\$10,982	64.6%	59.1%	34.8%
Unknown	1	0.7%	0.3%	\$20	0.1%	0.2%	0.4%
TOTAL	152	100.0%	100.0%	\$16,994	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	1.1%	\$0	0.0%	1.1%	4.8%
Moderate	11	15.3%	12.9%	\$453	5.4%	7.7%	21.0%
Middle	24	33.3%	36.8%	\$1,549	18.4%	28.4%	39.0%
Upper	37	51.4%	49.2%	\$6,407	76.2%	62.8%	34.8%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.4%
TOTAL	72	100.0%	100.0%	\$8,409	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	4	18.2%	5.6%	\$293	16.2%	3.1%	4.8%
Moderate	7	31.8%	19.9%	\$406	22.4%	10.8%	21.0%
Middle	4	18.2%	36.1%	\$261	14.4%	25.4%	39.0%
Upper	7	31.8%	38.2%	\$854	47.1%	60.5%	34.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	22	100.0%	100.0%	\$1,814	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.7%	\$0	0.0%	1.8%	4.8%
Moderate	0	0.0%	35.5%	\$0	0.0%	27.9%	21.0%
Middle	0	0.0%	46.6%	\$0	0.0%	48.4%	39.0%
Upper	0	0.0%	14.9%	\$0	0.0%	21.8%	34.8%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.4%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	33.3%	14.0%	\$500	1.6%	6.2%	11.2%
Moderate	0	0.0%	36.3%	\$0	0.0%	21.4%	29.1%
Middle	0	0.0%	30.1%	\$0	0.0%	18.7%	32.0%
Upper	2	66.7%	17.6%	\$29,871	98.4%	52.8%	24.5%
Unknown	0	0.0%	2.1%	\$0	0.0%	0.9%	3.2%
TOTAL	3	100.0%	100.0%	\$30,371	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	38	4.1%	4.1%	\$4,843	1.6%	2.6%	4.8%
Moderate	155	16.6%	21.3%	\$27,228	9.1%	14.6%	21.0%
Middle	308	33.0%	38.3%	\$66,412	22.2%	32.8%	39.0%
Upper	424	45.4%	35.9%	\$199,205	66.7%	49.6%	34.8%
Unknown	8	0.9%	0.4%	\$1,112	0.4%	0.3%	0.4%
TOTAL	933	100.0%	100.0%	\$298,800	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	168	17.5%	47.3%	\$13,709	18.2%	28.3%	90.5%
	Over \$1 Million/ Unknown	790	82.5%	52.7%	\$61,648	81.8%	71.7%	9.5%
	TOTAL	958	100.0%	100.0%	\$75,357	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	796	83.1%	88.9%	\$21,317	28.3%	27.2%	
	\$100,001–\$250,000	86	9.0%	5.5%	\$14,379	19.1%	16.9%	
	\$250,001–\$1 Million	76	7.9%	5.6%	\$39,661	52.6%	55.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	958	100.0%	100.0%	\$75,357	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	137	81.5%		\$5,099	37.2%		
	\$100,001–\$250,000	18	10.7%		\$3,013	22.0%		
	\$250,001–\$1 Million	13	7.7%		\$5,597	40.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	168	100.0%		\$13,709	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	210	57.4%	51.5%	\$12,981	27.7%	31.1%	90.7%
	Over \$1 Million/ Unknown	156	42.6%	48.5%	\$33,862	72.3%	68.9%	9.3%
	TOTAL	366	100.0%	100.0%	\$46,843	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	268	73.2%	92.1%	\$11,441	24.4%	29.9%	
	\$100,001–\$250,000	55	15.0%	3.7%	\$9,230	19.7%	14.5%	
	\$250,001–\$1 Million	43	11.7%	4.2%	\$26,172	55.9%	55.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	366	100.0%	100.0%	\$46,843	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	186	88.6%		\$6,448	49.7%		
	\$100,001–\$250,000	17	8.1%		\$2,931	22.6%		
	\$250,001–\$1 Million	7	3.3%		\$3,602	27.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	210	100.0%		\$12,981	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	117	12.2%	7.3%	\$8,436	11.2%	9.3%	7.9%
Moderate	208	21.7%	18.8%	\$20,424	27.1%	19.6%	20.2%
Middle	256	26.7%	30.5%	\$17,119	22.7%	27.9%	32.9%
Upper	364	38.0%	40.8%	\$28,046	37.2%	37.7%	36.9%
Unknown	13	1.4%	2.6%	\$1,332	1.8%	5.5%	2.0%
TOTAL	958	100.0%	100.0%	\$75,357	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	30	8.2%	5.3%	\$4,558	9.7%	6.4%	5.9%
Moderate	90	24.6%	19.7%	\$11,163	23.8%	19.5%	21.6%
Middle	115	31.4%	32.1%	\$12,746	27.2%	27.6%	33.6%
Upper	126	34.4%	39.8%	\$17,176	36.7%	39.3%	35.9%
Unknown	5	1.4%	3.1%	\$1,200	2.6%	7.2%	3.0%
TOTAL	366	100.0%	100.0%	\$46,843	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Fort Smith Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	33	6.0%	4.8%	\$2,924	2.9%	2.5%	22.4%
Moderate	116	20.9%	15.2%	\$12,756	12.6%	10.2%	17.7%
Middle	122	22.0%	19.2%	\$18,756	18.5%	16.8%	18.9%
Upper	244	44.0%	37.1%	\$60,045	59.4%	47.3%	41.0%
Unknown	39	7.0%	23.7%	\$6,674	6.6%	23.2%	0.0%
TOTAL	554	100.0%	100.0%	\$101,155	100.0%	100.0%	100.0%
Refinance							
Low	39	7.4%	4.2%	\$2,614	3.7%	1.9%	22.4%
Moderate	76	14.5%	10.3%	\$6,894	9.7%	6.7%	17.7%
Middle	118	22.5%	16.4%	\$13,435	18.8%	13.1%	18.9%
Upper	226	43.1%	40.7%	\$38,465	53.9%	48.1%	41.0%
Unknown	65	12.4%	28.4%	\$10,002	14.0%	30.2%	0.0%
TOTAL	524	100.0%	100.0%	\$71,410	100.0%	100.0%	100.0%
Home Improvement							
Low	4	4.3%	6.6%	\$178	2.8%	3.3%	22.4%
Moderate	12	12.8%	16.8%	\$558	8.8%	10.7%	17.7%
Middle	21	22.3%	19.0%	\$890	14.0%	13.6%	18.9%
Upper	47	50.0%	47.1%	\$3,737	58.8%	57.8%	41.0%
Unknown	10	10.6%	10.6%	\$992	15.6%	14.6%	0.0%
TOTAL	94	100.0%	100.0%	\$6,355	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	6.3%	3.3%	\$40	4.9%	1.8%	22.4%
Moderate	3	18.8%	14.3%	\$92	11.3%	8.2%	17.7%
Middle	3	18.8%	20.9%	\$170	20.9%	15.9%	18.9%
Upper	8	50.0%	59.3%	\$482	59.2%	73.3%	41.0%
Unknown	1	6.3%	2.2%	\$30	3.7%	0.8%	0.0%
TOTAL	16	100.0%	100.0%	\$814	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.4%	\$0	0.0%	3.6%	22.4%
Moderate	3	17.6%	12.8%	\$255	13.8%	10.4%	17.7%
Middle	6	35.3%	22.0%	\$160	8.7%	15.3%	18.9%
Upper	8	47.1%	56.0%	\$1,433	77.5%	68.7%	41.0%
Unknown	0	0.0%	2.8%	\$0	0.0%	2.0%	0.0%
TOTAL	17	100.0%	100.0%	\$1,848	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.1%	\$0	0.0%	1.4%	22.4%
Moderate	0	0.0%	4.1%	\$0	0.0%	4.3%	17.7%
Middle	0	0.0%	2.8%	\$0	0.0%	2.8%	18.9%
Upper	0	0.0%	1.4%	\$0	0.0%	1.8%	41.0%
Unknown	0	0.0%	89.7%	\$0	0.0%	89.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.8%	\$0	0.0%	0.4%	N/A
Upper	0	0.0%	5.9%	\$0	0.0%	2.5%	N/A
Unknown	13	100.0%	93.3%	\$10,146	100.0%	97.2%	N/A
TOTAL	13	100.0%	100.0%	\$10,146	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	77	6.3%	4.5%	\$5,756	3.0%	2.1%	22.4%
Moderate	210	17.2%	12.8%	\$20,555	10.7%	8.0%	17.7%
Middle	270	22.2%	17.6%	\$33,411	17.4%	13.9%	18.9%
Upper	533	43.8%	38.4%	\$104,162	54.3%	44.0%	41.0%
Unknown	128	10.5%	26.6%	\$27,844	14.5%	31.9%	0.0%
TOTAL	1,218	100.0%	100.0%	\$191,728	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	31	7.3%	4.4%	\$3,054	4.0%	2.4%	19.9%
Moderate	75	17.7%	14.3%	\$9,381	12.2%	9.5%	18.2%
Middle	117	27.7%	21.0%	\$17,132	22.3%	18.2%	20.8%
Upper	168	39.7%	36.0%	\$41,440	54.0%	46.0%	41.1%
Unknown	32	7.6%	24.2%	\$5,750	7.5%	24.0%	0.0%
TOTAL	423	100.0%	100.0%	\$76,757	100.0%	100.0%	100.0%

Refinance							
Low	14	7.3%	7.1%	\$949	3.4%	3.1%	19.9%
Moderate	40	20.7%	14.5%	\$4,010	14.4%	9.6%	18.2%
Middle	45	23.3%	22.2%	\$5,205	18.7%	18.2%	20.8%
Upper	77	39.9%	40.1%	\$14,661	52.8%	51.4%	41.1%
Unknown	17	8.8%	16.2%	\$2,962	10.7%	17.7%	0.0%
TOTAL	193	100.0%	100.0%	\$27,787	100.0%	100.0%	100.0%
Home Improvement							
Low	6	5.9%	6.5%	204	3.0%	3.8%	19.9%
Moderate	14	13.9%	12.3%	792	11.6%	9.4%	18.2%
Middle	14	13.9%	18.8%	627	9.2%	16.1%	20.8%
Upper	58	57.4%	52.6%	4,712	69.1%	57.5%	41.1%
Unknown	9	8.9%	9.7%	486	7.1%	13.1%	0.0%
TOTAL	101	100.0%	100.0%	6,821	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	2.3%	4.5%	\$24	0.8%	3.1%	19.9%
Moderate	5	11.6%	13.4%	\$254	8.2%	8.6%	18.2%
Middle	11	25.6%	22.9%	\$570	18.4%	17.2%	20.8%
Upper	21	48.8%	53.6%	\$1,545	49.8%	61.8%	41.1%
Unknown	5	11.6%	5.6%	\$712	22.9%	9.3%	0.0%
TOTAL	43	100.0%	100.0%	\$3,105	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	12.5%	6.4%	\$53	7.7%	3.2%	19.9%
Moderate	1	6.3%	14.0%	\$20	2.9%	12.1%	18.2%
Middle	5	31.3%	24.0%	\$116	16.9%	18.3%	20.8%
Upper	7	43.8%	53.2%	\$323	47.0%	63.8%	41.1%
Unknown	1	6.3%	2.3%	\$175	25.5%	2.7%	0.0%
TOTAL	16	100.0%	100.0%	\$687	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.9%
Moderate	0	0.0%	5.6%	\$0	0.0%	6.0%	18.2%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.1%
Unknown	0	0.0%	94.4%	\$0	0.0%	94.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.2%	\$0	0.0%	2.1%	N/A
Unknown	9	100.0%	95.8%	\$34,898	100.0%	97.9%	N/A
TOTAL	9	100.0%	100.0%	\$34,898	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	54	6.9%	5.2%	\$4,284	2.9%	2.2%	19.9%
Moderate	135	17.2%	13.9%	\$14,457	9.6%	8.2%	18.2%
Middle	192	24.5%	20.7%	\$23,650	15.8%	15.5%	20.8%
Upper	331	42.2%	38.0%	\$62,681	41.8%	41.3%	41.1%
Unknown	73	9.3%	22.2%	\$44,983	30.0%	32.8%	0.0%
TOTAL	785	100.0%	100.0%	\$150,055	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	85	15.3%	14.4%	\$9,630	9.5%	9.8%	14.2%
Middle	311	56.1%	59.0%	\$56,822	56.2%	59.0%	63.1%
Upper	158	28.5%	26.5%	\$34,703	34.3%	31.1%	22.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	554	100.0%	100.0%	\$101,155	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	61	11.6%	9.2%	\$5,035	7.1%	6.8%	14.2%
Middle	282	53.8%	61.2%	\$38,081	53.3%	61.3%	63.1%
Upper	181	34.5%	29.6%	\$28,294	39.6%	31.9%	22.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	524	100.0%	100.0%	\$71,410	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	19	20.2%	15.7%	\$736	11.6%	11.2%	14.2%
Middle	45	47.9%	54.4%	\$2,710	42.6%	52.9%	63.1%
Upper	30	31.9%	29.6%	\$2,909	45.8%	35.6%	22.8%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.0%
TOTAL	94	100.0%	100.0%	\$6,355	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	18.8%	18.7%	\$142	17.4%	10.7%	14.2%
Middle	12	75.0%	58.2%	\$647	79.5%	51.7%	63.1%
Upper	1	6.3%	23.1%	\$25	3.1%	37.6%	22.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	16	100.0%	100.0%	\$814	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	11.8%	11.0%	\$250	13.5%	8.1%	14.2%
Middle	9	52.9%	58.7%	\$406	22.0%	56.1%	63.1%
Upper	6	35.3%	29.4%	\$1,192	64.5%	35.0%	22.8%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.8%	0.0%
TOTAL	17	100.0%	100.0%	\$1,848	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	23.4%	\$0	0.0%	16.3%	14.2%
Middle	0	0.0%	56.6%	\$0	0.0%	60.2%	63.1%
Upper	0	0.0%	20.0%	\$0	0.0%	23.5%	22.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	8	61.5%	45.4%	\$5,752	56.7%	22.4%	36.4%
Middle	5	38.5%	37.8%	\$4,394	43.3%	40.6%	36.3%
Upper	0	0.0%	16.8%	\$0	0.0%	37.0%	27.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	13	100.0%	100.0%	\$10,146	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	178	14.6%	12.8%	\$21,545	11.2%	9.7%	14.2%
Middle	664	54.5%	59.5%	\$103,060	53.8%	58.3%	63.1%
Upper	376	30.9%	27.7%	\$67,123	35.0%	31.9%	22.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1,218	100.0%	100.0%	\$191,728	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	3	0.7%	1.2%	\$300	0.4%	0.8%	0.7%
Moderate	67	15.8%	15.7%	\$6,957	9.1%	11.0%	12.6%
Middle	200	47.3%	53.7%	\$40,088	52.2%	55.2%	57.2%
Upper	153	36.2%	29.3%	\$29,412	38.3%	33.1%	29.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	423	100.0%	100.0%	\$76,757	100.0%	100.0%	100.0%
Refinance							
Low	2	1.0%	1.0%	\$197	0.7%	0.6%	0.7%
Moderate	28	14.5%	9.9%	\$2,599	9.4%	5.8%	12.6%
Middle	104	53.9%	58.3%	\$14,505	52.2%	59.1%	57.2%
Upper	59	30.6%	30.7%	\$10,486	37.7%	34.5%	29.5%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	193	100.0%	100.0%	\$27,787	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.5%	\$0	0.0%	0.3%	0.7%
Moderate	14	13.9%	12.6%	\$623	9.1%	10.2%	12.6%
Middle	46	45.5%	50.8%	\$2,717	39.8%	48.8%	57.2%
Upper	41	40.6%	35.9%	\$3,481	51.0%	40.6%	29.5%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.0%
TOTAL	101	100.0%	100.0%	\$6,821	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	4	9.3%	8.9%	\$126	4.1%	5.1%	12.6%
Middle	26	60.5%	53.1%	\$1,348	43.4%	49.4%	57.2%
Upper	13	30.2%	38.0%	\$1,631	52.5%	45.6%	29.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	43	100.0%	100.0%	\$3,105	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.2%	\$0	0.0%	0.5%	0.7%
Moderate	1	6.3%	9.9%	\$30	4.4%	6.5%	12.6%
Middle	9	56.3%	55.6%	\$405	59.0%	53.8%	57.2%
Upper	6	37.5%	33.3%	\$252	36.7%	39.2%	29.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	16	100.0%	100.0%	\$687	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	0	0.0%	28.2%	\$0	0.0%	21.7%	12.6%
Middle	0	0.0%	43.7%	\$0	0.0%	45.9%	57.2%
Upper	0	0.0%	28.2%	\$0	0.0%	32.3%	29.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	11.1%	3.4%	\$643	1.8%	1.0%	2.3%
Moderate	5	55.6%	47.5%	\$6,003	17.2%	29.6%	36.7%
Middle	2	22.2%	32.2%	\$19,820	56.8%	41.7%	32.1%
Upper	1	11.1%	16.9%	\$8,432	24.2%	27.8%	29.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$34,898	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	6	0.8%	1.1%	\$1,140	0.8%	0.7%	0.7%
Moderate	119	15.2%	14.4%	\$16,338	10.9%	12.4%	12.6%
Middle	387	49.3%	54.3%	\$78,883	52.6%	53.9%	57.2%
Upper	273	34.8%	30.2%	\$53,694	35.8%	33.0%	29.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	785	100.0%	100.0%	\$150,055	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	189	31.3%	40.3%	\$15,118	38.8%	33.2%	88.3%
	Over \$1 Million/ Unknown	415	68.7%	59.7%	\$23,811	61.2%	66.8%	11.7%
	TOTAL	604	100.0%	100.0%	\$38,929	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	509	84.3%	87.6%	\$14,496	37.2%	29.0%	
	\$100,001–\$250,000	60	9.9%	6.6%	\$10,216	26.2%	20.0%	
	\$250,001–\$1 Million	35	5.8%	5.8%	\$14,217	36.5%	51.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	604	100.0%	100.0%	\$38,929	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	152	80.4%		\$5,267	34.8%		
	\$100,001–\$250,000	23	12.2%		\$3,832	25.3%		
	\$250,001–\$1 Million	14	7.4%		\$6,019	39.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	189	100.0%		\$15,118	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	173	63.4%	45.8%	\$10,811	42.4%	28.4%	88.4%
	Over \$1 Million/ Unknown	100	36.6%	54.2%	\$14,707	57.6%	71.6%	11.6%
	TOTAL	273	100.0%	100.0%	\$25,518	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	206	75.5%	88.9%	\$8,332	32.7%	29.7%	
	\$100,001–\$250,000	45	16.5%	6.0%	\$7,458	29.2%	19.6%	
	\$250,001–\$1 Million	22	8.1%	5.1%	\$9,728	38.1%	50.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	273	100.0%	100.0%	\$25,518	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	148	85.5%		\$5,066	46.9%		
	\$100,001–\$250,000	17	9.8%		\$2,690	24.9%		
	\$250,001–\$1 Million	8	4.6%		\$3,055	28.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	173	100.0%		\$10,811	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	168	27.8%	21.2%	\$9,882	25.4%	23.5%	26.1%
Middle	276	45.7%	54.0%	\$17,211	44.2%	52.5%	49.2%
Upper	160	26.5%	23.8%	\$11,836	30.4%	23.9%	24.8%
Unknown	0	0.0%	1.1%	\$0	0.0%	0.1%	0.0%
TOTAL	604	100.0%	100.0%	\$38,929	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	3	1.1%	1.3%	\$393	1.5%	1.0%	2.2%
Moderate	57	20.9%	19.1%	\$4,397	17.2%	20.0%	25.8%
Middle	147	53.8%	48.8%	\$16,167	63.4%	48.4%	42.1%
Upper	66	24.2%	29.4%	\$4,561	17.9%	30.3%	29.9%
Unknown	0	0.0%	1.3%	\$0	0.0%	0.4%	0.0%
TOTAL	273	100.0%	100.0%	\$25,518	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	44	53.7%	47.9%	\$4,095	79.6%	71.1%	97.3%
	Over \$1 Million/ Unknown	38	46.3%	52.1%	\$1,049	20.4%	28.9%	2.7%
	TOTAL	82	100.0%	100.0%	\$5,144	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	68	82.9%	85.2%	\$1,739	33.8%	39.7%	
	\$100,001–\$250,000	9	11.0%	9.3%	\$1,424	27.7%	25.6%	
	\$250,001–\$500,000	5	6.1%	5.4%	\$1,981	38.5%	34.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	82	100.0%	100.0%	\$5,144	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	31	70.5%		\$1,190	29.1%	
		\$100,001–\$250,000	9	20.5%		\$1,424	34.8%	
		\$250,001–\$1 Million	4	9.1%		\$1,481	36.2%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	44	100.0%		\$4,095	100.0%	

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	40	87.0%	44.8%	\$4,188	87.2%	66.9%	97.3%
	Over \$1 Million/ Unknown	6	13.0%	55.2%	\$617	12.8%	33.1%	2.7%
	TOTAL	46	100.0%	100.0%	\$4,805	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	34	73.9%	87.1%	\$1,029	21.4%	38.8%	
	\$100,001–\$250,000	5	10.9%	7.8%	\$789	16.4%	22.1%	
	\$250,001–\$500,000	7	15.2%	5.2%	\$2,987	62.2%	39.1%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	46	100.0%	100.0%	\$4,805	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	29	72.5%		\$912	21.8%	
		\$100,001–\$250,000	5	12.5%		\$789	18.8%	
		\$250,001–\$1 Million	6	15.0%		\$2,487	59.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	40	100.0%		\$4,188	100.0%	

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	1.2%	1.6%	\$14	0.3%	2.5%	5.3%
Middle	72	87.8%	87.9%	\$4,445	86.4%	88.8%	71.3%
Upper	9	11.0%	10.1%	\$685	13.3%	8.6%	23.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
TOTAL	82	100.0%	100.0%	\$5,144	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	0	0.0%	2.2%	\$0	0.0%	2.5%	4.1%
Middle	34	73.9%	80.6%	\$3,700	77.0%	80.9%	74.7%
Upper	12	26.1%	17.2%	\$1,105	23.0%	16.6%	20.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	46	100.0%	100.0%	\$4,805	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Fayetteville Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	151	7.5%	4.8%	\$22,362	4.4%	2.7%	20.4%
Moderate	347	17.2%	14.6%	\$63,146	12.5%	10.7%	18.6%
Middle	399	19.8%	18.5%	\$85,107	16.9%	16.1%	20.3%
Upper	805	39.9%	40.0%	\$254,775	50.5%	48.5%	40.7%
Unknown	315	15.6%	22.0%	\$78,959	15.7%	22.0%	0.0%
TOTAL	2,017	100.0%	100.0%	\$504,349	100.0%	100.0%	100.0%
Refinance							
Low	251	8.6%	6.0%	\$24,895	4.6%	3.1%	20.4%
Moderate	440	15.1%	12.7%	\$55,577	10.2%	8.5%	18.6%
Middle	572	19.6%	17.6%	\$87,256	16.0%	14.3%	20.3%
Upper	1,213	41.6%	42.4%	\$280,805	51.4%	51.4%	40.7%
Unknown	441	15.1%	21.3%	\$98,061	17.9%	22.8%	0.0%
TOTAL	2,917	100.0%	100.0%	\$546,594	100.0%	100.0%	100.0%
Home Improvement							
Low	16	3.1%	4.2%	\$924	2.1%	2.6%	20.4%
Moderate	50	9.6%	10.1%	\$2,439	5.6%	5.8%	18.6%
Middle	87	16.7%	17.7%	\$4,860	11.2%	12.2%	20.3%
Upper	274	52.5%	54.8%	\$23,695	54.5%	62.5%	40.7%
Unknown	95	18.2%	13.1%	\$11,591	26.6%	16.9%	0.0%
TOTAL	522	100.0%	100.0%	\$43,509	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	14	4.6%	4.5%	\$545	1.5%	2.1%	20.4%
Moderate	31	10.3%	10.3%	\$2,100	5.9%	5.7%	18.6%
Middle	38	12.6%	14.8%	\$2,539	7.1%	8.5%	20.3%
Upper	161	53.3%	56.6%	\$19,383	54.1%	59.4%	40.7%
Unknown	58	19.2%	13.9%	\$11,231	31.4%	24.4%	0.0%
TOTAL	302	100.0%	100.0%	\$35,798	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	9	9.6%	10.2%	\$555	5.3%	7.2%	20.4%
Moderate	15	16.0%	12.7%	\$1,048	10.0%	9.2%	18.6%
Middle	17	18.1%	17.5%	\$1,619	15.5%	12.7%	20.3%
Upper	34	36.2%	50.9%	\$5,496	52.5%	62.2%	40.7%
Unknown	19	20.2%	8.7%	\$1,747	16.7%	8.6%	0.0%
TOTAL	94	100.0%	100.0%	\$10,465	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.2%	\$0	0.0%	0.9%	20.4%
Moderate	0	0.0%	0.6%	\$0	0.0%	0.0%	18.6%
Middle	0	0.0%	1.2%	\$0	0.0%	1.4%	20.3%
Upper	0	0.0%	1.2%	\$0	0.0%	2.9%	40.7%
Unknown	1	100.0%	95.8%	\$132	100.0%	94.9%	0.0%
TOTAL	1	100.0%	100.0%	\$132	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.9%	\$0	0.0%	0.1%	N/A
Upper	1	3.0%	4.9%	\$426	0.3%	0.7%	N/A
Unknown	32	97.0%	93.4%	\$124,575	99.7%	99.2%	N/A
TOTAL	33	100.0%	100.0%	\$125,001	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	441	7.5%	5.3%	\$49,281	3.9%	2.6%	20.4%
Moderate	883	15.0%	13.4%	\$124,310	9.8%	8.5%	18.6%
Middle	1,113	18.9%	17.8%	\$181,381	14.3%	13.4%	20.3%
Upper	2,488	42.3%	41.5%	\$584,580	46.2%	44.5%	40.7%
Unknown	961	16.3%	22.0%	\$326,296	25.8%	31.0%	0.0%
TOTAL	5,886	100.0%	100.0%	\$1,265,848	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	93	6.2%	4.1%	\$12,398	2.7%	2.0%	20.9%
Moderate	200	13.3%	13.5%	\$39,059	8.5%	9.4%	18.1%
Middle	302	20.0%	20.9%	\$72,487	15.9%	18.0%	20.4%
Upper	689	45.7%	40.9%	\$262,174	57.4%	50.3%	40.6%
Unknown	225	14.9%	20.6%	\$70,728	15.5%	20.3%	0.0%
TOTAL	1,509	100.0%	100.0%	\$456,846	100.0%	100.0%	100.0%

Refinance							
Low	129	10.6%	9.7%	\$12,725	5.6%	4.9%	20.9%
Moderate	210	17.3%	17.9%	\$26,340	11.6%	12.3%	18.1%
Middle	271	22.3%	20.8%	\$43,892	19.3%	17.7%	20.4%
Upper	422	34.8%	36.7%	\$102,386	45.0%	48.2%	40.6%
Unknown	182	15.0%	14.9%	\$41,989	18.5%	16.9%	0.0%
TOTAL	1,214	100.0%	100.0%	\$227,332	100.0%	100.0%	100.0%
Home Improvement							
Low	43	5.4%	5.8%	1,836	2.4%	2.7%	20.9%
Moderate	94	11.8%	11.6%	5,065	6.7%	7.4%	18.1%
Middle	134	16.9%	18.1%	9,500	12.6%	14.4%	20.4%
Upper	396	49.9%	52.2%	43,671	58.0%	60.8%	40.6%
Unknown	127	16.0%	12.4%	15,256	20.3%	14.7%	0.0%
TOTAL	794	100.0%	100.0%	75,328	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	20	5.0%	5.2%	\$813	1.9%	2.2%	20.9%
Moderate	48	12.0%	11.0%	\$2,434	5.8%	6.1%	18.1%
Middle	79	19.8%	20.4%	\$5,373	12.9%	14.4%	20.4%
Upper	178	44.5%	50.6%	\$22,927	54.9%	61.6%	40.6%
Unknown	75	18.8%	12.9%	\$10,212	24.5%	15.8%	0.0%
TOTAL	400	100.0%	100.0%	\$41,759	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	13	10.9%	8.2%	\$1,129	7.8%	7.1%	20.9%
Moderate	18	15.1%	17.4%	\$1,600	11.1%	11.7%	18.1%
Middle	29	24.4%	21.7%	\$1,736	12.0%	13.5%	20.4%
Upper	52	43.7%	47.6%	\$8,907	61.8%	59.3%	40.6%
Unknown	7	5.9%	5.1%	\$1,048	7.3%	8.3%	0.0%
TOTAL	119	100.0%	100.0%	\$14,420	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.9%
Moderate	0	0.0%	5.4%	\$0	0.0%	2.0%	18.1%
Middle	0	0.0%	1.8%	\$0	0.0%	1.7%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.6%
Unknown	0	0.0%	92.9%	\$0	0.0%	96.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	3	10.3%	2.3%	\$1,913	5.5%	0.4%	N/A
Middle	0	0.0%	0.8%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	1.5%	\$0	0.0%	0.4%	N/A
Unknown	26	89.7%	95.5%	\$33,020	94.5%	99.1%	N/A
TOTAL	29	100.0%	100.0%	\$34,933	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	298	7.3%	5.8%	\$28,901	3.4%	2.6%	20.9%
Moderate	573	14.1%	14.4%	\$76,411	9.0%	9.3%	18.1%
Middle	815	20.0%	20.5%	\$132,988	15.6%	16.3%	20.4%
Upper	1,737	42.7%	40.7%	\$440,065	51.7%	46.3%	40.6%
Unknown	642	15.8%	18.5%	\$172,253	20.3%	25.5%	0.0%
TOTAL	4,065	100.0%	100.0%	\$850,618	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	9	0.4%	0.5%	\$1,339	0.3%	0.5%	0.6%
Moderate	329	16.3%	12.4%	\$63,171	12.5%	10.0%	18.1%
Middle	829	41.1%	42.3%	\$195,572	38.8%	39.4%	45.3%
Upper	850	42.1%	44.8%	\$244,267	48.4%	50.2%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2,017	100.0%	100.0%	\$504,349	100.0%	100.0%	100.0%
Refinance							
Low	13	0.4%	0.4%	\$1,761	0.3%	0.3%	0.6%
Moderate	428	14.7%	11.3%	\$59,396	10.9%	8.8%	18.1%
Middle	1,188	40.7%	40.3%	\$203,908	37.3%	37.2%	45.3%
Upper	1,288	44.2%	48.1%	\$281,529	51.5%	53.8%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2,917	100.0%	100.0%	\$546,594	100.0%	100.0%	100.0%
Home Improvement							
Low	1	0.2%	0.1%	\$75	0.2%	0.1%	0.6%
Moderate	71	13.6%	12.4%	\$5,238	12.0%	10.3%	18.1%
Middle	218	41.8%	40.4%	\$16,931	38.9%	37.4%	45.3%
Upper	232	44.4%	47.1%	\$21,265	48.9%	52.2%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	522	100.0%	100.0%	\$43,509	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	2	0.7%	0.4%	\$49	0.1%	0.1%	0.6%
Moderate	27	8.9%	9.8%	\$2,122	5.9%	6.6%	18.1%
Middle	117	38.7%	39.4%	\$13,373	37.4%	37.8%	45.3%
Upper	156	51.7%	50.3%	\$20,254	56.6%	55.5%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	302	100.0%	100.0%	\$35,798	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	2.1%	0.7%	\$197	1.9%	0.5%	0.6%
Moderate	14	14.9%	16.5%	\$1,199	11.5%	12.9%	18.1%
Middle	41	43.6%	39.2%	\$3,242	31.0%	37.0%	45.3%
Upper	37	39.4%	43.6%	\$5,827	55.7%	49.7%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	94	100.0%	100.0%	\$10,465	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.6%	\$0	0.0%	0.3%	0.6%
Moderate	0	0.0%	20.6%	\$0	0.0%	17.6%	18.1%
Middle	0	0.0%	45.5%	\$0	0.0%	43.7%	45.3%
Upper	1	100.0%	33.3%	\$132	100.0%	38.4%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$132	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	3	9.1%	8.8%	\$2,025	1.6%	6.8%	11.3%
Moderate	12	36.4%	23.9%	\$12,414	9.9%	7.6%	28.9%
Middle	12	36.4%	39.4%	\$14,405	11.5%	32.6%	30.2%
Upper	6	18.2%	27.9%	\$96,157	76.9%	53.0%	29.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	33	100.0%	100.0%	\$125,001	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	30	0.5%	0.5%	\$5,446	0.4%	1.1%	0.6%
Moderate	881	15.0%	12.0%	\$143,540	11.3%	9.3%	18.1%
Middle	2,405	40.9%	41.2%	\$447,431	35.3%	37.7%	45.3%
Upper	2,570	43.7%	46.3%	\$669,431	52.9%	51.9%	36.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5,886	100.0%	100.0%	\$1,265,848	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	21	1.4%	1.5%	\$4,417	1.0%	1.1%	1.2%
Moderate	254	16.8%	13.9%	\$52,699	11.5%	10.5%	19.0%
Middle	663	43.9%	45.0%	\$189,647	41.5%	42.3%	46.1%
Upper	569	37.7%	39.4%	\$209,234	45.8%	45.8%	33.4%
Unknown	2	0.1%	0.2%	\$849	0.2%	0.3%	0.2%
TOTAL	1,509	100.0%	100.0%	\$456,846	100.0%	100.0%	100.0%
Refinance							
Low	24	2.0%	1.2%	\$2,664	1.2%	0.8%	1.2%
Moderate	211	17.4%	15.8%	\$30,983	13.6%	11.8%	19.0%
Middle	560	46.1%	46.8%	\$102,702	45.2%	45.2%	46.1%
Upper	414	34.1%	35.8%	\$89,438	39.3%	41.7%	33.4%
Unknown	5	0.4%	0.4%	\$1,545	0.7%	0.5%	0.2%
TOTAL	1,214	100.0%	100.0%	\$227,332	100.0%	100.0%	100.0%
Home Improvement							
Low	9	1.1%	0.9%	\$860	1.1%	0.7%	1.2%
Moderate	109	13.7%	13.6%	\$7,098	9.4%	10.9%	19.0%
Middle	373	47.0%	45.2%	\$35,508	47.1%	45.6%	46.1%
Upper	301	37.9%	40.0%	\$31,640	42.0%	42.3%	33.4%
Unknown	2	0.3%	0.3%	\$222	0.3%	0.5%	0.2%
TOTAL	794	100.0%	100.0%	\$75,328	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	0.5%	0.4%	\$48	0.1%	0.1%	1.2%
Moderate	53	13.3%	11.0%	\$2,986	7.2%	6.6%	19.0%
Middle	173	43.3%	43.4%	\$16,060	38.5%	37.2%	46.1%
Upper	170	42.5%	45.0%	\$22,270	53.3%	55.6%	33.4%
Unknown	2	0.5%	0.3%	\$395	0.9%	0.5%	0.2%
TOTAL	400	100.0%	100.0%	\$41,759	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	\$0	0.0%	0.7%	1.2%
Moderate	13	10.9%	11.2%	\$1,262	8.8%	8.8%	19.0%
Middle	65	54.6%	50.7%	\$7,116	49.3%	42.7%	46.1%
Upper	41	34.5%	36.2%	\$6,042	41.9%	45.3%	33.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	2.6%	0.2%
TOTAL	119	100.0%	100.0%	\$14,420	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.8%	\$0	0.0%	0.1%	1.2%
Moderate	0	0.0%	21.4%	\$0	0.0%	4.2%	19.0%
Middle	0	0.0%	55.4%	\$0	0.0%	11.6%	46.1%
Upper	0	0.0%	21.4%	\$0	0.0%	84.1%	33.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.2%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	6	20.7%	13.6%	\$11,584	33.2%	11.9%	19.0%
Moderate	12	41.4%	26.5%	\$14,018	40.1%	10.1%	23.7%
Middle	7	24.1%	36.4%	\$7,905	22.6%	42.5%	34.2%
Upper	3	10.3%	20.5%	\$1,026	2.9%	34.8%	20.5%
Unknown	1	3.4%	3.0%	\$400	1.1%	0.8%	2.6%
TOTAL	29	100.0%	100.0%	\$34,933	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	62	1.5%	1.4%	\$19,573	2.3%	1.8%	1.2%
Moderate	652	16.0%	14.3%	\$109,046	12.8%	10.7%	19.0%
Middle	1,841	45.3%	45.6%	\$358,938	42.2%	42.9%	46.1%
Upper	1,498	36.9%	38.5%	\$359,650	42.3%	44.2%	33.4%
Unknown	12	0.3%	0.3%	\$3,411	0.4%	0.4%	0.2%
TOTAL	4,065	100.0%	100.0%	\$850,618	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	1234	32.5%	40.5%	\$101,455	34.8%	36.8%	91.8%
	Over \$1 Million/ Unknown	2559	67.5%	59.5%	\$189,933	65.2%	63.2%	8.2%
	TOTAL	3793	100.0%	100.0%	\$291,388	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	3143	82.9%	87.7%	\$87,792	30.1%	29.8%	
	\$100,001–\$250,000	354	9.3%	6.6%	\$56,685	19.5%	19.9%	
	\$250,001–\$1 Million	296	7.8%	5.7%	\$146,911	50.4%	50.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	3793	100.0%	100.0%	\$291,388	100.0%	100.0%	
Loan Size	\$100,000 or Less	1023	82.9%		\$35,789	35.3%		
	\$100,001–\$250,000	109	8.8%		\$17,884	17.6%		
	\$250,001–\$1 Million	102	8.3%		\$47,782	47.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	1234	100.0%		\$101,455	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	1303	67.8%	51.9%	\$93,914	45.7%	41.8%	91.7%
	Over \$1 Million/ Unknown	618	32.2%	48.1%	\$111,371	54.3%	58.2%	8.3%
	TOTAL	1921	100.0%	100.0%	\$205,285	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1467	76.4%	90.4%	\$58,362	28.4%	34.3%	
	\$100,001–\$250,000	257	13.4%	5.1%	\$42,838	20.9%	18.2%	
	\$250,001–\$1 Million	197	10.3%	4.5%	\$104,085	50.7%	47.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1921	100.0%	100.0%	\$205,285	100.0%	100.0%	
Loan Size	\$100,000 or Less	1109	85.1%		\$38,035	40.5%		
	\$100,001–\$250,000	121	9.3%		\$19,646	20.9%		
	\$250,001–\$1 Million	73	5.6%		\$36,233	38.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	1303	100.0%		\$93,914	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	51	1.3%	1.4%	\$5,974	2.1%	2.0%	1.8%
Moderate	740	19.5%	16.5%	\$50,071	17.2%	15.6%	18.3%
Middle	1,769	46.6%	44.0%	\$138,203	47.4%	42.6%	45.1%
Upper	1,233	32.5%	37.2%	\$97,140	33.3%	39.8%	34.8%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.1%	0.0%
TOTAL	3,793	100.0%	100.0%	\$291,388	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	65	3.4%	2.8%	\$12,138	5.9%	4.2%	3.4%
Moderate	494	25.7%	18.4%	\$50,704	24.7%	19.1%	21.2%
Middle	835	43.5%	41.7%	\$87,849	42.8%	42.1%	40.5%
Upper	494	25.7%	34.2%	\$49,708	24.2%	31.7%	32.0%
Unknown	33	1.7%	2.9%	\$4,886	2.4%	3.0%	3.0%
TOTAL	1,921	100.0%	100.0%	\$205,285	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	642	49.5%	51.2%	\$35,030	73.8%	75.0%	97.7%
	Over \$1 Million/ Unknown	654	50.5%	48.8%	\$12,453	26.2%	25.0%	2.3%
	TOTAL	1296	100.0%	100.0%	\$47,483	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1191	91.9%	90.1%	\$26,098	55.0%	48.3%	
	\$100,001–\$250,000	79	6.1%	7.3%	\$12,343	26.0%	29.4%	
	\$250,001–\$500,000	26	2.0%	2.6%	\$9,042	19.0%	22.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1296	100.0%	100.0%	\$47,483	100.0%	100.0%	
Loan Size	\$100,000 or Less	552	86.0%		\$16,991	48.5%		
	\$100,001–\$250,000	70	10.9%		\$10,837	30.9%		
	\$250,001–\$1 Million	20	3.1%		\$7,202	20.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	642	100.0%		\$35,030	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	696	89.2%	83.2%	\$42,647	86.2%	84.8%	97.6%
	Over \$1 Million/ Unknown	84	10.8%	16.8%	\$6,817	13.8%	15.2%	2.4%
	TOTAL	780	100.0%	100.0%	\$49,464	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	649	83.2%	83.6%	\$21,266	43.0%	41.7%	
	\$100,001–\$250,000	100	12.8%	12.1%	\$16,820	34.0%	32.8%	
	\$250,001–\$500,000	31	4.0%	4.2%	\$11,378	23.0%	25.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	780	100.0%	100.0%	\$49,464	100.0%	100.0%	
Loan Size	\$100,000 or Less	583	83.8%		\$18,893	44.3%		
	\$100,001–\$250,000	88	12.6%		\$14,641	34.3%		
	\$250,001–\$1 Million	25	3.6%		\$9,113	21.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	696	100.0%		\$42,647	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	393	30.3%	29.0%	\$12,356	26.0%	24.0%	18.8%
Middle	794	61.3%	60.9%	\$30,636	64.5%	62.9%	55.8%
Upper	109	8.4%	10.0%	\$4,491	9.5%	13.0%	24.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	1,296	100.0%	100.0%	\$47,483	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.2%	\$0	0.0%	0.1%	2.4%
Moderate	385	49.4%	47.3%	\$23,019	46.5%	45.0%	28.9%
Middle	350	44.9%	45.3%	\$24,216	49.0%	47.2%	50.5%
Upper	45	5.8%	7.0%	\$2,229	4.5%	7.7%	18.2%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.0%
TOTAL	780	100.0%	100.0%	\$49,464	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Little Rock Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	77	9.9%	6.3%	\$7,900	4.7%	3.4%	21.2%
Moderate	188	24.1%	18.9%	\$28,273	16.7%	14.1%	17.6%
Middle	158	20.2%	18.4%	\$28,998	17.2%	17.2%	19.9%
Upper	289	37.0%	32.0%	\$90,375	53.5%	41.4%	41.3%
Unknown	69	8.8%	24.5%	\$13,310	7.9%	23.9%	0.0%
TOTAL	781	100.0%	100.0%	\$168,856	100.0%	100.0%	100.0%
Refinance							
Low	53	6.8%	4.3%	\$4,572	3.4%	2.2%	21.2%
Moderate	110	14.1%	12.1%	\$11,804	8.8%	8.0%	17.6%
Middle	175	22.5%	18.0%	\$22,958	17.2%	14.6%	19.9%
Upper	337	43.3%	35.8%	\$73,668	55.2%	44.5%	41.3%
Unknown	104	13.4%	29.8%	\$20,431	15.3%	30.7%	0.0%
TOTAL	779	100.0%	100.0%	\$133,433	100.0%	100.0%	100.0%
Home Improvement							
Low	5	3.5%	5.3%	\$192	2.0%	2.8%	21.2%
Moderate	14	9.9%	13.8%	\$522	5.4%	9.8%	17.6%
Middle	30	21.1%	20.3%	\$1,599	16.5%	15.6%	19.9%
Upper	71	50.0%	52.3%	\$5,424	55.9%	58.2%	41.3%
Unknown	22	15.5%	8.3%	\$1,968	20.3%	13.6%	0.0%
TOTAL	142	100.0%	100.0%	\$9,705	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	3.9%	3.9%	\$48	1.4%	1.9%	21.2%
Moderate	6	11.8%	8.6%	\$418	12.2%	5.6%	17.6%
Middle	6	11.8%	16.3%	\$421	12.3%	8.6%	19.9%
Upper	33	64.7%	66.5%	\$2,245	65.5%	80.8%	41.3%
Unknown	4	7.8%	4.7%	\$296	8.6%	3.1%	0.0%
TOTAL	51	100.0%	100.0%	\$3,428	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	3	15.0%	5.5%	\$149	5.6%	3.4%	21.2%
Moderate	3	15.0%	16.4%	\$143	5.3%	11.7%	17.6%
Middle	4	20.0%	20.0%	\$272	10.2%	16.2%	19.9%
Upper	9	45.0%	56.0%	\$1,564	58.4%	64.8%	41.3%
Unknown	1	5.0%	2.1%	\$548	20.5%	3.9%	0.0%
TOTAL	20	100.0%	100.0%	\$2,676	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.5%	\$0	0.0%	0.8%	21.2%
Moderate	0	0.0%	2.2%	\$0	0.0%	2.1%	17.6%
Middle	0	0.0%	0.2%	\$0	0.0%	0.3%	19.9%
Upper	0	0.0%	0.2%	\$0	0.0%	0.3%	41.3%
Unknown	0	0.0%	96.0%	\$0	0.0%	96.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.4%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.1%	\$0	0.0%	0.5%	N/A
Unknown	10	100.0%	95.5%	\$8,718	100.0%	99.5%	N/A
TOTAL	10	100.0%	100.0%	\$8,718	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	140	7.9%	5.2%	\$12,861	3.9%	2.6%	21.2%
Moderate	321	18.0%	15.4%	\$41,160	12.6%	10.5%	17.6%
Middle	373	20.9%	17.9%	\$54,248	16.6%	14.8%	19.9%
Upper	739	41.4%	34.0%	\$173,276	53.0%	39.8%	41.3%
Unknown	210	11.8%	27.5%	\$45,271	13.9%	32.2%	0.0%
TOTAL	1,783	100.0%	100.0%	\$326,816	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	57	9.7%	6.3%	\$5,665	4.2%	3.2%	23.0%
Moderate	132	22.4%	18.2%	\$20,482	15.3%	13.4%	16.4%
Middle	127	21.6%	18.9%	\$23,476	17.6%	17.7%	19.5%
Upper	216	36.7%	31.5%	\$70,269	52.6%	41.8%	41.2%
Unknown	56	9.5%	25.1%	\$13,801	10.3%	23.9%	0.0%
TOTAL	588	100.0%	100.0%	\$133,693	100.0%	100.0%	100.0%
Refinance							
Low	27	8.3%	7.3%	\$2,504	5.1%	3.8%	23.0%
Moderate	57	17.4%	18.7%	\$6,330	12.8%	13.4%	16.4%
Middle	70	21.4%	21.5%	\$7,856	15.9%	18.4%	19.5%
Upper	133	40.7%	34.2%	\$25,622	51.8%	45.2%	41.2%
Unknown	40	12.2%	18.2%	\$7,147	14.5%	19.3%	0.0%
TOTAL	327	100.0%	100.0%	\$49,459	100.0%	100.0%	100.0%
Home Improvement							
Low	8	3.4%	6.7%	296	1.9%	4.3%	23.0%
Moderate	34	14.3%	14.6%	1,514	9.7%	9.9%	16.4%
Middle	50	21.1%	20.5%	2,375	15.3%	16.0%	19.5%
Upper	118	49.8%	50.0%	8,252	53.1%	58.9%	41.2%
Unknown	27	11.4%	8.1%	3,102	20.0%	10.9%	0.0%
TOTAL	237	100.0%	100.0%	15,539	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	6	6.5%	4.4%	\$189	2.9%	1.9%	23.0%
Moderate	17	18.5%	13.7%	\$763	11.7%	9.1%	16.4%
Middle	13	14.1%	18.1%	\$707	10.9%	11.8%	19.5%
Upper	41	44.6%	57.1%	\$3,801	58.4%	70.9%	41.2%
Unknown	15	16.3%	6.7%	\$1,044	16.1%	6.3%	0.0%
TOTAL	92	100.0%	100.0%	\$6,504	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	4.0%	5.0%	\$14	0.6%	2.8%	23.0%
Moderate	4	16.0%	15.3%	\$255	10.3%	9.4%	16.4%
Middle	7	28.0%	27.4%	\$622	25.0%	20.2%	19.5%
Upper	12	48.0%	48.5%	\$1,488	59.9%	61.9%	41.2%
Unknown	1	4.0%	3.8%	\$106	4.3%	5.8%	0.0%
TOTAL	25	100.0%	100.0%	\$2,485	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.8%	\$0	0.0%	1.4%	23.0%
Moderate	0	0.0%	1.8%	\$0	0.0%	1.9%	16.4%
Middle	0	0.0%	0.4%	\$0	0.0%	0.6%	19.5%
Upper	0	0.0%	0.4%	\$0	0.0%	0.5%	41.2%
Unknown	0	0.0%	95.7%	\$0	0.0%	95.6%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.5%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	1	10.0%	1.4%	\$127	1.2%	0.1%	N/A
Unknown	9	90.0%	98.2%	\$10,531	98.8%	99.8%	N/A
TOTAL	10	100.0%	100.0%	\$10,658	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	99	7.7%	6.4%	\$8,668	4.0%	2.8%	23.0%
Moderate	244	19.1%	17.6%	\$29,344	13.4%	11.0%	16.4%
Middle	267	20.9%	19.4%	\$35,036	16.0%	14.8%	19.5%
Upper	521	40.7%	33.5%	\$109,559	50.2%	36.2%	41.2%
Unknown	148	11.6%	23.2%	\$35,731	16.4%	35.2%	0.0%
TOTAL	1,279	100.0%	100.0%	\$218,338	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	12	1.5%	1.5%	\$1,501	0.9%	1.2%	2.5%
Moderate	101	12.9%	11.9%	\$12,671	7.5%	8.3%	16.8%
Middle	314	40.2%	43.1%	\$58,687	34.8%	39.0%	42.9%
Upper	353	45.2%	43.3%	\$95,765	56.7%	51.4%	37.5%
Unknown	1	0.1%	0.2%	\$232	0.1%	0.2%	0.3%
TOTAL	781	100.0%	100.0%	\$168,856	100.0%	100.0%	100.0%
Refinance							
Low	8	1.0%	1.0%	\$1,056	0.8%	1.0%	2.5%
Moderate	80	10.3%	9.4%	\$8,356	6.3%	6.7%	16.8%
Middle	304	39.0%	39.6%	\$42,046	31.5%	34.8%	42.9%
Upper	386	49.6%	49.9%	\$81,933	61.4%	57.4%	37.5%
Unknown	1	0.1%	0.1%	\$42	0.0%	0.0%	0.3%
TOTAL	779	100.0%	100.0%	\$133,433	100.0%	100.0%	100.0%
Home Improvement							
Low	2	1.4%	1.6%	\$66	0.7%	0.9%	2.5%
Moderate	11	7.7%	12.3%	\$431	4.4%	11.1%	16.8%
Middle	56	39.4%	37.3%	\$2,979	30.7%	31.6%	42.9%
Upper	73	51.4%	48.8%	\$6,229	64.2%	56.3%	37.5%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.3%
TOTAL	142	100.0%	100.0%	\$9,705	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.8%	\$0	0.0%	0.4%	2.5%
Moderate	9	17.6%	10.5%	\$599	17.5%	6.3%	16.8%
Middle	18	35.3%	36.2%	\$1,404	41.0%	26.2%	42.9%
Upper	24	47.1%	52.5%	\$1,425	41.6%	67.1%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	51	100.0%	100.0%	\$3,428	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.9%	\$0	0.0%	1.4%	2.5%
Moderate	2	10.0%	12.3%	\$100	3.7%	7.6%	16.8%
Middle	9	45.0%	38.1%	\$1,015	37.9%	29.0%	42.9%
Upper	9	45.0%	47.7%	\$1,561	58.3%	62.0%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	20	100.0%	100.0%	\$2,676	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	3.3%	\$0	0.0%	1.7%	2.5%
Moderate	0	0.0%	21.8%	\$0	0.0%	12.5%	16.8%
Middle	0	0.0%	49.3%	\$0	0.0%	41.7%	42.9%
Upper	0	0.0%	25.6%	\$0	0.0%	44.2%	37.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	7.4%	\$0	0.0%	6.1%	8.7%
Moderate	0	0.0%	31.1%	\$0	0.0%	21.5%	23.9%
Middle	5	50.0%	32.4%	\$2,907	33.3%	18.6%	27.8%
Upper	5	50.0%	27.5%	\$5,811	66.7%	48.1%	39.3%
Unknown	0	0.0%	1.6%	\$0	0.0%	5.7%	0.2%
TOTAL	10	100.0%	100.0%	\$8,718	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	22	1.2%	1.3%	\$2,623	0.8%	1.5%	2.5%
Moderate	203	11.4%	11.1%	\$22,157	6.8%	8.6%	16.8%
Middle	706	39.6%	41.4%	\$109,038	33.4%	35.8%	42.9%
Upper	850	47.7%	46.1%	\$192,724	59.0%	53.7%	37.5%
Unknown	2	0.1%	0.2%	\$274	0.1%	0.5%	0.3%
TOTAL	1,783	100.0%	100.0%	\$326,816	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	18	3.1%	3.5%	\$1,852	1.4%	2.1%	3.5%
Moderate	76	12.9%	13.3%	\$9,922	7.4%	9.8%	16.4%
Middle	287	48.8%	48.9%	\$58,698	43.9%	45.4%	46.7%
Upper	207	35.2%	34.3%	\$63,221	47.3%	42.7%	33.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	588	100.0%	100.0%	\$133,693	100.0%	100.0%	100.0%
Refinance							
Low	12	3.7%	2.8%	\$639	1.3%	1.5%	3.5%
Moderate	51	15.6%	13.4%	\$5,063	10.2%	9.3%	16.4%
Middle	147	45.0%	49.3%	\$21,661	43.8%	45.8%	46.7%
Upper	117	35.8%	34.5%	\$22,096	44.7%	43.3%	33.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	327	100.0%	100.0%	\$49,459	100.0%	100.0%	100.0%
Home Improvement							
Low	7	3.0%	3.2%	\$316	2.0%	1.7%	3.5%
Moderate	30	12.7%	13.2%	\$1,576	10.1%	10.9%	16.4%
Middle	95	40.1%	41.8%	\$5,546	35.7%	37.5%	46.7%
Upper	105	44.3%	41.8%	\$8,101	52.1%	49.9%	33.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	237	100.0%	100.0%	\$15,539	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	2.2%	2.3%	\$65	1.0%	1.4%	3.5%
Moderate	8	8.7%	7.2%	\$371	5.7%	4.7%	16.4%
Middle	46	50.0%	44.7%	\$2,512	38.6%	37.6%	46.7%
Upper	36	39.1%	45.8%	\$3,556	54.7%	56.4%	33.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	92	100.0%	100.0%	\$6,504	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	8.0%	2.5%	\$106	4.3%	2.5%	3.5%
Moderate	1	4.0%	11.1%	\$16	0.6%	10.2%	16.4%
Middle	12	48.0%	47.3%	\$1,097	44.1%	36.3%	46.7%
Upper	10	40.0%	38.9%	\$1,266	50.9%	50.5%	33.4%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.5%	0.0%
TOTAL	25	100.0%	100.0%	\$2,485	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	6.8%	\$0	0.0%	3.9%	3.5%
Moderate	0	0.0%	26.3%	\$0	0.0%	20.5%	16.4%
Middle	0	0.0%	48.6%	\$0	0.0%	50.9%	46.7%
Upper	0	0.0%	18.3%	\$0	0.0%	24.8%	33.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	10.0%	18.9%	\$127	1.2%	13.9%	10.6%
Moderate	2	20.0%	24.3%	\$1,510	14.2%	17.4%	25.0%
Middle	5	50.0%	38.7%	\$8,217	77.1%	32.8%	35.3%
Upper	2	20.0%	18.0%	\$804	7.5%	35.9%	29.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$10,658	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	42	3.3%	3.5%	\$3,105	1.4%	3.9%	3.5%
Moderate	168	13.1%	13.4%	\$18,458	8.5%	11.0%	16.4%
Middle	592	46.3%	48.4%	\$97,731	44.8%	43.2%	46.7%
Upper	477	37.3%	34.8%	\$99,044	45.4%	41.9%	33.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1,279	100.0%	100.0%	\$218,338	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	344	21.1%	42.1%	\$29,449	23.3%	36.9%	91.1%
	Over \$1 Million/ Unknown	1288	78.9%	57.9%	\$96,898	76.7%	63.1%	8.9%
	TOTAL	1632	100.0%	100.0%	\$126,347	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1358	83.2%	89.0%	\$34,172	27.0%	30.9%	
	\$100,001–\$250,000	150	9.2%	6.2%	\$25,446	20.1%	20.3%	
	\$250,001–\$1 Million	124	7.6%	4.8%	\$66,729	52.8%	48.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1632	100.0%	100.0%	\$126,347	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	289	84.0%		\$9,924	33.7%	
		\$100,001–\$250,000	26	7.6%		\$4,588	15.6%	
		\$250,001–\$1 Million	29	8.4%		\$14,937	50.7%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	344	100.0%		\$29,449	100.0%	

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	468	63.3%	52.0%	\$38,766	43.3%	40.8%	91.3%
	Over \$1 Million/ Unknown	271	36.7%	48.0%	\$50,760	56.7%	59.2%	8.7%
	TOTAL	739	100.0%	100.0%	\$89,526	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	550	74.4%	90.6%	\$22,204	24.8%	31.6%	
	\$100,001–\$250,000	87	11.8%	4.9%	\$15,518	17.3%	17.7%	
	\$250,001–\$1 Million	102	13.8%	4.5%	\$51,804	57.9%	50.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	739	100.0%	100.0%	\$89,526	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	393	84.0%		\$13,430	34.6%	
		\$100,001–\$250,000	34	7.3%		\$6,067	15.7%	
		\$250,001–\$1 Million	41	8.8%		\$19,269	49.7%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	468	100.0%		\$38,766	100.0%	

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	92	5.6%	4.6%	\$8,047	6.4%	5.8%	4.9%
Moderate	408	25.0%	18.5%	\$35,280	27.9%	20.1%	21.1%
Middle	510	31.3%	33.4%	\$34,300	27.1%	30.1%	32.5%
Upper	617	37.8%	42.8%	\$48,620	38.5%	43.6%	41.3%
Unknown	5	0.3%	0.7%	\$100	0.1%	0.3%	0.2%
TOTAL	1,632	100.0%	100.0%	\$126,347	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	59	8.0%	6.1%	\$10,827	12.1%	8.9%	7.1%
Moderate	187	25.3%	18.7%	\$26,774	29.9%	20.8%	20.9%
Middle	290	39.2%	40.5%	\$32,405	36.2%	37.5%	38.6%
Upper	203	27.5%	34.1%	\$19,520	21.8%	32.5%	33.1%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.3%	0.3%
TOTAL	739	100.0%	100.0%	\$89,526	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

NonMSA Arkansas Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	31	5.3%	5.1%	\$2,663	2.9%	2.7%	18.9%
Moderate	114	19.4%	17.0%	\$12,539	13.9%	12.2%	19.0%
Middle	150	25.6%	20.0%	\$21,725	24.0%	17.7%	21.5%
Upper	238	40.5%	38.0%	\$46,208	51.1%	47.6%	40.7%
Unknown	54	9.2%	20.0%	\$7,326	8.1%	19.7%	0.0%
TOTAL	587	100.0%	100.0%	\$90,461	100.0%	100.0%	100.0%
Refinance							
Low	46	7.4%	5.0%	\$3,222	3.9%	2.7%	18.9%
Moderate	83	13.3%	12.2%	\$7,345	9.0%	8.2%	19.0%
Middle	126	20.2%	18.4%	\$13,163	16.1%	14.6%	21.5%
Upper	294	47.1%	41.0%	\$46,634	57.0%	49.1%	40.7%
Unknown	75	12.0%	23.5%	\$11,458	14.0%	25.5%	0.0%
TOTAL	624	100.0%	100.0%	\$81,822	100.0%	100.0%	100.0%
Home Improvement							
Low	9	7.9%	10.2%	\$235	4.1%	5.2%	18.9%
Moderate	11	9.6%	13.8%	\$347	6.1%	11.4%	19.0%
Middle	18	15.8%	17.8%	\$778	13.7%	14.9%	21.5%
Upper	63	55.3%	48.4%	\$3,538	62.1%	52.8%	40.7%
Unknown	13	11.4%	9.8%	\$799	14.0%	15.7%	0.0%
TOTAL	114	100.0%	100.0%	\$5,697	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	5.9%	7.6%	\$85	4.3%	4.2%	18.9%
Moderate	2	5.9%	4.5%	\$55	2.8%	3.9%	19.0%
Middle	7	20.6%	19.7%	\$286	14.5%	16.1%	21.5%
Upper	16	47.1%	54.5%	\$1,030	52.1%	59.7%	40.7%
Unknown	7	20.6%	13.6%	\$521	26.4%	16.0%	0.0%
TOTAL	34	100.0%	100.0%	\$1,977	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	8.7%	8.6%	\$98	4.1%	5.2%	18.9%
Moderate	4	17.4%	19.5%	\$338	14.0%	19.4%	19.0%
Middle	5	21.7%	24.2%	\$492	20.4%	22.6%	21.5%
Upper	10	43.5%	39.1%	\$853	35.4%	38.9%	40.7%
Unknown	2	8.7%	8.6%	\$628	26.1%	13.9%	0.0%
TOTAL	23	100.0%	100.0%	\$2,409	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.1%	\$0	0.0%	0.9%	18.9%
Moderate	0	0.0%	2.3%	\$0	0.0%	2.7%	19.0%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.5%
Upper	0	0.0%	1.1%	\$0	0.0%	1.5%	40.7%
Unknown	0	0.0%	95.4%	\$0	0.0%	94.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.3%	\$0	0.0%	0.5%	N/A
Middle	0	0.0%	1.3%	\$0	0.0%	1.2%	N/A
Upper	1	9.1%	17.1%	\$150	3.9%	7.9%	N/A
Unknown	10	90.9%	80.3%	\$3,734	96.1%	90.4%	N/A
TOTAL	11	100.0%	100.0%	\$3,884	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	90	6.5%	5.2%	\$6,303	3.4%	2.7%	18.9%
Moderate	214	15.4%	14.5%	\$20,624	11.1%	10.2%	19.0%
Middle	306	22.0%	19.0%	\$36,444	19.6%	15.9%	21.5%
Upper	622	44.7%	39.3%	\$98,413	52.8%	47.1%	40.7%
Unknown	161	11.6%	22.1%	\$24,466	13.1%	24.1%	0.0%
TOTAL	1,393	100.0%	100.0%	\$186,250	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	44	8.5%	5.7%	\$3,929	4.8%	3.0%	18.9%
Moderate	111	21.3%	17.5%	\$13,183	16.1%	12.5%	19.3%
Middle	123	23.7%	20.5%	\$18,201	22.2%	18.2%	21.1%
Upper	203	39.0%	36.1%	\$39,512	48.2%	46.2%	40.7%
Unknown	39	7.5%	20.2%	\$7,103	8.7%	20.0%	0.0%
TOTAL	520	100.0%	100.0%	\$81,928	100.0%	100.0%	100.0%
Refinance							
Low	30	9.3%	9.4%	\$2,441	6.1%	5.4%	18.9%
Moderate	52	16.1%	17.9%	\$5,169	13.0%	13.4%	19.3%
Middle	80	24.8%	22.4%	\$9,071	22.7%	20.2%	21.1%
Upper	120	37.3%	36.1%	\$18,437	46.2%	45.2%	40.7%
Unknown	40	12.4%	14.2%	\$4,776	12.0%	15.8%	0.0%
TOTAL	322	100.0%	100.0%	\$39,894	100.0%	100.0%	100.0%
Home Improvement							
Low	6	4.1%	8.6%	326	3.3%	5.5%	18.9%
Moderate	18	12.3%	13.5%	698	7.1%	9.1%	19.3%
Middle	25	17.1%	20.1%	946	9.7%	15.2%	21.1%
Upper	81	55.5%	45.8%	6,363	65.1%	57.3%	40.7%
Unknown	16	11.0%	11.9%	1,442	14.8%	13.0%	0.0%
TOTAL	146	100.0%	100.0%	9,775	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	3	4.3%	7.4%	\$75	2.1%	4.5%	18.9%
Moderate	11	15.9%	13.6%	\$475	13.0%	8.8%	19.3%
Middle	15	21.7%	24.1%	\$543	14.9%	15.3%	21.1%
Upper	32	46.4%	47.5%	\$2,158	59.0%	63.9%	40.7%
Unknown	8	11.6%	7.4%	\$405	11.1%	7.5%	0.0%
TOTAL	69	100.0%	100.0%	\$3,656	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	3	14.3%	16.0%	\$137	9.4%	9.1%	18.9%
Moderate	3	14.3%	19.7%	\$208	14.2%	16.9%	19.3%
Middle	3	14.3%	21.3%	\$69	4.7%	18.5%	21.1%
Upper	11	52.4%	37.8%	\$1,010	69.0%	48.7%	40.7%
Unknown	1	4.8%	5.3%	\$40	2.7%	6.7%	0.0%
TOTAL	21	100.0%	100.0%	\$1,464	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	2.2%	18.9%
Moderate	0	0.0%	1.9%	\$0	0.0%	1.0%	19.3%
Middle	0	0.0%	1.9%	\$0	0.0%	2.1%	21.1%
Upper	0	0.0%	1.9%	\$0	0.0%	0.8%	40.7%
Unknown	1	100.0%	92.3%	\$102	100.0%	93.9%	0.0%
TOTAL	1	100.0%	100.0%	\$102	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	9.1%	2.5%	\$234	8.5%	0.9%	N/A
Moderate	0	0.0%	2.5%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	1.3%	\$0	0.0%	0.5%	N/A
Upper	3	27.3%	16.5%	\$790	28.6%	5.0%	N/A
Unknown	7	63.6%	77.2%	\$1,740	63.0%	93.3%	N/A
TOTAL	11	100.0%	100.0%	\$2,764	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	87	8.0%	7.1%	\$7,142	5.1%	3.7%	18.9%
Moderate	195	17.9%	17.1%	\$19,733	14.1%	12.0%	19.3%
Middle	246	22.6%	20.8%	\$28,830	20.7%	17.6%	21.1%
Upper	450	41.3%	36.5%	\$68,270	48.9%	44.0%	40.7%
Unknown	112	10.3%	18.4%	\$15,608	11.2%	22.6%	0.0%
TOTAL	1,090	100.0%	100.0%	\$139,583	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	38	6.5%	3.6%	\$4,824	5.3%	3.3%	3.9%
Middle	433	73.8%	78.7%	\$65,563	72.5%	75.6%	81.3%
Upper	116	19.8%	17.6%	\$20,074	22.2%	21.0%	14.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	587	100.0%	100.0%	\$90,461	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	28	4.5%	3.1%	\$2,792	3.4%	2.8%	3.9%
Middle	466	74.7%	76.6%	\$58,309	71.3%	73.4%	81.3%
Upper	130	20.8%	20.2%	\$20,721	25.3%	23.7%	14.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	624	100.0%	100.0%	\$81,822	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	8.8%	4.4%	\$325	5.7%	2.3%	3.9%
Middle	77	67.5%	74.9%	\$4,026	70.7%	76.0%	81.3%
Upper	27	23.7%	20.4%	\$1,346	23.6%	21.0%	14.9%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.7%	0.0%
TOTAL	114	100.0%	100.0%	\$5,697	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	5.9%	6.1%	\$153	7.7%	8.3%	3.9%
Middle	24	70.6%	71.2%	\$1,351	68.3%	74.5%	81.3%
Upper	8	23.5%	22.7%	\$473	23.9%	17.2%	14.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	34	100.0%	100.0%	\$1,977	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	4.3%	4.7%	\$80	3.3%	6.0%	3.9%
Middle	20	87.0%	76.6%	\$1,718	71.3%	73.9%	81.3%
Upper	2	8.7%	18.8%	\$611	25.4%	20.1%	14.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	23	100.0%	100.0%	\$2,409	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	3.4%	\$0	0.0%	2.2%	3.9%
Middle	0	0.0%	77.0%	\$0	0.0%	77.0%	81.3%
Upper	0	0.0%	19.5%	\$0	0.0%	20.9%	14.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	9.1%	7.9%	\$150	3.9%	8.1%	11.7%
Middle	9	81.8%	77.6%	\$3,524	90.7%	77.8%	83.3%
Upper	1	9.1%	14.5%	\$210	5.4%	14.1%	5.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	\$3,884	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	80	5.7%	3.4%	\$8,324	4.5%	3.2%	3.9%
Middle	1,029	73.9%	77.6%	\$134,491	72.2%	74.7%	81.3%
Upper	284	20.4%	18.9%	\$43,435	23.3%	22.0%	14.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	1,393	100.0%	100.0%	\$186,250	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	58	11.2%	8.0%	\$8,258	10.1%	7.1%	7.8%
Middle	328	63.1%	68.6%	\$48,851	59.6%	66.2%	73.3%
Upper	134	25.8%	23.2%	\$24,819	30.3%	26.5%	18.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.0%
TOTAL	520	100.0%	100.0%	\$81,928	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	16	5.0%	6.2%	\$2,697	6.8%	5.4%	7.8%
Middle	237	73.6%	72.3%	\$28,480	71.4%	70.3%	73.3%
Upper	69	21.4%	21.5%	\$8,717	21.9%	24.3%	18.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	322	100.0%	100.0%	\$39,894	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	4.1%	5.8%	\$261	2.7%	3.5%	7.8%
Middle	100	68.5%	67.7%	\$6,882	70.4%	69.8%	73.3%
Upper	40	27.4%	26.3%	\$2,632	26.9%	26.0%	18.9%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.7%	0.0%
TOTAL	146	100.0%	100.0%	\$9,775	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	4.3%	3.1%	\$105	2.9%	2.1%	7.8%
Middle	52	75.4%	72.8%	\$2,279	62.3%	67.4%	73.3%
Upper	14	20.3%	24.1%	\$1,272	34.8%	30.5%	18.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	69	100.0%	100.0%	\$3,656	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	5.9%	\$0	0.0%	3.5%	7.8%
Middle	14	66.7%	70.7%	\$1,180	80.6%	72.7%	73.3%
Upper	7	33.3%	23.4%	\$284	19.4%	23.8%	18.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	21	100.0%	100.0%	\$1,464	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	5.8%	\$0	0.0%	3.0%	7.8%
Middle	1	100.0%	76.9%	\$102	100.0%	73.5%	73.3%
Upper	0	0.0%	17.3%	\$0	0.0%	23.4%	18.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$102	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	9.1%	15.2%	\$234	8.5%	22.8%	18.3%
Middle	8	72.7%	73.4%	\$2,217	80.2%	68.8%	54.8%
Upper	2	18.2%	11.4%	\$313	11.3%	8.4%	26.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	11	100.0%	100.0%	\$2,764	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	84	7.7%	7.3%	\$11,555	8.3%	7.3%	7.8%
Middle	740	67.9%	69.8%	\$89,991	64.5%	67.6%	73.3%
Upper	266	24.4%	22.8%	\$38,037	27.3%	24.9%	18.9%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	1,090	100.0%	100.0%	\$139,583	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	420	42.0%	52.5%	\$38,524	51.2%	50.4%	91.2%
	Over \$1 Million/ Unknown	580	58.0%	47.5%	\$36,669	48.8%	49.6%	8.8%
	TOTAL	1000	100.0%	100.0%	\$75,193	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	824	82.4%	90.1%	\$23,081	30.7%	34.0%	
	\$100,001–\$250,000	102	10.2%	5.7%	\$16,974	22.6%	20.8%	
	\$250,001–\$1 Million	74	7.4%	4.2%	\$35,138	46.7%	45.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1000	100.0%	100.0%	\$75,193	100.0%	100.0%	
Loan Size	\$100,000 or Less	331	78.8%		\$12,153	31.5%		
	\$100,001–\$250,000	56	13.3%		\$9,289	24.1%		
	\$250,001–\$1 Million	33	7.9%		\$17,082	44.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	420	100.0%		\$38,524	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	390	72.9%	58.8%	\$31,129	57.0%	50.9%	91.1%
	Over \$1 Million/ Unknown	145	27.1%	41.2%	\$23,507	43.0%	49.1%	8.9%
	TOTAL	535	100.0%	100.0%	\$54,636	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	399	74.6%	91.3%	\$15,573	28.5%	35.6%	
	\$100,001–\$250,000	82	15.3%	4.8%	\$13,778	25.2%	20.1%	
	\$250,001–\$1 Million	54	10.1%	3.8%	\$25,285	46.3%	44.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	535	100.0%	100.0%	\$54,636	100.0%	100.0%	
Loan Size	\$100,000 or Less	313	80.3%		\$11,529	37.0%		
	\$100,001–\$250,000	54	13.8%		\$8,929	28.7%		
	\$250,001–\$1 Million	23	5.9%		\$10,671	34.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	390	100.0%		\$31,129	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	55	5.5%	5.3%	\$3,446	4.6%	4.2%	7.3%
Middle	827	82.7%	78.4%	\$65,525	87.1%	82.2%	80.3%
Upper	118	11.8%	15.5%	\$6,222	8.3%	13.4%	12.4%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.2%	0.0%
TOTAL	1,000	100.0%	100.0%	\$75,193	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	34	6.4%	10.7%	\$4,716	8.6%	10.9%	13.2%
Middle	396	74.0%	66.2%	\$38,944	71.3%	65.8%	63.1%
Upper	105	19.6%	22.2%	\$10,976	20.1%	23.1%	23.7%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.2%	0.0%
TOTAL	535	100.0%	100.0%	\$54,636	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	251	49.3%	64.9%	\$13,923	76.9%	78.9%	98.4%
	Over \$1 Million/ Unknown	258	50.7%	35.1%	\$4,187	23.1%	21.1%	1.6%
	TOTAL	509	100.0%	100.0%	\$18,110	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	469	92.1%	90.0%	\$10,392	57.4%	50.5%	
	\$100,001–\$250,000	32	6.3%	7.6%	\$4,945	27.3%	29.3%	
	\$250,001–\$500,000	8	1.6%	2.4%	\$2,773	15.3%	20.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	509	100.0%	100.0%	\$18,110	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	214	85.3%		\$7,071	50.8%		
	\$100,001–\$250,000	31	12.4%		\$4,815	34.6%		
	\$250,001–\$1 Million	6	2.4%		\$2,037	14.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	251	100.0%		\$13,923	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	211	78.7%	72.7%	\$13,346	85.3%	82.2%	98.4%
	Over \$1 Million/ Unknown	57	21.3%	27.3%	\$2,300	14.7%	17.8%	1.6%
	TOTAL	268	100.0%	100.0%	\$15,646	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	226	84.3%	84.3%	\$6,764	43.2%	41.8%	
	\$100,001–\$250,000	33	12.3%	11.5%	\$5,549	35.5%	32.4%	
	\$250,001–\$500,000	9	3.4%	4.2%	\$3,333	21.3%	25.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	268	100.0%	100.0%	\$15,646	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	175	82.9%		\$5,553	41.6%		
	\$100,001–\$250,000	27	12.8%		\$4,460	33.4%		
	\$250,001–\$1 Million	9	4.3%		\$3,333	25.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	211	100.0%		\$13,346	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	23	4.5%	4.1%	\$970	5.4%	4.4%	3.8%
Middle	448	88.0%	84.2%	\$15,912	87.9%	82.8%	82.3%
Upper	38	7.5%	11.1%	\$1,228	6.8%	12.7%	13.9%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	509	100.0%	100.0%	\$18,110	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	11	4.1%	9.4%	\$1,008	6.4%	8.8%	8.2%
Middle	233	86.9%	75.8%	\$13,778	88.1%	78.5%	73.9%
Upper	24	9.0%	14.0%	\$860	5.5%	12.6%	17.8%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.1%	0.0%
TOTAL	268	100.0%	100.0%	\$15,646	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Hot Springs Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	8	5.6%	5.1%	\$788	2.7%	2.4%	23.2%
Moderate	20	13.9%	15.6%	\$2,928	9.9%	10.0%	16.7%
Middle	34	23.6%	17.5%	\$5,495	18.6%	14.2%	19.6%
Upper	52	36.1%	41.0%	\$14,827	50.2%	50.9%	40.4%
Unknown	30	20.8%	20.8%	\$5,512	18.7%	22.5%	0.0%
TOTAL	144	100.0%	100.0%	\$29,550	100.0%	100.0%	100.0%
Refinance							
Low	13	10.4%	5.9%	\$833	4.5%	2.7%	23.2%
Moderate	18	14.4%	15.2%	\$1,763	9.5%	9.3%	16.7%
Middle	29	23.2%	17.0%	\$2,714	14.7%	13.3%	19.6%
Upper	48	38.4%	39.2%	\$10,825	58.5%	50.8%	40.4%
Unknown	17	13.6%	22.8%	\$2,360	12.8%	23.8%	0.0%
TOTAL	125	100.0%	100.0%	\$18,495	100.0%	100.0%	100.0%
Home Improvement							
Low	4	9.5%	7.9%	\$126	3.5%	3.3%	23.2%
Moderate	3	7.1%	11.5%	\$80	2.2%	6.3%	16.7%
Middle	9	21.4%	22.4%	\$525	14.7%	15.5%	19.6%
Upper	21	50.0%	49.7%	\$2,614	73.3%	63.0%	40.4%
Unknown	5	11.9%	8.5%	\$220	6.2%	11.9%	0.0%
TOTAL	42	100.0%	100.0%	\$3,565	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	5.9%	5.6%	\$30	2.1%	2.8%	23.2%
Moderate	2	11.8%	11.1%	\$60	4.3%	5.5%	16.7%
Middle	3	17.6%	20.4%	\$252	17.9%	16.9%	19.6%
Upper	9	52.9%	55.6%	\$625	44.4%	62.7%	40.4%
Unknown	2	11.8%	7.4%	\$440	31.3%	12.2%	0.0%
TOTAL	17	100.0%	100.0%	\$1,407	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.5%	\$0	0.0%	4.7%	23.2%
Moderate	0	0.0%	29.8%	\$0	0.0%	21.7%	16.7%
Middle	0	0.0%	8.5%	\$0	0.0%	7.5%	19.6%
Upper	0	0.0%	51.1%	\$0	0.0%	63.8%	40.4%
Unknown	0	0.0%	2.1%	\$0	0.0%	2.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.4%	\$0	0.0%	1.2%	23.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	16.7%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Upper	0	0.0%	4.9%	\$0	0.0%	3.0%	40.4%
Unknown	0	0.0%	92.7%	\$0	0.0%	95.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	6.3%	\$0	0.0%	0.7%	N/A
Upper	0	0.0%	9.4%	\$0	0.0%	11.2%	N/A
Unknown	5	100.0%	84.4%	\$1,855	100.0%	88.2%	N/A
TOTAL	5	100.0%	100.0%	\$1,855	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	26	7.8%	5.5%	\$1,777	3.2%	2.5%	23.2%
Moderate	43	12.9%	15.1%	\$4,831	8.8%	9.3%	16.7%
Middle	75	22.5%	17.2%	\$8,986	16.4%	13.2%	19.6%
Upper	130	39.0%	40.3%	\$28,891	52.7%	49.3%	40.4%
Unknown	59	17.7%	21.9%	\$10,387	18.9%	25.8%	0.0%
TOTAL	333	100.0%	100.0%	\$54,872	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	2.8%	3.3%	\$320	1.1%	1.6%	20.6%
Moderate	19	13.4%	12.8%	\$1,939	6.6%	7.6%	17.9%
Middle	27	19.0%	16.7%	\$3,409	11.6%	12.5%	23.3%
Upper	72	50.7%	46.6%	\$19,290	65.8%	58.1%	38.1%
Unknown	20	14.1%	20.5%	\$4,365	14.9%	20.3%	0.0%
TOTAL	142	100.0%	100.0%	\$29,323	100.0%	100.0%	100.0%
Refinance							
Low	4	5.6%	6.6%	\$151	1.3%	3.0%	20.6%
Moderate	7	9.7%	14.9%	\$494	4.4%	8.8%	17.9%
Middle	20	27.8%	21.9%	\$2,882	25.4%	17.3%	23.3%
Upper	35	48.6%	41.6%	\$6,059	53.4%	54.0%	38.1%
Unknown	6	8.3%	15.0%	\$1,761	15.5%	16.9%	0.0%
TOTAL	72	100.0%	100.0%	\$11,347	100.0%	100.0%	100.0%
Home Improvement							
Low	1	3.3%	4.9%	100	4.5%	4.3%	20.6%
Moderate	4	13.3%	13.2%	280	12.6%	9.0%	17.9%
Middle	5	16.7%	16.6%	241	10.8%	12.0%	23.3%
Upper	16	53.3%	56.6%	1,069	47.9%	61.8%	38.1%
Unknown	4	13.3%	8.8%	540	24.2%	13.0%	0.0%
TOTAL	30	100.0%	100.0%	2,230	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	9.3%	\$0	0.0%	8.0%	20.6%
Moderate	0	0.0%	5.3%	\$0	0.0%	3.2%	17.9%
Middle	8	40.0%	20.0%	\$386	18.0%	8.9%	23.3%
Upper	9	45.0%	54.7%	\$1,338	62.3%	68.6%	38.1%
Unknown	3	15.0%	10.7%	\$424	19.7%	11.4%	0.0%
TOTAL	20	100.0%	100.0%	\$2,148	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.5%	\$0	0.0%	8.2%	20.6%
Moderate	2	66.7%	13.9%	\$82	44.1%	11.0%	17.9%
Middle	0	0.0%	15.3%	\$0	0.0%	9.5%	23.3%
Upper	1	33.3%	51.4%	\$104	55.9%	51.3%	38.1%
Unknown	0	0.0%	6.9%	\$0	0.0%	19.9%	0.0%
TOTAL	3	100.0%	100.0%	\$186	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.1%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	2.5%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	1	14.3%	7.5%	\$264	3.3%	1.1%	N/A
Unknown	6	85.7%	90.0%	\$7,640	96.7%	98.9%	N/A
TOTAL	7	100.0%	100.0%	\$7,904	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	9	3.3%	4.7%	\$571	1.1%	2.0%	20.6%
Moderate	32	11.7%	13.0%	\$2,795	5.3%	7.3%	17.9%
Middle	60	21.9%	17.9%	\$6,918	13.0%	12.6%	23.3%
Upper	134	48.9%	45.4%	\$28,124	52.9%	52.4%	38.1%
Unknown	39	14.2%	19.0%	\$14,730	27.7%	25.6%	0.0%
TOTAL	274	100.0%	100.0%	\$53,138	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	4	2.8%	3.4%	\$338	1.1%	1.7%	3.4%
Moderate	16	11.1%	8.7%	\$2,580	8.7%	6.7%	11.8%
Middle	65	45.1%	47.4%	\$10,691	36.2%	42.1%	49.1%
Upper	59	41.0%	40.5%	\$15,941	53.9%	49.5%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	144	100.0%	100.0%	\$29,550	100.0%	100.0%	100.0%
Refinance							
Low	5	4.0%	1.9%	\$131	0.7%	0.9%	3.4%
Moderate	10	8.0%	6.6%	\$1,331	7.2%	5.4%	11.8%
Middle	49	39.2%	44.2%	\$5,369	29.0%	38.8%	49.1%
Upper	61	48.8%	47.3%	\$11,664	63.1%	54.9%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	125	100.0%	100.0%	\$18,495	100.0%	100.0%	100.0%
Home Improvement							
Low	1	2.4%	3.6%	\$10	0.3%	1.9%	3.4%
Moderate	3	7.1%	5.5%	\$192	5.4%	3.9%	11.8%
Middle	20	47.6%	52.1%	\$1,099	30.8%	43.1%	49.1%
Upper	18	42.9%	38.8%	\$2,264	63.5%	51.0%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	42	100.0%	100.0%	\$3,565	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	5.9%	3.7%	\$30	2.1%	1.4%	3.4%
Moderate	1	5.9%	7.4%	\$18	1.3%	2.5%	11.8%
Middle	8	47.1%	44.4%	\$487	34.6%	32.8%	49.1%
Upper	7	41.2%	44.4%	\$872	62.0%	63.3%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	17	100.0%	100.0%	\$1,407	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	6.4%	\$0	0.0%	3.1%	3.4%
Moderate	0	0.0%	6.4%	\$0	0.0%	5.5%	11.8%
Middle	0	0.0%	53.2%	\$0	0.0%	54.0%	49.1%
Upper	0	0.0%	34.0%	\$0	0.0%	37.4%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.4%
Moderate	0	0.0%	7.3%	\$0	0.0%	3.5%	11.8%
Middle	0	0.0%	43.9%	\$0	0.0%	40.0%	49.1%
Upper	0	0.0%	48.8%	\$0	0.0%	56.5%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	40.0%	25.0%	\$321	17.3%	6.3%	8.0%
Moderate	1	20.0%	12.5%	\$712	38.4%	4.6%	25.4%
Middle	2	40.0%	34.4%	\$822	44.3%	13.1%	49.1%
Upper	0	0.0%	28.1%	\$0	0.0%	76.0%	17.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$1,855	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	13	3.9%	2.9%	\$830	1.5%	1.6%	3.4%
Moderate	31	9.3%	7.6%	\$4,833	8.8%	6.0%	11.8%
Middle	144	43.2%	46.1%	\$18,468	33.7%	39.6%	49.1%
Upper	145	43.5%	43.4%	\$30,741	56.0%	52.9%	35.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	333	100.0%	100.0%	\$54,872	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	38	26.8%	25.6%	\$5,874	20.0%	23.6%	24.0%
Middle	62	43.7%	49.8%	\$15,803	53.9%	51.7%	54.3%
Upper	42	29.6%	24.4%	\$7,646	26.1%	24.5%	21.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.7%
TOTAL	142	100.0%	100.0%	\$29,323	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	20	27.8%	22.7%	\$2,663	23.5%	20.7%	24.0%
Middle	42	58.3%	54.5%	\$6,248	55.1%	58.0%	54.3%
Upper	10	13.9%	22.3%	\$2,436	21.5%	21.2%	21.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.7%
TOTAL	72	100.0%	100.0%	\$11,347	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	8	26.7%	20.0%	\$591	26.5%	16.0%	24.0%
Middle	12	40.0%	54.6%	\$723	32.4%	56.7%	54.3%
Upper	10	33.3%	24.9%	\$916	41.1%	27.1%	21.0%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.7%
TOTAL	30	100.0%	100.0%	\$2,230	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	14.7%	\$0	0.0%	12.8%	24.0%
Middle	16	80.0%	68.0%	\$1,708	79.5%	70.1%	54.3%
Upper	4	20.0%	17.3%	\$440	20.5%	17.1%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	20	100.0%	100.0%	\$2,148	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	33.3%	13.9%	\$26	14.0%	10.1%	24.0%
Middle	1	33.3%	56.9%	\$56	30.1%	66.7%	54.3%
Upper	1	33.3%	29.2%	\$104	55.9%	23.2%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	3	100.0%	100.0%	\$186	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	26.3%	\$0	0.0%	16.7%	24.0%
Middle	0	0.0%	57.9%	\$0	0.0%	67.9%	54.3%
Upper	0	0.0%	15.8%	\$0	0.0%	15.5%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	28.6%	55.0%	\$429	5.4%	28.9%	38.1%
Middle	5	71.4%	35.0%	\$7,475	94.6%	63.6%	48.2%
Upper	0	0.0%	7.5%	\$0	0.0%	4.6%	7.9%
Unknown	0	0.0%	2.5%	\$0	0.0%	2.9%	5.9%
TOTAL	7	100.0%	100.0%	\$7,904	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	69	25.2%	24.3%	\$9,583	18.0%	22.9%	24.0%
Middle	138	50.4%	51.9%	\$32,013	60.2%	54.8%	54.3%
Upper	67	24.5%	23.5%	\$11,542	21.7%	22.0%	21.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.7%
TOTAL	274	100.0%	100.0%	\$53,138	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	141	35.0%	41.6%	\$12,024	42.5%	40.7%	92.8%
	Over \$1 Million/ Unknown	262	65.0%	58.4%	\$16,270	57.5%	59.3%	7.2%
	TOTAL	403	100.0%	100.0%	\$28,294	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	328	81.4%	89.0%	\$9,301	32.9%	30.4%	
	\$100,001–\$250,000	54	13.4%	7.0%	\$9,023	31.9%	25.5%	
	\$250,001–\$1 Million	21	5.2%	4.0%	\$9,970	35.2%	44.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	403	100.0%	100.0%	\$28,294	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	112	79.4%		\$3,829	31.8%	
		\$100,001–\$250,000	22	15.6%		\$3,939	32.8%	
		\$250,001–\$1 Million	7	5.0%		\$4,256	35.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	141	100.0%		\$12,024	100.0%	

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	153	64.8%	51.3%	\$14,178	48.3%	50.2%	92.8%
	Over \$1 Million/ Unknown	83	35.2%	48.7%	\$15,155	51.7%	49.8%	7.2%
	TOTAL	236	100.0%	100.0%	\$29,333	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	167	70.8%	91.7%	\$6,643	22.6%	33.1%	
	\$100,001–\$250,000	31	13.1%	4.6%	\$4,805	16.4%	19.3%	
	\$250,001–\$1 Million	38	16.1%	3.8%	\$17,885	61.0%	47.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	236	100.0%	100.0%	\$29,333	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	122	79.7%		\$4,200	29.6%	
		\$100,001–\$250,000	15	9.8%		\$2,332	16.4%	
		\$250,001–\$1 Million	16	10.5%		\$7,646	53.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	153	100.0%		\$14,178	100.0%	

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	19	4.7%	4.8%	\$1,229	4.3%	3.3%	6.9%
Moderate	73	18.1%	19.9%	\$5,912	20.9%	23.8%	19.0%
Middle	218	54.1%	43.6%	\$14,591	51.6%	45.7%	44.0%
Upper	93	23.1%	31.1%	\$6,562	23.2%	27.0%	30.1%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.2%	0.0%
TOTAL	403	100.0%	100.0%	\$28,294	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	80	33.9%	29.1%	\$10,874	37.1%	29.2%	30.9%
Middle	128	54.2%	50.7%	\$15,321	52.2%	52.5%	50.5%
Upper	23	9.7%	17.9%	\$2,475	8.4%	14.5%	17.0%
Unknown	5	2.1%	2.3%	\$663	2.3%	3.8%	1.6%
TOTAL	236	100.0%	100.0%	\$29,333	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Jonesboro Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	9	5.2%	3.0%	\$881	2.9%	1.5%	19.9%
Moderate	24	13.9%	12.5%	\$2,563	8.5%	8.7%	16.9%
Middle	39	22.5%	18.1%	\$6,113	20.3%	16.1%	19.4%
Upper	77	44.5%	38.5%	\$17,041	56.6%	48.5%	43.9%
Unknown	24	13.9%	27.9%	\$3,512	11.7%	25.2%	0.0%
TOTAL	173	100.0%	100.0%	\$30,110	100.0%	100.0%	100.0%
Refinance							
Low	5	5.1%	2.8%	\$437	2.7%	1.3%	19.9%
Moderate	15	15.3%	9.3%	\$1,779	11.0%	5.9%	16.9%
Middle	14	14.3%	15.0%	\$1,914	11.8%	11.6%	19.4%
Upper	45	45.9%	42.9%	\$9,472	58.5%	51.5%	43.9%
Unknown	19	19.4%	30.0%	\$2,581	15.9%	29.6%	0.0%
TOTAL	98	100.0%	100.0%	\$16,183	100.0%	100.0%	100.0%
Home Improvement							
Low	1	5.6%	3.3%	\$54	3.8%	1.9%	19.9%
Moderate	4	22.2%	7.4%	\$385	26.9%	7.6%	16.9%
Middle	0	0.0%	13.1%	\$0	0.0%	8.9%	19.4%
Upper	12	66.7%	62.3%	\$982	68.5%	59.0%	43.9%
Unknown	1	5.6%	13.9%	\$12	0.8%	22.6%	0.0%
TOTAL	18	100.0%	100.0%	\$1,433	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	13.9%	\$0	0.0%	8.5%	19.9%
Moderate	0	0.0%	2.8%	\$0	0.0%	0.9%	16.9%
Middle	2	40.0%	13.9%	\$103	37.3%	7.8%	19.4%
Upper	3	60.0%	63.9%	\$173	62.7%	80.6%	43.9%
Unknown	0	0.0%	5.6%	\$0	0.0%	2.3%	0.0%
TOTAL	5	100.0%	100.0%	\$276	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.0%	\$0	0.0%	3.1%	19.9%
Moderate	0	0.0%	10.0%	\$0	0.0%	9.2%	16.9%
Middle	0	0.0%	14.0%	\$0	0.0%	11.8%	19.4%
Upper	0	0.0%	68.0%	\$0	0.0%	75.9%	43.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	1.6%	19.9%
Moderate	0	0.0%	1.9%	\$0	0.0%	1.4%	16.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.4%
Upper	0	0.0%	1.9%	\$0	0.0%	4.4%	43.9%
Unknown	0	0.0%	94.2%	\$0	0.0%	92.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	9.0%	\$0	0.0%	1.7%	N/A
Unknown	1	100.0%	91.0%	\$6,626	100.0%	98.3%	N/A
TOTAL	1	100.0%	100.0%	\$6,626	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	15	5.1%	3.0%	\$1,372	2.5%	1.3%	19.9%
Moderate	43	14.6%	10.7%	\$4,727	8.7%	6.6%	16.9%
Middle	55	18.6%	16.2%	\$8,130	14.9%	12.4%	19.4%
Upper	137	46.4%	40.5%	\$27,668	50.6%	44.0%	43.9%
Unknown	45	15.3%	29.5%	\$12,731	23.3%	35.7%	0.0%
TOTAL	295	100.0%	100.0%	\$54,628	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	0.6%	4.6%	\$80	0.2%	2.5%	20.7%
Moderate	40	25.6%	15.9%	\$6,536	19.9%	11.7%	15.9%
Middle	29	18.6%	18.6%	\$4,723	14.4%	16.3%	19.5%
Upper	73	46.8%	33.2%	\$19,449	59.3%	44.8%	43.8%
Unknown	13	8.3%	27.6%	\$2,021	6.2%	24.8%	0.0%
TOTAL	156	100.0%	100.0%	\$32,809	100.0%	100.0%	100.0%

Refinance							
Low	2	8.0%	8.3%	\$199	5.2%	4.2%	20.7%
Moderate	4	16.0%	13.8%	\$255	6.7%	8.7%	15.9%
Middle	3	12.0%	20.1%	\$348	9.1%	15.5%	19.5%
Upper	8	32.0%	38.7%	\$1,967	51.6%	52.3%	43.8%
Unknown	8	32.0%	19.1%	\$1,043	27.4%	19.2%	0.0%
TOTAL	25	100.0%	100.0%	\$3,812	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	6.9%	0	0.0%	2.9%	20.7%
Moderate	0	0.0%	7.6%	0	0.0%	5.3%	15.9%
Middle	2	12.5%	18.1%	111	4.5%	12.6%	19.5%
Upper	10	62.5%	54.9%	1,987	80.6%	67.9%	43.8%
Unknown	4	25.0%	12.5%	366	14.9%	11.3%	0.0%
TOTAL	16	100.0%	100.0%	2,464	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	3.2%	\$0	0.0%	1.1%	20.7%
Moderate	0	0.0%	14.5%	\$0	0.0%	10.9%	15.9%
Middle	0	0.0%	24.2%	\$0	0.0%	15.6%	19.5%
Upper	6	85.7%	50.0%	\$992	95.2%	67.1%	43.8%
Unknown	1	14.3%	8.1%	\$50	4.8%	5.4%	0.0%
TOTAL	7	100.0%	100.0%	\$1,042	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.6%	\$0	0.0%	2.3%	20.7%
Moderate	0	0.0%	18.5%	\$0	0.0%	12.3%	15.9%
Middle	0	0.0%	24.6%	\$0	0.0%	18.1%	19.5%
Upper	0	0.0%	47.7%	\$0	0.0%	62.4%	43.8%
Unknown	0	0.0%	4.6%	\$0	0.0%	4.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	8.7%	\$0	0.0%	1.9%	20.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	43.8%
Unknown	0	0.0%	91.3%	\$0	0.0%	98.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	1	20.0%	1.6%	\$464	7.8%	0.4%	N/A
Unknown	4	80.0%	98.4%	\$5,448	92.2%	99.6%	N/A
TOTAL	5	100.0%	100.0%	\$5,912	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	3	1.4%	5.5%	\$279	0.6%	2.5%	20.7%
Moderate	44	21.1%	14.7%	\$6,791	14.8%	9.2%	15.9%
Middle	34	16.3%	18.7%	\$5,182	11.3%	13.6%	19.5%
Upper	98	46.9%	35.2%	\$24,859	54.0%	40.0%	43.8%
Unknown	30	14.4%	25.8%	\$8,928	19.4%	34.7%	0.0%
TOTAL	209	100.0%	100.0%	\$46,039	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2011–2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	5	2.9%	2.7%	\$604	2.0%	1.9%	3.0%
Moderate	17	9.8%	8.4%	\$2,083	6.9%	6.7%	9.9%
Middle	88	50.9%	54.0%	\$14,388	47.8%	48.4%	58.5%
Upper	63	36.4%	34.9%	\$13,035	43.3%	43.0%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	173	100.0%	100.0%	\$30,110	100.0%	100.0%	100.0%
Refinance							
Low	4	4.1%	2.2%	\$322	2.0%	1.9%	3.0%
Moderate	13	13.3%	7.5%	\$1,594	9.8%	7.0%	9.9%
Middle	59	60.2%	52.9%	\$9,337	57.7%	47.5%	58.5%
Upper	22	22.4%	37.4%	\$4,930	30.5%	43.6%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	98	100.0%	100.0%	\$16,183	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	4.9%	\$0	0.0%	7.8%	3.0%
Moderate	3	16.7%	8.2%	\$166	11.6%	6.7%	9.9%
Middle	10	55.6%	60.7%	\$980	68.4%	53.9%	58.5%
Upper	5	27.8%	26.2%	\$287	20.0%	31.6%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	18	100.0%	100.0%	\$1,433	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	2.8%	\$0	0.0%	2.2%	3.0%
Moderate	0	0.0%	2.8%	\$0	0.0%	0.9%	9.9%
Middle	2	40.0%	38.9%	\$78	28.3%	18.0%	58.5%
Upper	3	60.0%	55.6%	\$198	71.7%	78.8%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$276	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	4.0%	\$0	0.0%	4.4%	3.0%
Moderate	0	0.0%	6.0%	\$0	0.0%	5.5%	9.9%
Middle	0	0.0%	64.0%	\$0	0.0%	56.1%	58.5%
Upper	0	0.0%	26.0%	\$0	0.0%	33.9%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.9%	\$0	0.0%	1.1%	3.0%
Moderate	0	0.0%	17.3%	\$0	0.0%	10.3%	9.9%
Middle	0	0.0%	55.8%	\$0	0.0%	54.7%	58.5%
Upper	0	0.0%	25.0%	\$0	0.0%	33.9%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	11.5%	\$0	0.0%	9.2%	28.5%
Moderate	1	100.0%	25.6%	\$6,626	100.0%	45.2%	38.6%
Middle	0	0.0%	48.7%	\$0	0.0%	28.2%	24.7%
Upper	0	0.0%	14.1%	\$0	0.0%	17.4%	8.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$6,626	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	9	3.1%	2.7%	\$926	1.7%	2.8%	3.0%
Moderate	34	11.5%	8.3%	\$10,469	19.2%	11.4%	9.9%
Middle	159	53.9%	53.6%	\$24,783	45.4%	45.7%	58.5%
Upper	93	31.5%	35.4%	\$18,450	33.8%	40.1%	28.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	295	100.0%	100.0%	\$54,628	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.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.8%	\$0	0.0%	0.6%	0.5%
Moderate	25	16.0%	16.8%	\$5,293	16.1%	13.2%	16.7%
Middle	55	35.3%	37.3%	\$9,928	30.3%	32.7%	39.2%
Upper	76	48.7%	45.0%	\$17,588	53.6%	53.6%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	156	100.0%	100.0%	\$32,809	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.3%	\$0	0.0%	0.5%	0.5%
Moderate	4	16.0%	17.7%	\$349	9.2%	13.0%	16.7%
Middle	9	36.0%	29.9%	\$1,208	31.7%	26.8%	39.2%
Upper	12	48.0%	52.0%	\$2,255	59.2%	59.7%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	25	100.0%	100.0%	\$3,812	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	3	18.8%	15.3%	\$294	11.9%	14.5%	16.7%
Middle	4	25.0%	34.0%	\$158	6.4%	20.9%	39.2%
Upper	9	56.3%	50.7%	\$2,012	81.7%	64.5%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	16	100.0%	100.0%	\$2,464	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	1	14.3%	9.7%	\$277	26.6%	12.8%	16.7%
Middle	1	14.3%	37.1%	\$42	4.0%	27.1%	39.2%
Upper	5	71.4%	53.2%	\$723	69.4%	60.1%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$1,042	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	10.8%	\$0	0.0%	6.6%	16.7%
Middle	0	0.0%	41.5%	\$0	0.0%	47.9%	39.2%
Upper	0	0.0%	47.7%	\$0	0.0%	45.5%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	30.4%	\$0	0.0%	31.7%	16.7%
Middle	0	0.0%	34.8%	\$0	0.0%	37.7%	39.2%
Upper	0	0.0%	34.8%	\$0	0.0%	30.5%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	20.0%	23.0%	\$3,251	55.0%	12.7%	18.4%
Moderate	1	20.0%	36.1%	\$464	7.8%	59.0%	36.7%
Middle	0	0.0%	26.2%	\$0	0.0%	16.8%	35.8%
Upper	3	60.0%	14.8%	\$2,197	37.2%	11.5%	9.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$5,912	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	0.5%	1.0%	\$3,251	7.1%	2.4%	0.5%
Moderate	34	16.3%	17.1%	\$6,677	14.5%	20.1%	16.7%
Middle	69	33.0%	35.3%	\$11,336	24.6%	29.0%	39.2%
Upper	105	50.2%	46.5%	\$24,775	53.8%	48.5%	43.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	209	100.0%	100.0%	\$46,039	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	139	48.8%	52.4%	\$14,994	55.2%	49.3%	89.4%
	Over \$1 Million/ Unknown	146	51.2%	47.6%	\$12,176	44.8%	50.7%	10.6%
	TOTAL	285	100.0%	100.0%	\$27,170	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	215	75.4%	85.5%	\$6,406	23.6%	28.4%	
	\$100,001–\$250,000	42	14.7%	7.8%	\$6,805	25.0%	19.6%	
	\$250,001–\$1 Million	28	9.8%	6.7%	\$13,959	51.4%	52.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	285	100.0%	100.0%	\$27,170	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	102	73.4%		\$3,461	23.1%		
	\$100,001–\$250,000	22	15.8%		\$3,534	23.6%		
	\$250,001–\$1 Million	15	10.8%		\$7,999	53.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	139	100.0%		\$14,994	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	107	57.2%	54.3%	\$10,160	50.5%	51.9%	89.4%
	Over \$1 Million/ Unknown	80	42.8%	45.7%	\$9,972	49.5%	48.1%	10.6%
	TOTAL	187	100.0%	100.0%	\$20,132	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	130	69.5%	88.3%	\$4,948	24.6%	33.2%	
	\$100,001–\$250,000	38	20.3%	6.8%	\$6,753	33.5%	21.0%	
	\$250,001–\$1 Million	19	10.2%	4.9%	\$8,431	41.9%	45.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	187	100.0%	100.0%	\$20,132	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	84	78.5%		\$2,984	29.4%		
	\$100,001–\$250,000	12	11.2%		\$2,055	20.2%		
	\$250,001–\$1 Million	11	10.3%		\$5,121	50.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	107	100.0%		\$10,160	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	15	5.3%	8.1%	\$1,522	5.6%	9.2%	10.0%
Moderate	31	10.9%	13.8%	\$4,802	17.7%	17.3%	17.7%
Middle	192	67.4%	54.1%	\$17,225	63.4%	51.8%	51.2%
Upper	47	16.5%	23.5%	\$3,621	13.3%	21.6%	21.2%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	285	100.0%	100.0%	\$27,170	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	0.5%	1.4%	\$200	1.0%	2.0%	2.4%
Moderate	47	25.1%	25.1%	\$6,796	33.8%	28.2%	27.6%
Middle	94	50.3%	38.4%	\$11,141	55.3%	42.4%	38.1%
Upper	45	24.1%	34.2%	\$1,995	9.9%	27.0%	32.0%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.4%	0.0%
TOTAL	187	100.0%	100.0%	\$20,132	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	29	43.3%	50.6%	\$4,999	70.3%	71.6%	96.8%
	Over \$1 Million/ Unknown	38	56.7%	49.4%	\$2,112	29.7%	28.4%	3.2%
	TOTAL	67	100.0%	100.0%	\$7,111	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	46	68.7%	67.8%	\$1,386	19.5%	18.1%	
	\$100,001–\$250,000	11	16.4%	15.8%	\$1,866	26.2%	25.7%	
	\$250,001–\$500,000	10	14.9%	16.3%	\$3,859	54.3%	56.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	67	100.0%	100.0%	\$7,111	100.0%	100.0%	
Loan Size	\$100,000 or Less	13	44.8%		\$571	11.4%		
	\$100,001–\$250,000	8	27.6%		\$1,341	26.8%		
	\$250,001–\$1 Million	8	27.6%		\$3,087	61.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	29	100.0%		\$4,999	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	23	65.7%	51.6%	\$2,925	60.8%	66.7%	96.8%
	Over \$1 Million/ Unknown	12	34.3%	48.4%	\$1,887	39.2%	33.3%	3.2%
	TOTAL	35	100.0%	100.0%	\$4,812	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	19	54.3%	67.8%	\$973	20.2%	20.5%	
	\$100,001–\$250,000	11	31.4%	18.9%	\$1,890	39.3%	31.2%	
	\$250,001–\$500,000	5	14.3%	13.4%	\$1,949	40.5%	48.3%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	35	100.0%	100.0%	\$4,812	100.0%	100.0%	
Loan Size	\$100,000 or Less	13	56.5%		\$658	22.5%		
	\$100,001–\$250,000	7	30.4%		\$1,229	42.0%		
	\$250,001–\$1 Million	3	13.0%		\$1,038	35.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	23	100.0%		\$2,925	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.9%	\$0	0.0%	1.7%	1.1%
Moderate	0	0.0%	1.4%	\$0	0.0%	0.7%	6.1%
Middle	54	80.6%	67.6%	\$5,667	79.7%	62.8%	59.6%
Upper	13	19.4%	30.0%	\$1,444	20.3%	34.8%	33.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	67	100.0%	100.0%	\$7,111	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.4%
Moderate	10	28.6%	17.5%	\$1,565	32.5%	21.5%	19.2%
Middle	13	37.1%	40.2%	\$1,661	34.5%	40.4%	43.1%
Upper	12	34.3%	42.3%	\$1,586	33.0%	38.0%	37.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	35	100.0%	100.0%	\$4,812	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

NonMSA Oklahoma Combined Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	59	7.3%	4.9%	\$4,241	3.4%	2.4%	22.4%
Moderate	165	20.4%	14.7%	\$18,550	14.9%	10.0%	17.9%
Middle	171	21.1%	18.1%	\$22,970	18.5%	15.8%	20.4%
Upper	321	39.6%	35.9%	\$63,921	51.4%	45.9%	39.4%
Unknown	94	11.6%	26.5%	\$14,658	11.8%	25.9%	0.0%
TOTAL	810	100.0%	100.0%	\$124,340	100.0%	100.0%	100.0%
Refinance							
Low	46	6.4%	3.4%	\$2,860	3.0%	1.6%	22.4%
Moderate	97	13.6%	9.0%	\$8,649	8.9%	5.5%	17.9%
Middle	144	20.2%	16.5%	\$15,566	16.1%	12.8%	20.4%
Upper	340	47.6%	43.8%	\$55,786	57.7%	51.4%	39.4%
Unknown	87	12.2%	27.3%	\$13,831	14.3%	28.7%	0.0%
TOTAL	714	100.0%	100.0%	\$96,692	100.0%	100.0%	100.0%
Home Improvement							
Low	5	3.7%	3.8%	\$116	1.5%	1.7%	22.4%
Moderate	14	10.3%	13.5%	\$489	6.2%	9.6%	17.9%
Middle	21	15.4%	19.2%	\$1,197	15.1%	17.8%	20.4%
Upper	72	52.9%	50.2%	\$4,673	59.1%	57.8%	39.4%
Unknown	24	17.6%	13.3%	\$1,434	18.1%	13.1%	0.0%
TOTAL	136	100.0%	100.0%	\$7,909	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	4.3%	2.1%	\$77	5.2%	2.1%	22.4%
Moderate	6	26.1%	11.3%	\$477	32.3%	10.4%	17.9%
Middle	6	26.1%	18.3%	\$296	20.0%	14.6%	20.4%
Upper	7	30.4%	59.2%	\$383	25.9%	59.7%	39.4%
Unknown	3	13.0%	9.2%	\$246	16.6%	13.2%	0.0%
TOTAL	23	100.0%	100.0%	\$1,479	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	2.9%	5.0%	\$45	1.4%	2.3%	22.4%
Moderate	9	26.5%	13.3%	\$758	23.3%	7.7%	17.9%
Middle	9	26.5%	20.0%	\$631	19.4%	13.3%	20.4%
Upper	14	41.2%	50.8%	\$1,728	53.1%	68.6%	39.4%
Unknown	1	2.9%	10.8%	\$90	2.8%	8.0%	0.0%
TOTAL	34	100.0%	100.0%	\$3,252	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.2%	\$0	0.0%	0.3%	22.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.9%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.4%
Unknown	0	0.0%	99.8%	\$0	0.0%	99.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.3%	\$0	0.0%	0.3%	N/A
Upper	1	8.3%	11.4%	\$550	5.8%	4.2%	N/A
Unknown	11	91.7%	86.4%	\$8,880	94.2%	95.4%	N/A
TOTAL	12	100.0%	100.0%	\$9,430	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	112	6.5%	4.1%	\$7,339	3.0%	2.0%	22.4%
Moderate	291	16.8%	12.1%	\$28,923	11.9%	7.9%	17.9%
Middle	351	20.3%	17.0%	\$40,660	16.7%	14.1%	20.4%
Upper	755	43.7%	38.6%	\$127,041	52.3%	46.7%	39.4%
Unknown	220	12.7%	28.1%	\$39,139	16.1%	29.2%	0.0%
TOTAL	1,729	100.0%	100.0%	\$243,102	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	58	8.8%	4.4%	\$5,315	4.6%	2.0%	22.4%
Moderate	129	19.7%	13.8%	\$15,409	13.3%	9.0%	18.1%
Middle	127	19.4%	18.8%	\$18,514	16.0%	16.3%	20.0%
Upper	267	40.7%	36.0%	\$64,801	55.9%	46.5%	39.5%
Unknown	75	11.4%	27.0%	\$11,915	10.3%	26.2%	0.0%
TOTAL	656	100.0%	100.0%	\$115,954	100.0%	100.0%	100.0%

Refinance							
Low	36	9.8%	6.3%	\$2,466	5.5%	2.9%	22.4%
Moderate	64	17.4%	14.9%	\$5,590	12.4%	9.5%	18.1%
Middle	86	23.4%	20.4%	\$9,653	21.4%	16.7%	20.0%
Upper	143	38.9%	40.0%	\$22,195	49.1%	49.8%	39.5%
Unknown	39	10.6%	18.5%	\$5,267	11.7%	21.1%	0.0%
TOTAL	368	100.0%	100.0%	\$45,171	100.0%	100.0%	100.0%
Home Improvement							
Low	10	5.1%	6.6%	427	3.5%	3.2%	22.4%
Moderate	19	9.7%	12.4%	724	5.9%	8.5%	18.1%
Middle	32	16.3%	18.6%	1,348	11.1%	14.9%	20.0%
Upper	101	51.5%	51.0%	6,749	55.4%	58.4%	39.5%
Unknown	34	17.3%	11.5%	2,936	24.1%	15.0%	0.0%
TOTAL	196	100.0%	100.0%	12,184	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	5.6%	6.3%	\$32	1.2%	6.0%	22.4%
Moderate	5	13.9%	10.8%	\$216	8.3%	8.3%	18.1%
Middle	7	19.4%	20.8%	\$411	15.7%	18.2%	20.0%
Upper	17	47.2%	55.4%	\$1,138	43.5%	58.4%	39.5%
Unknown	5	13.9%	6.7%	\$820	31.3%	9.1%	0.0%
TOTAL	36	100.0%	100.0%	\$2,617	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	5.4%	8.0%	\$125	4.6%	3.5%	22.4%
Moderate	8	21.6%	17.4%	\$292	10.7%	10.9%	18.1%
Middle	9	24.3%	20.1%	\$882	32.3%	13.2%	20.0%
Upper	18	48.6%	45.4%	\$1,429	52.4%	58.4%	39.5%
Unknown	0	0.0%	9.1%	\$0	0.0%	14.0%	0.0%
TOTAL	37	100.0%	100.0%	\$2,728	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.8%	\$0	0.0%	0.7%	22.4%
Moderate	0	0.0%	0.8%	\$0	0.0%	0.8%	18.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.5%
Unknown	2	100.0%	98.4%	\$57	100.0%	98.5%	0.0%
TOTAL	2	100.0%	100.0%	\$57	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	9.1%	1.3%	\$150	3.7%	0.1%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.5%	\$0	0.0%	0.2%	N/A
Upper	1	9.1%	7.6%	\$310	7.7%	1.3%	N/A
Unknown	9	81.8%	88.6%	\$3,567	88.6%	98.4%	N/A
TOTAL	11	100.0%	100.0%	\$4,027	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	109	8.3%	5.1%	\$8,515	4.7%	2.2%	22.4%
Moderate	225	17.2%	13.9%	\$22,231	12.2%	8.7%	18.1%
Middle	261	20.0%	19.0%	\$30,808	16.9%	15.6%	20.0%
Upper	547	41.9%	37.9%	\$96,622	52.9%	45.7%	39.5%
Unknown	164	12.6%	24.1%	\$24,562	13.4%	27.8%	0.0%
TOTAL	1,306	100.0%	100.0%	\$182,738	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.4%	\$0	0.0%	0.3%	0.7%
Moderate	128	15.8%	14.6%	\$14,358	11.5%	10.9%	15.9%
Middle	511	63.1%	60.0%	\$78,301	63.0%	59.7%	65.6%
Upper	171	21.1%	24.9%	\$31,681	25.5%	29.0%	17.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	810	100.0%	100.0%	\$124,340	100.0%	100.0%	100.0%
Refinance							
Low	1	0.1%	0.3%	\$31	0.0%	0.2%	0.7%
Moderate	80	11.2%	10.1%	\$8,112	8.4%	7.7%	15.9%
Middle	481	67.4%	63.5%	\$64,893	67.1%	63.8%	65.6%
Upper	152	21.3%	26.0%	\$23,656	24.5%	28.2%	17.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	714	100.0%	100.0%	\$96,692	100.0%	100.0%	100.0%
Home Improvement							
Low	2	1.5%	0.7%	\$88	1.1%	0.7%	0.7%
Moderate	17	12.5%	14.2%	\$832	10.5%	10.2%	15.9%
Middle	82	60.3%	64.6%	\$4,990	63.1%	68.0%	65.6%
Upper	35	25.7%	20.4%	\$1,999	25.3%	21.1%	17.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	136	100.0%	100.0%	\$7,909	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0.7%	\$0	0.0%	0.2%	0.7%
Moderate	2	8.7%	8.5%	\$75	5.1%	4.5%	15.9%
Middle	11	47.8%	65.5%	\$742	50.2%	63.1%	65.6%
Upper	10	43.5%	25.4%	\$662	44.8%	32.3%	17.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	23	100.0%	100.0%	\$1,479	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	3	8.8%	8.3%	\$152	4.7%	5.6%	15.9%
Middle	29	85.3%	72.1%	\$2,914	89.6%	71.7%	65.6%
Upper	2	5.9%	19.6%	\$186	5.7%	22.7%	17.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	34	100.0%	100.0%	\$3,252	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.6%	\$0	0.0%	0.4%	0.7%
Moderate	0	0.0%	20.7%	\$0	0.0%	16.1%	15.9%
Middle	0	0.0%	68.3%	\$0	0.0%	65.5%	65.6%
Upper	0	0.0%	10.4%	\$0	0.0%	17.9%	17.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	16.7%	11.4%	\$2,046	21.7%	13.5%	10.7%
Moderate	2	16.7%	26.1%	\$729	7.7%	21.6%	26.3%
Middle	7	58.3%	48.9%	\$1,755	18.6%	43.5%	46.7%
Upper	1	8.3%	13.6%	\$4,900	52.0%	21.3%	16.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$9,430	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	0.3%	0.4%	\$2,165	0.9%	0.6%	0.7%
Moderate	232	13.4%	13.0%	\$24,258	10.0%	10.0%	15.9%
Middle	1,121	64.8%	61.8%	\$153,595	63.2%	61.1%	65.6%
Upper	371	21.5%	24.8%	\$63,084	25.9%	28.3%	17.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1,729	100.0%	100.0%	\$243,102	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.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	0.2%	0.6%	\$90	0.1%	0.4%	0.6%
Moderate	109	16.6%	14.6%	\$12,950	11.2%	11.5%	15.6%
Middle	399	60.8%	61.1%	\$71,607	61.8%	60.0%	65.1%
Upper	146	22.3%	23.4%	\$31,174	26.9%	27.8%	18.6%
Unknown	1	0.2%	0.3%	\$133	0.1%	0.2%	0.1%
TOTAL	656	100.0%	100.0%	\$115,954	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.5%	\$0	0.0%	0.4%	0.6%
Moderate	48	13.0%	13.5%	\$4,010	8.9%	10.5%	15.6%
Middle	242	65.8%	63.4%	\$30,056	66.5%	63.3%	65.1%
Upper	78	21.2%	22.5%	\$11,105	24.6%	25.7%	18.6%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.1%
TOTAL	368	100.0%	100.0%	\$45,171	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.0%	\$0	0.0%	0.5%	0.6%
Moderate	22	11.2%	14.3%	\$1,053	8.6%	12.1%	15.6%
Middle	121	61.7%	59.4%	\$7,537	61.9%	57.1%	65.1%
Upper	53	27.0%	24.9%	\$3,594	29.5%	29.8%	18.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.4%	0.1%
TOTAL	196	100.0%	100.0%	\$12,184	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.4%	\$0	0.0%	0.1%	0.6%
Moderate	2	5.6%	9.6%	\$36	1.4%	6.6%	15.6%
Middle	24	66.7%	59.6%	\$2,129	81.4%	63.4%	65.1%
Upper	10	27.8%	30.4%	\$452	17.3%	29.9%	18.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	36	100.0%	100.0%	\$2,617	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	2.7%	0.9%	\$40	1.5%	0.3%	0.6%
Moderate	2	5.4%	12.1%	\$125	4.6%	12.3%	15.6%
Middle	31	83.8%	64.6%	\$2,281	83.6%	69.3%	65.1%
Upper	3	8.1%	22.4%	\$282	10.3%	18.1%	18.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	37	100.0%	100.0%	\$2,728	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.8%	\$0	0.0%	0.4%	0.6%
Moderate	1	50.0%	13.9%	\$44	77.2%	11.3%	15.6%
Middle	1	50.0%	72.1%	\$13	22.8%	69.1%	65.1%
Upper	0	0.0%	13.1%	\$0	0.0%	19.1%	18.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	2	100.0%	100.0%	\$57	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	3.8%	\$0	0.0%	1.0%	7.1%
Moderate	3	27.3%	31.6%	\$785	19.5%	38.3%	29.8%
Middle	8	72.7%	54.4%	\$3,242	80.5%	46.9%	46.5%
Upper	0	0.0%	7.6%	\$0	0.0%	9.0%	12.2%
Unknown	0	0.0%	2.5%	\$0	0.0%	4.9%	4.4%
TOTAL	11	100.0%	100.0%	\$4,027	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	2	0.2%	0.6%	\$130	0.1%	0.4%	0.6%
Moderate	187	14.3%	14.3%	\$19,003	10.4%	12.4%	15.6%
Middle	826	63.2%	61.7%	\$116,865	64.0%	60.4%	65.1%
Upper	290	22.2%	23.2%	\$46,607	25.5%	26.4%	18.6%
Unknown	1	0.1%	0.2%	\$133	0.1%	0.4%	0.1%
TOTAL	1,306	100.0%	100.0%	\$182,738	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	534	34.3%	43.9%	\$42,336	44.4%	37.8%	90.6%
	Over \$1 Million/ Unknown	1024	65.7%	56.1%	\$53,118	55.6%	62.2%	9.4%
	TOTAL	1558	100.0%	100.0%	\$95,454	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1334	85.6%	90.9%	\$34,766	36.4%	36.6%	
	\$100,001–\$250,000	144	9.2%	5.4%	\$24,115	25.3%	20.7%	
	\$250,001–\$1 Million	80	5.1%	3.7%	\$36,573	38.3%	42.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1558	100.0%	100.0%	\$95,454	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	436	81.6%		\$15,072	35.6%		
	\$100,001–\$250,000	59	11.0%		\$10,230	24.2%		
	\$250,001–\$1 Million	39	7.3%		\$17,034	40.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	534	100.0%		\$42,336	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	558	74.1%	60.9%	\$41,887	56.8%	49.6%	90.5%
	Over \$1 Million/ Unknown	195	25.9%	39.1%	\$31,855	43.2%	50.4%	9.5%
	TOTAL	753	100.0%	100.0%	\$73,742	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	567	75.3%	92.0%	\$22,334	30.3%	39.3%	
	\$100,001–\$250,000	115	15.3%	4.8%	\$19,564	26.5%	20.3%	
	\$250,001–\$1 Million	71	9.4%	3.2%	\$31,844	43.2%	40.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	753	100.0%	100.0%	\$73,742	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	455	81.5%		\$16,527	39.5%		
	\$100,001–\$250,000	72	12.9%		\$11,858	28.3%		
	\$250,001–\$1 Million	31	5.6%		\$13,502	32.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	558	100.0%		\$41,887	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	58	3.7%	3.8%	\$5,658	5.9%	5.9%	4.9%
Moderate	278	17.8%	16.4%	\$14,805	15.5%	17.2%	20.3%
Middle	925	59.4%	58.5%	\$53,705	56.3%	56.8%	58.2%
Upper	297	19.1%	20.1%	\$21,286	22.3%	19.4%	16.6%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.7%	0.0%
TOTAL	1,558	100.0%	100.0%	\$95,454	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	15	2.0%	2.8%	\$1,525	2.1%	3.0%	4.5%
Moderate	131	17.4%	16.9%	\$11,095	15.0%	15.3%	22.5%
Middle	449	59.6%	59.2%	\$44,308	60.1%	60.1%	55.4%
Upper	158	21.0%	19.6%	\$16,814	22.8%	20.8%	17.3%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.8%	0.3%
TOTAL	753	100.0%	100.0%	\$73,742	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	758	52.2%	60.4%	\$46,560	76.6%	73.4%	98.5%
	Over \$1 Million/ Unknown	693	47.8%	39.6%	\$14,226	23.4%	26.6%	1.5%
	TOTAL	1451	100.0%	100.0%	\$60,786	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1303	89.8%	88.0%	\$29,656	48.8%	45.1%	
	\$100,001–\$250,000	105	7.2%	8.4%	\$16,377	26.9%	28.9%	
	\$250,001–\$500,000	43	3.0%	3.6%	\$14,753	24.3%	26.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1451	100.0%	100.0%	\$60,786	100.0%	100.0%	
Loan Size	\$100,000 or Less	632	83.4%		\$20,531	44.1%		
	\$100,001–\$250,000	92	12.1%		\$14,264	30.6%		
	\$250,001–\$1 Million	34	4.5%		\$11,765	25.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	758	100.0%		\$46,560	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	708	84.3%	81.6%	\$49,338	85.0%	86.5%	98.5%
	Over \$1 Million/ Unknown	132	15.7%	18.4%	\$8,678	15.0%	13.5%	1.5%
	TOTAL	840	100.0%	100.0%	\$58,016	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	693	82.5%	85.7%	\$23,588	40.7%	43.3%	
	\$100,001–\$250,000	94	11.2%	9.8%	\$15,358	26.5%	28.3%	
	\$250,001–\$500,000	53	6.3%	4.5%	\$19,070	32.9%	28.4%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	840	100.0%	100.0%	\$58,016	100.0%	100.0%	
Loan Size	\$100,000 or Less	587	82.9%		\$21,179	42.9%		
	\$100,001–\$250,000	78	11.0%		\$12,770	25.9%		
	\$250,001–\$1 Million	43	6.1%		\$15,389	31.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	708	100.0%		\$49,338	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	1	0.1%	0.1%	\$136	0.2%	0.1%	0.5%
Moderate	206	14.2%	10.8%	\$7,756	12.8%	9.6%	11.6%
Middle	1,044	72.0%	72.3%	\$45,894	75.5%	74.4%	71.9%
Upper	200	13.8%	16.5%	\$7,000	11.5%	15.8%	16.0%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.0%
TOTAL	1,451	100.0%	100.0%	\$60,786	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.1%	\$0	0.0%	0.0%	0.4%
Moderate	96	11.4%	10.4%	\$6,759	11.7%	10.8%	13.3%
Middle	607	72.3%	75.0%	\$43,750	75.4%	75.7%	71.2%
Upper	137	16.3%	14.2%	\$7,507	12.9%	13.4%	15.0%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.1%
TOTAL	840	100.0%	100.0%	\$58,016	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Tulsa Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	104	10.0%	6.2%	\$12,247	4.9%	3.5%	21.5%
Moderate	198	19.0%	17.9%	\$33,171	13.4%	13.4%	17.7%
Middle	189	18.2%	19.1%	\$38,340	15.4%	18.1%	20.3%
Upper	453	43.5%	30.7%	\$141,243	56.9%	40.1%	40.5%
Unknown	97	9.3%	26.2%	\$23,417	9.4%	24.9%	0.0%
TOTAL	1,041	100.0%	100.0%	\$248,418	100.0%	100.0%	100.0%
Refinance							
Low	71	6.6%	5.0%	\$6,426	3.2%	2.7%	21.5%
Moderate	177	16.5%	14.3%	\$21,550	10.6%	9.7%	17.7%
Middle	209	19.5%	17.9%	\$30,098	14.8%	14.8%	20.3%
Upper	465	43.5%	36.5%	\$111,890	55.0%	45.3%	40.5%
Unknown	148	13.8%	26.2%	\$33,523	16.5%	27.6%	0.0%
TOTAL	1,070	100.0%	100.0%	\$203,487	100.0%	100.0%	100.0%
Home Improvement							
Low	10	4.8%	5.7%	\$526	2.8%	3.2%	21.5%
Moderate	19	9.0%	14.1%	\$1,332	7.2%	11.1%	17.7%
Middle	31	14.8%	18.8%	\$1,677	9.0%	15.6%	20.3%
Upper	115	54.8%	51.2%	\$10,618	57.2%	59.6%	40.5%
Unknown	35	16.7%	10.2%	\$4,415	23.8%	10.5%	0.0%
TOTAL	210	100.0%	100.0%	\$18,568	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	4	5.3%	4.8%	\$195	2.6%	2.2%	21.5%
Moderate	7	9.2%	12.0%	\$354	4.7%	6.2%	17.7%
Middle	10	13.2%	13.1%	\$528	7.1%	7.2%	20.3%
Upper	42	55.3%	61.4%	\$4,727	63.2%	75.1%	40.5%
Unknown	13	17.1%	8.8%	\$1,679	22.4%	9.3%	0.0%
TOTAL	76	100.0%	100.0%	\$7,483	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	2.2%	9.1%	\$66	0.9%	4.8%	21.5%
Moderate	8	17.8%	16.3%	\$517	7.0%	11.2%	17.7%
Middle	3	6.7%	16.0%	\$528	7.2%	13.0%	20.3%
Upper	28	62.2%	49.5%	\$5,572	75.8%	61.7%	40.5%
Unknown	5	11.1%	9.1%	\$672	9.1%	9.3%	0.0%
TOTAL	45	100.0%	100.0%	\$7,355	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.5%	\$0	0.0%	1.1%	21.5%
Moderate	0	0.0%	0.9%	\$0	0.0%	1.1%	17.7%
Middle	0	0.0%	0.2%	\$0	0.0%	0.2%	20.3%
Upper	0	0.0%	1.1%	\$0	0.0%	1.7%	40.5%
Unknown	0	0.0%	96.3%	\$0	0.0%	95.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.9%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.6%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	3.2%	\$0	0.0%	0.4%	N/A
Unknown	10	100.0%	94.3%	\$31,466	100.0%	99.4%	N/A
TOTAL	10	100.0%	100.0%	\$31,466	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	190	7.7%	5.6%	\$19,460	3.8%	3.0%	21.5%
Moderate	409	16.7%	16.0%	\$56,924	11.0%	11.2%	17.7%
Middle	442	18.0%	18.2%	\$71,171	13.8%	15.8%	20.3%
Upper	1,103	45.0%	33.6%	\$274,050	53.0%	40.5%	40.5%
Unknown	308	12.6%	26.6%	\$95,172	18.4%	29.4%	0.0%
TOTAL	2,452	100.0%	100.0%	\$516,777	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	49	6.3%	6.0%	\$5,419	2.6%	3.1%	21.5%
Moderate	176	22.5%	17.3%	\$31,942	15.5%	12.5%	17.7%
Middle	147	18.8%	19.1%	\$30,772	14.9%	17.6%	19.7%
Upper	330	42.1%	30.9%	\$118,752	57.6%	41.2%	41.2%
Unknown	81	10.3%	26.6%	\$19,111	9.3%	25.6%	0.0%
TOTAL	783	100.0%	100.0%	\$205,996	100.0%	100.0%	100.0%

Refinance							
Low	49	10.5%	9.1%	\$4,202	4.9%	4.6%	21.5%
Moderate	89	19.1%	19.9%	\$10,728	12.4%	13.9%	17.7%
Middle	92	19.7%	20.8%	\$13,292	15.4%	18.0%	19.7%
Upper	183	39.3%	33.6%	\$46,323	53.6%	45.4%	41.2%
Unknown	53	11.4%	16.7%	\$11,900	13.8%	18.1%	0.0%
TOTAL	466	100.0%	100.0%	\$86,445	100.0%	100.0%	100.0%
Home Improvement							
Low	18	5.3%	6.7%	1,204	4.5%	4.9%	21.5%
Moderate	40	11.8%	16.6%	2,570	9.7%	13.0%	17.7%
Middle	61	18.0%	21.1%	3,687	13.9%	17.7%	19.7%
Upper	171	50.6%	49.1%	14,211	53.4%	55.5%	41.2%
Unknown	48	14.2%	6.5%	4,926	18.5%	9.0%	0.0%
TOTAL	338	100.0%	100.0%	26,598	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	1.0%	5.2%	\$25	0.3%	3.8%	21.5%
Moderate	11	11.1%	12.9%	\$506	7.1%	9.0%	17.7%
Middle	23	23.2%	20.6%	\$1,094	15.3%	16.1%	19.7%
Upper	53	53.5%	52.2%	\$4,333	60.5%	60.7%	41.2%
Unknown	11	11.1%	9.1%	\$1,205	16.8%	10.4%	0.0%
TOTAL	99	100.0%	100.0%	\$7,163	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	8	16.0%	10.4%	\$313	6.6%	5.5%	21.5%
Moderate	12	24.0%	19.3%	\$871	18.4%	12.8%	17.7%
Middle	8	16.0%	19.5%	\$515	10.9%	14.6%	19.7%
Upper	16	32.0%	42.8%	\$2,075	43.7%	60.6%	41.2%
Unknown	6	12.0%	8.0%	\$971	20.5%	6.6%	0.0%
TOTAL	50	100.0%	100.0%	\$4,745	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.8%	\$0	0.0%	1.0%	21.5%
Moderate	0	0.0%	0.4%	\$0	0.0%	0.8%	17.7%
Middle	0	0.0%	0.4%	\$0	0.0%	0.4%	19.7%
Upper	0	0.0%	0.4%	\$0	0.0%	0.4%	41.2%
Unknown	0	0.0%	96.9%	\$0	0.0%	97.5%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	1	14.3%	6.0%	\$349	2.6%	0.4%	N/A
Unknown	6	85.7%	94.0%	\$12,977	97.4%	99.6%	N/A
TOTAL	7	100.0%	100.0%	\$13,326	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	125	7.2%	6.8%	\$11,163	3.2%	3.1%	21.5%
Moderate	328	18.8%	17.6%	\$46,617	13.5%	11.4%	17.7%
Middle	331	19.0%	19.4%	\$49,360	14.3%	15.8%	19.7%
Upper	754	43.3%	33.1%	\$186,043	54.0%	38.3%	41.2%
Unknown	205	11.8%	23.1%	\$51,090	14.8%	31.5%	0.0%
TOTAL	1,743	100.0%	100.0%	\$344,273	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	12	1.2%	1.0%	\$1,076	0.4%	0.5%	2.7%
Moderate	146	14.0%	14.4%	\$20,492	8.2%	9.3%	19.4%
Middle	400	38.4%	43.0%	\$82,337	33.1%	39.2%	45.7%
Upper	483	46.4%	41.6%	\$144,513	58.2%	51.0%	32.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1,041	100.0%	100.0%	\$248,418	100.0%	100.0%	100.0%
Refinance							
Low	8	0.7%	0.5%	\$550	0.3%	0.3%	2.7%
Moderate	113	10.6%	10.0%	\$12,351	6.1%	6.4%	19.4%
Middle	442	41.3%	42.3%	\$75,569	37.1%	38.1%	45.7%
Upper	507	47.4%	47.2%	\$115,017	56.5%	55.1%	32.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1,070	100.0%	100.0%	\$203,487	100.0%	100.0%	100.0%
Home Improvement							
Low	4	1.9%	1.8%	\$102	0.5%	1.2%	2.7%
Moderate	24	11.4%	13.9%	\$1,268	6.8%	10.9%	19.4%
Middle	71	33.8%	42.1%	\$5,616	30.2%	39.3%	45.7%
Upper	111	52.9%	42.3%	\$11,582	62.4%	48.6%	32.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	210	100.0%	100.0%	\$18,568	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	1	1.3%	0.8%	\$40	0.5%	0.2%	2.7%
Moderate	6	7.9%	6.8%	\$517	6.9%	4.6%	19.4%
Middle	23	30.3%	38.2%	\$2,141	28.6%	33.1%	45.7%
Upper	46	60.5%	54.2%	\$4,785	63.9%	62.0%	32.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	76	100.0%	100.0%	\$7,483	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.6%	\$0	0.0%	0.5%	2.7%
Moderate	5	11.1%	8.3%	\$336	4.6%	6.2%	19.4%
Middle	12	26.7%	44.1%	\$2,019	27.5%	40.6%	45.7%
Upper	28	62.2%	46.0%	\$5,000	68.0%	52.7%	32.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	45	100.0%	100.0%	\$7,355	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.1%	\$0	0.0%	1.0%	2.7%
Moderate	0	0.0%	24.7%	\$0	0.0%	17.6%	19.4%
Middle	0	0.0%	49.2%	\$0	0.0%	46.1%	45.7%
Upper	0	0.0%	25.0%	\$0	0.0%	35.3%	32.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	10.0%	4.4%	\$610	1.9%	2.7%	9.5%
Moderate	3	30.0%	45.6%	\$1,230	3.9%	42.5%	36.7%
Middle	5	50.0%	37.3%	\$29,576	94.0%	36.2%	32.8%
Upper	1	10.0%	12.7%	\$50	0.2%	18.7%	21.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$31,466	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	26	1.1%	0.8%	\$2,378	0.5%	0.5%	2.7%
Moderate	297	12.1%	12.7%	\$36,194	7.0%	9.7%	19.4%
Middle	953	38.9%	42.7%	\$197,258	38.2%	38.7%	45.7%
Upper	1,176	48.0%	43.7%	\$280,947	54.4%	51.0%	32.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2,452	100.0%	100.0%	\$516,777	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.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner– Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	14	1.8%	1.6%	\$1,652	0.8%	0.9%	2.9%
Moderate	150	19.2%	18.9%	\$23,091	11.2%	12.6%	22.7%
Middle	254	32.4%	35.0%	\$54,078	26.3%	30.8%	37.4%
Upper	365	46.6%	44.4%	\$127,175	61.7%	55.6%	36.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	783	100.0%	100.0%	\$205,996	100.0%	100.0%	100.0%
Refinance							
Low	7	1.5%	1.0%	\$723	0.8%	0.6%	2.9%
Moderate	88	18.9%	18.4%	\$8,462	9.8%	11.7%	22.7%
Middle	163	35.0%	37.5%	\$27,093	31.3%	34.1%	37.4%
Upper	208	44.6%	43.1%	\$50,167	58.0%	53.6%	36.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	466	100.0%	100.0%	\$86,445	100.0%	100.0%	100.0%
Home Improvement							
Low	3	0.9%	1.3%	\$222	0.8%	1.1%	2.9%
Moderate	58	17.2%	15.4%	\$4,225	15.9%	12.5%	22.7%
Middle	91	26.9%	32.1%	\$5,732	21.6%	28.8%	37.4%
Upper	186	55.0%	51.2%	\$16,419	61.7%	57.6%	36.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	338	100.0%	100.0%	\$26,598	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.4%	\$0	0.0%	0.2%	2.9%
Moderate	12	12.1%	9.9%	\$545	7.6%	6.1%	22.7%
Middle	27	27.3%	30.0%	\$1,512	21.1%	25.8%	37.4%
Upper	60	60.6%	59.7%	\$5,106	71.3%	67.9%	36.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	99	100.0%	100.0%	\$7,163	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	4.0%	0.8%	\$148	3.1%	0.4%	2.9%
Moderate	12	24.0%	16.7%	\$565	11.9%	10.2%	22.7%
Middle	14	28.0%	33.5%	\$1,557	32.8%	24.8%	37.4%
Upper	22	44.0%	49.0%	\$2,475	52.2%	64.6%	36.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	50	100.0%	100.0%	\$4,745	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.8%	\$0	0.0%	0.9%	2.9%
Moderate	0	0.0%	27.2%	\$0	0.0%	22.2%	22.7%
Middle	0	0.0%	44.6%	\$0	0.0%	42.5%	37.4%
Upper	0	0.0%	26.3%	\$0	0.0%	34.4%	36.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	14.3%	12.6%	\$565	4.2%	8.5%	11.7%
Moderate	0	0.0%	44.9%	\$0	0.0%	30.4%	38.2%
Middle	1	14.3%	25.7%	\$8,500	63.8%	33.6%	28.1%
Upper	4	57.1%	15.0%	\$2,661	20.0%	26.9%	20.7%
Unknown	1	14.3%	1.8%	\$1,600	12.0%	0.6%	1.3%
TOTAL	7	100.0%	100.0%	\$13,326	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	27	1.5%	1.5%	\$3,310	1.0%	1.6%	2.9%
Moderate	320	18.4%	18.6%	\$36,888	10.7%	14.3%	22.7%
Middle	550	31.6%	35.3%	\$98,472	28.6%	31.6%	37.4%
Upper	845	48.5%	44.7%	\$204,003	59.3%	52.4%	36.9%
Unknown	1	0.1%	0.0%	\$1,600	0.5%	0.1%	0.0%
TOTAL	1,743	100.0%	100.0%	\$344,273	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	427	22.3%	43.2%	\$34,000	23.9%	28.4%	91.2%
	Over \$1 Million/ Unknown	1490	77.7%	56.8%	\$108,009	76.1%	71.6%	8.8%
	TOTAL	1917	100.0%	100.0%	\$142,009	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1606	83.8%	91.0%	\$40,523	28.5%	32.0%	
	\$100,001–\$250,000	170	8.9%	4.6%	\$28,015	19.7%	17.1%	
	\$250,001–\$1 Million	141	7.4%	4.4%	\$73,471	51.7%	50.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	1917	100.0%	100.0%	\$142,009	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	361	84.5%		\$12,060	35.5%	
		\$100,001–\$250,000	37	8.7%		\$6,282	18.5%	
		\$250,001–\$1 Million	29	6.8%		\$15,658	46.1%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	427	100.0%		\$34,000	100.0%	

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	463	63.0%	53.3%	\$34,799	36.4%	36.1%	91.1%
	Over \$1 Million/ Unknown	272	37.0%	46.7%	\$60,915	63.6%	63.9%	8.9%
	TOTAL	735	100.0%	100.0%	\$95,714	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	514	69.9%	92.2%	\$19,917	20.8%	33.6%	
	\$100,001–\$250,000	114	15.5%	4.0%	\$19,576	20.5%	16.6%	
	\$250,001–\$1 Million	107	14.6%	3.8%	\$56,221	58.7%	49.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	735	100.0%	100.0%	\$95,714	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	387	83.6%		\$12,392	35.6%	
		\$100,001–\$250,000	46	9.9%		\$7,700	22.1%	
		\$250,001–\$1 Million	30	6.5%		\$14,707	42.3%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	463	100.0%		\$34,799	100.0%	

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	61	3.2%	2.7%	\$6,827	4.8%	3.5%	3.1%
Moderate	430	22.4%	19.9%	\$36,110	25.4%	23.2%	22.7%
Middle	755	39.4%	41.9%	\$57,011	40.1%	43.1%	40.6%
Upper	671	35.0%	34.6%	\$42,061	29.6%	30.1%	33.6%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.2%	0.0%
TOTAL	1,917	100.0%	100.0%	\$142,009	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	47	6.4%	3.4%	\$7,233	7.6%	5.1%	3.9%
Moderate	189	25.7%	22.4%	\$27,473	28.7%	25.9%	26.2%
Middle	241	32.8%	34.1%	\$27,861	29.1%	33.3%	34.0%
Upper	257	35.0%	39.2%	\$33,077	34.6%	35.4%	35.8%
Unknown	1	0.1%	0.9%	\$70	0.1%	0.3%	0.1%
TOTAL	735	100.0%	100.0%	\$95,714	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	95	59.4%	68.0%	\$8,184	78.2%	77.7%	98.7%
	Over \$1 Million/ Unknown	65	40.6%	32.0%	\$2,285	21.8%	22.3%	1.3%
	TOTAL	160	100.0%	100.0%	\$10,469	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	128	80.0%	82.9%	\$3,486	33.3%	36.1%	
	\$100,001–\$250,000	23	14.4%	11.5%	\$3,767	36.0%	30.4%	
	\$250,001–\$500,000	9	5.6%	5.6%	\$3,216	30.7%	33.5%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	160	100.0%	100.0%	\$10,469	100.0%	100.0%	
Loan Size	\$100,000 or Less	70	73.7%		\$2,552	31.2%		
	\$100,001–\$250,000	17	17.9%		\$2,766	33.8%		
	\$250,001–\$1 Million	8	8.4%		\$2,866	35.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	95	100.0%		\$8,184	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	94	88.7%	77.2%	\$9,737	87.4%	82.9%	98.8%
	Over \$1 Million/ Unknown	12	11.3%	22.8%	\$1,405	12.6%	17.1%	1.2%
	TOTAL	106	100.0%	100.0%	\$11,142	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	70	66.0%	83.4%	\$2,773	24.9%	39.0%	
	\$100,001–\$250,000	25	23.6%	12.5%	\$4,411	39.6%	36.2%	
	\$250,001–\$500,000	11	10.4%	4.1%	\$3,958	35.5%	24.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	106	100.0%	100.0%	\$11,142	100.0%	100.0%	
Loan Size	\$100,000 or Less	64	68.1%		\$2,538	26.1%		
	\$100,001–\$250,000	20	21.3%		\$3,541	36.4%		
	\$250,001–\$1 Million	10	10.6%		\$3,658	37.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	94	100.0%		\$9,737	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.1%
Moderate	17	10.6%	7.7%	\$1,256	12.0%	7.3%	12.8%
Middle	122	76.3%	71.5%	\$8,451	80.7%	73.8%	58.0%
Upper	21	13.1%	20.2%	\$762	7.3%	18.8%	28.2%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	160	100.0%	100.0%	\$10,469	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	6	5.7%	1.0%	\$966	8.7%	2.2%	1.1%
Moderate	17	16.0%	17.7%	\$1,016	9.1%	15.5%	16.5%
Middle	65	61.3%	64.4%	\$6,288	56.4%	63.7%	47.4%
Upper	18	17.0%	16.7%	\$2,872	25.8%	18.6%	35.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	106	100.0%	100.0%	\$11,142	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Oklahoma City Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	54	10.1%	5.1%	\$6,333	4.9%	2.9%	21.3%
Moderate	134	25.0%	16.2%	\$23,237	18.1%	12.2%	17.5%
Middle	91	16.9%	18.0%	\$19,401	15.1%	17.0%	20.5%
Upper	210	39.1%	30.8%	\$68,189	53.0%	40.0%	40.7%
Unknown	48	8.9%	29.9%	\$11,381	8.9%	28.0%	0.0%
TOTAL	537	100.0%	100.0%	\$128,541	100.0%	100.0%	100.0%
Refinance							
Low	21	5.0%	4.0%	\$1,787	2.3%	1.9%	21.3%
Moderate	56	13.4%	12.1%	\$6,700	8.4%	7.9%	17.5%
Middle	98	23.5%	17.3%	\$13,585	17.1%	14.1%	20.5%
Upper	180	43.2%	35.6%	\$41,861	52.8%	43.3%	40.7%
Unknown	62	14.9%	30.9%	\$15,360	19.4%	32.8%	0.0%
TOTAL	417	100.0%	100.0%	\$79,293	100.0%	100.0%	100.0%
Home Improvement							
Low	3	3.8%	6.2%	\$140	2.7%	3.4%	21.3%
Moderate	15	18.8%	12.6%	\$459	8.9%	9.0%	17.5%
Middle	11	13.8%	20.0%	\$615	11.9%	15.5%	20.5%
Upper	38	47.5%	51.7%	\$2,659	51.5%	58.7%	40.7%
Unknown	13	16.3%	9.5%	\$1,288	25.0%	13.4%	0.0%
TOTAL	80	100.0%	100.0%	\$5,161	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	3.1%	4.5%	\$50	2.0%	2.5%	21.3%
Moderate	3	9.4%	10.9%	\$74	2.9%	7.3%	17.5%
Middle	6	18.8%	17.9%	\$335	13.3%	14.7%	20.5%
Upper	15	46.9%	58.9%	\$857	34.0%	65.8%	40.7%
Unknown	7	21.9%	7.8%	\$1,208	47.9%	9.6%	0.0%
TOTAL	32	100.0%	100.0%	\$2,524	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	10.0%	9.0%	\$30	6.2%	4.2%	21.3%
Moderate	2	20.0%	16.2%	\$95	19.8%	10.6%	17.5%
Middle	2	20.0%	21.7%	\$148	30.8%	18.8%	20.5%
Upper	3	30.0%	43.8%	\$157	32.6%	54.3%	40.7%
Unknown	2	20.0%	9.2%	\$51	10.6%	12.1%	0.0%
TOTAL	10	100.0%	100.0%	\$481	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.6%	\$0	0.0%	0.5%	21.3%
Moderate	0	0.0%	0.6%	\$0	0.0%	0.6%	17.5%
Middle	0	0.0%	0.7%	\$0	0.0%	0.7%	20.5%
Upper	0	0.0%	0.2%	\$0	0.0%	0.4%	40.7%
Unknown	0	0.0%	98.0%	\$0	0.0%	97.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.6%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.8%	\$0	0.0%	0.0%	N/A
Upper	1	16.7%	2.8%	\$221	1.5%	0.5%	N/A
Unknown	5	83.3%	95.9%	\$14,235	98.5%	99.4%	N/A
TOTAL	6	100.0%	100.0%	\$14,456	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	80	7.4%	4.6%	\$8,340	3.6%	2.3%	21.3%
Moderate	210	19.4%	14.1%	\$30,565	13.3%	9.7%	17.5%
Middle	208	19.2%	17.5%	\$34,084	14.8%	14.7%	20.5%
Upper	447	41.3%	32.9%	\$113,944	49.4%	38.9%	40.7%
Unknown	137	12.7%	30.9%	\$43,523	18.9%	34.4%	0.0%
TOTAL	1,082	100.0%	100.0%	\$230,456	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	44	10.6%	6.2%	\$5,270	4.9%	3.4%	21.1%
Moderate	81	19.5%	16.6%	\$14,467	13.4%	12.6%	17.6%
Middle	83	20.0%	18.5%	\$18,143	16.8%	17.9%	20.5%
Upper	160	38.6%	29.5%	\$58,975	54.6%	40.0%	40.8%
Unknown	47	11.3%	29.3%	\$11,252	10.4%	26.2%	0.0%
TOTAL	415	100.0%	100.0%	\$108,107	100.0%	100.0%	100.0%

Refinance							
Low	25	11.9%	8.0%	\$2,067	5.7%	4.1%	21.1%
Moderate	39	18.6%	17.8%	\$4,888	13.4%	12.5%	17.6%
Middle	50	23.8%	21.0%	\$7,582	20.7%	18.5%	20.5%
Upper	79	37.6%	30.2%	\$18,544	50.7%	40.7%	40.8%
Unknown	17	8.1%	23.1%	\$3,473	9.5%	24.2%	0.0%
TOTAL	210	100.0%	100.0%	\$36,554	100.0%	100.0%	100.0%
Home Improvement							
Low	4	3.3%	6.9%	108	1.0%	4.1%	21.1%
Moderate	13	10.7%	14.7%	606	5.5%	9.5%	17.6%
Middle	26	21.5%	20.0%	1,900	17.2%	16.1%	20.5%
Upper	64	52.9%	49.9%	6,274	56.8%	56.4%	40.8%
Unknown	14	11.6%	8.5%	2,166	19.6%	14.0%	0.0%
TOTAL	121	100.0%	100.0%	11,054	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	3.6%	5.8%	\$78	2.0%	4.3%	21.1%
Moderate	5	8.9%	10.6%	\$265	6.8%	6.6%	17.6%
Middle	16	28.6%	22.5%	\$928	23.7%	14.1%	20.5%
Upper	22	39.3%	50.9%	\$1,844	47.1%	59.8%	40.8%
Unknown	11	19.6%	10.2%	\$803	20.5%	15.2%	0.0%
TOTAL	56	100.0%	100.0%	\$3,918	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	10.7%	\$0	0.0%	6.9%	21.1%
Moderate	1	5.9%	16.1%	\$31	2.1%	11.9%	17.6%
Middle	3	17.6%	19.9%	\$170	11.7%	14.5%	20.5%
Upper	9	52.9%	46.6%	\$669	46.1%	58.4%	40.8%
Unknown	4	23.5%	6.7%	\$580	40.0%	8.3%	0.0%
TOTAL	17	100.0%	100.0%	\$1,450	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.1%	\$0	0.0%	0.7%	21.1%
Moderate	0	0.0%	1.4%	\$0	0.0%	1.5%	17.6%
Middle	0	0.0%	0.2%	\$0	0.0%	0.6%	20.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.8%
Unknown	0	0.0%	97.3%	\$0	0.0%	97.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.3%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.1%	\$0	0.0%	0.1%	N/A
Upper	1	14.3%	2.2%	\$271	5.2%	0.3%	N/A
Unknown	6	85.7%	96.4%	\$4,923	94.8%	99.7%	N/A
TOTAL	7	100.0%	100.0%	\$5,194	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	75	9.1%	6.6%	\$7,523	4.5%	3.2%	21.1%
Moderate	139	16.8%	16.4%	\$20,257	12.2%	11.2%	17.6%
Middle	178	21.5%	18.9%	\$28,723	17.3%	16.1%	20.5%
Upper	335	40.6%	30.9%	\$86,577	52.1%	36.5%	40.8%
Unknown	99	12.0%	27.2%	\$23,197	14.0%	33.0%	0.0%
TOTAL	826	100.0%	100.0%	\$166,277	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	7	1.3%	2.1%	\$1,420	1.1%	1.3%	3.4%
Moderate	72	13.4%	13.7%	\$11,028	8.6%	9.1%	18.4%
Middle	234	43.6%	39.5%	\$46,081	35.8%	34.3%	44.1%
Upper	224	41.7%	44.6%	\$70,012	54.5%	55.1%	34.1%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.1%
TOTAL	537	100.0%	100.0%	\$128,541	100.0%	100.0%	100.0%
Refinance							
Low	3	0.7%	1.1%	\$243	0.3%	0.7%	3.4%
Moderate	46	11.0%	10.5%	\$4,437	5.6%	6.9%	18.4%
Middle	171	41.0%	38.0%	\$27,118	34.2%	32.1%	44.1%
Upper	197	47.2%	50.2%	\$47,495	59.9%	60.1%	34.1%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.1%
TOTAL	417	100.0%	100.0%	\$79,293	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.3%	2.7%	\$61	1.2%	1.8%	3.4%
Moderate	13	16.3%	12.9%	\$564	10.9%	9.9%	18.4%
Middle	28	35.0%	38.7%	\$1,733	33.6%	32.7%	44.1%
Upper	38	47.5%	45.6%	\$2,803	54.3%	55.5%	34.1%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.1%
TOTAL	80	100.0%	100.0%	\$5,161	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	1	3.1%	1.3%	\$50	2.0%	0.8%	3.4%
Moderate	1	3.1%	9.4%	\$15	0.6%	7.2%	18.4%
Middle	10	31.3%	35.7%	\$461	18.3%	27.9%	44.1%
Upper	20	62.5%	53.6%	\$1,998	79.2%	64.1%	34.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	32	100.0%	100.0%	\$2,524	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.2%	\$0	0.0%	0.9%	3.4%
Moderate	0	0.0%	12.5%	\$0	0.0%	8.6%	18.4%
Middle	6	60.0%	41.9%	\$309	64.2%	32.7%	44.1%
Upper	4	40.0%	43.3%	\$172	35.8%	57.9%	34.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	10	100.0%	100.0%	\$481	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.3%	\$0	0.0%	2.1%	3.4%
Moderate	0	0.0%	20.5%	\$0	0.0%	14.2%	18.4%
Middle	0	0.0%	50.6%	\$0	0.0%	49.2%	44.1%
Upper	0	0.0%	25.5%	\$0	0.0%	34.4%	34.1%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	12.1%	\$0	0.0%	4.2%	8.5%
Moderate	2	33.3%	39.1%	\$721	5.0%	34.6%	39.3%
Middle	2	33.3%	31.7%	\$2,729	18.9%	35.0%	33.4%
Upper	2	33.3%	16.8%	\$11,006	76.1%	22.6%	17.5%
Unknown	0	0.0%	0.3%	\$0	0.0%	3.5%	1.3%
TOTAL	6	100.0%	100.0%	\$14,456	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	12	1.1%	1.8%	\$1,774	0.8%	1.2%	3.4%
Moderate	134	12.4%	12.5%	\$16,765	7.3%	9.8%	18.4%
Middle	451	41.7%	38.9%	\$78,431	34.0%	33.6%	44.1%
Upper	485	44.8%	46.6%	\$133,486	57.9%	55.0%	34.1%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.4%	0.1%
TOTAL	1,082	100.0%	100.0%	\$230,456	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	8	1.9%	2.4%	\$2,171	2.0%	1.5%	3.4%
Moderate	60	14.5%	15.8%	\$10,096	9.3%	10.6%	18.0%
Middle	174	41.9%	37.2%	\$35,063	32.4%	31.9%	40.1%
Upper	169	40.7%	44.0%	\$60,221	55.7%	55.5%	37.7%
Unknown	4	1.0%	0.6%	\$556	0.5%	0.5%	0.9%
TOTAL	415	100.0%	100.0%	\$108,107	100.0%	100.0%	100.0%
Refinance							
Low	5	2.4%	2.4%	\$453	1.2%	1.3%	3.4%
Moderate	25	11.9%	15.8%	\$2,821	7.7%	11.3%	18.0%
Middle	86	41.0%	37.9%	\$10,767	29.5%	32.1%	40.1%
Upper	90	42.9%	43.1%	\$21,963	60.1%	54.6%	37.7%
Unknown	4	1.9%	0.9%	\$550	1.5%	0.7%	0.9%
TOTAL	210	100.0%	100.0%	\$36,554	100.0%	100.0%	100.0%
Home Improvement							
Low	3	2.5%	2.5%	\$323	2.9%	1.8%	3.4%
Moderate	14	11.6%	12.4%	\$1,403	12.7%	10.6%	18.0%
Middle	41	33.9%	35.2%	\$3,202	29.0%	30.4%	40.1%
Upper	63	52.1%	49.2%	\$6,126	55.4%	56.6%	37.7%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.6%	0.9%
TOTAL	121	100.0%	100.0%	\$11,054	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	1.8%	0.9%	\$59	1.5%	0.8%	3.4%
Moderate	5	8.9%	9.1%	\$169	4.3%	5.1%	18.0%
Middle	19	33.9%	34.8%	\$1,236	31.5%	26.9%	40.1%
Upper	31	55.4%	54.8%	\$2,454	62.6%	66.9%	37.7%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.9%
TOTAL	56	100.0%	100.0%	\$3,918	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.0%	\$0	0.0%	1.2%	3.4%
Moderate	0	0.0%	12.9%	\$0	0.0%	10.0%	18.0%
Middle	7	41.2%	36.7%	\$274	18.9%	29.9%	40.1%
Upper	10	58.8%	47.7%	\$1,176	81.1%	58.1%	37.7%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.7%	0.9%
TOTAL	17	100.0%	100.0%	\$1,450	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	3.6%	\$0	0.0%	13.3%	3.4%
Moderate	0	0.0%	23.0%	\$0	0.0%	13.6%	18.0%
Middle	0	0.0%	43.1%	\$0	0.0%	37.9%	40.1%
Upper	0	0.0%	30.1%	\$0	0.0%	35.0%	37.7%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.2%	0.9%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	28.6%	14.0%	\$2,458	47.3%	12.6%	7.3%
Moderate	0	0.0%	31.3%	\$0	0.0%	37.0%	34.7%
Middle	5	71.4%	38.3%	\$2,736	52.7%	33.4%	37.5%
Upper	0	0.0%	14.0%	\$0	0.0%	15.6%	17.2%
Unknown	0	0.0%	2.5%	\$0	0.0%	1.4%	3.3%
TOTAL	7	100.0%	100.0%	\$5,194	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	19	2.3%	2.4%	\$5,464	3.3%	2.6%	3.4%
Moderate	104	12.6%	15.7%	\$14,489	8.7%	13.3%	18.0%
Middle	332	40.2%	37.3%	\$53,278	32.0%	32.0%	40.1%
Upper	363	43.9%	44.0%	\$91,940	55.3%	51.4%	37.7%
Unknown	8	1.0%	0.7%	\$1,106	0.7%	0.6%	0.9%
TOTAL	826	100.0%	100.0%	\$166,277	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	348	17.4%	41.3%	\$27,343	26.6%	32.3%	91.5%
	Over \$1 Million/ Unknown	1652	82.6%	58.7%	\$75,597	73.4%	67.7%	8.5%
	TOTAL	2000	100.0%	100.0%	\$102,940	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	1796	89.8%	91.0%	\$43,752	42.5%	34.7%	
	\$100,001–\$250,000	121	6.1%	4.9%	\$19,667	19.1%	18.2%	
	\$250,001–\$1 Million	83	4.2%	4.1%	\$39,521	38.4%	47.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	2000	100.0%	100.0%	\$102,940	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	293	84.2%		\$10,730	39.2%		
	\$100,001–\$250,000	30	8.6%		\$5,212	19.1%		
	\$250,001–\$1 Million	25	7.2%		\$11,401	41.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	348	100.0%		\$27,343	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	418	68.1%	52.7%	\$30,642	48.8%	38.5%	91.3%
	Over \$1 Million/ Unknown	196	31.9%	47.3%	\$32,108	51.2%	61.5%	8.7%
	TOTAL	614	100.0%	100.0%	\$62,750	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	477	77.7%	92.9%	\$19,409	30.9%	38.1%	
	\$100,001–\$250,000	78	12.7%	3.7%	\$13,429	21.4%	16.1%	
	\$250,001–\$1 Million	59	9.6%	3.3%	\$29,912	47.7%	45.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	614	100.0%	100.0%	\$62,750	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	364	87.1%		\$13,087	42.7%		
	\$100,001–\$250,000	28	6.7%		\$4,680	15.3%		
	\$250,001–\$1 Million	26	6.2%		\$12,875	42.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	418	100.0%		\$30,642	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	151	7.6%	4.2%	\$5,368	5.2%	5.3%	4.4%
Moderate	496	24.8%	19.3%	\$24,704	24.0%	20.9%	22.4%
Middle	676	33.8%	37.3%	\$33,628	32.7%	37.2%	37.3%
Upper	645	32.3%	36.4%	\$36,141	35.1%	32.2%	32.7%
Unknown	32	1.6%	2.8%	\$3,099	3.0%	4.4%	3.1%
TOTAL	2,000	100.0%	100.0%	\$102,940	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	26	4.2%	3.8%	\$1,556	2.5%	4.3%	4.4%
Moderate	99	16.1%	19.5%	\$11,330	18.1%	21.5%	21.5%
Middle	198	32.2%	32.6%	\$14,912	23.8%	30.6%	35.0%
Upper	280	45.6%	41.7%	\$34,234	54.6%	41.1%	36.2%
Unknown	11	1.8%	2.5%	\$718	1.1%	2.5%	2.9%
TOTAL	614	100.0%	100.0%	\$62,750	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	78	65.0%	73.0%	\$4,915	83.9%	81.9%	98.0%
	Over \$1 Million/ Unknown	42	35.0%	27.0%	\$941	16.1%	18.1%	2.0%
	TOTAL	120	100.0%	100.0%	\$5,856	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	104	86.7%	84.0%	\$2,821	48.2%	36.5%	
	\$100,001–\$250,000	13	10.8%	11.1%	\$1,850	31.6%	31.9%	
	\$250,001–\$500,000	3	2.5%	4.9%	\$1,185	20.2%	31.6%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	120	100.0%	100.0%	\$5,856	100.0%	100.0%	
Loan Size	\$100,000 or Less	63	80.8%		\$2,220	45.2%		
	\$100,001–\$250,000	13	16.7%		\$1,850	37.6%		
	\$250,001–\$1 Million	2	2.6%		\$845	17.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	78	100.0%		\$4,915	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	72	94.7%	79.4%	\$3,532	80.0%	81.3%	97.9%
	Over \$1 Million/ Unknown	4	5.3%	20.6%	\$884	20.0%	18.7%	2.1%
	TOTAL	76	100.0%	100.0%	\$4,416	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	65	85.5%	84.7%	\$2,132	48.3%	38.0%	
	\$100,001–\$250,000	9	11.8%	10.9%	\$1,330	30.1%	32.2%	
	\$250,001–\$500,000	2	2.6%	4.4%	\$954	21.6%	29.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	76	100.0%	100.0%	\$4,416	100.0%	100.0%	
Loan Size	\$100,000 or Less	64	88.9%		\$2,032	57.5%		
	\$100,001–\$250,000	7	9.7%		\$1,046	29.6%		
	\$250,001–\$1 Million	1	1.4%		\$454	12.9%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	72	100.0%		\$3,532	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	4	3.3%	0.4%	\$420	7.2%	0.7%	1.6%
Moderate	9	7.5%	11.7%	\$194	3.3%	11.3%	11.8%
Middle	86	71.7%	70.6%	\$4,738	80.9%	74.2%	55.3%
Upper	21	17.5%	17.0%	\$504	8.6%	13.7%	30.9%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.4%
TOTAL	120	100.0%	100.0%	\$5,856	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.3%	\$0	0.0%	0.0%	1.9%
Moderate	2	2.6%	17.1%	\$120	2.7%	15.4%	12.7%
Middle	61	80.3%	48.8%	\$3,417	77.4%	53.1%	41.8%
Upper	12	15.8%	32.7%	\$854	19.3%	31.0%	43.1%
Unknown	1	1.3%	1.1%	\$25	0.6%	0.6%	0.5%
TOTAL	76	100.0%	100.0%	\$4,416	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Lawton Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	13	7.0%	5.0%	\$1,010	4.1%	2.5%	22.6%
Moderate	45	24.1%	14.8%	\$4,389	18.0%	11.3%	18.1%
Middle	33	17.6%	24.9%	\$4,068	16.7%	24.6%	18.7%
Upper	58	31.0%	32.5%	\$11,158	45.7%	42.0%	40.7%
Unknown	38	20.3%	22.9%	\$3,778	15.5%	19.6%	0.0%
TOTAL	187	100.0%	100.0%	\$24,403	100.0%	100.0%	100.0%
Refinance							
Low	5	4.0%	2.0%	\$302	2.1%	0.8%	22.6%
Moderate	19	15.3%	8.5%	\$1,172	8.2%	5.3%	18.1%
Middle	27	21.8%	11.2%	\$3,280	23.0%	8.7%	18.7%
Upper	46	37.1%	23.3%	\$5,856	41.1%	24.8%	40.7%
Unknown	27	21.8%	55.0%	\$3,651	25.6%	60.3%	0.0%
TOTAL	124	100.0%	100.0%	\$14,261	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	7.9%	\$0	0.0%	2.3%	22.6%
Moderate	5	17.9%	13.5%	\$258	20.6%	12.4%	18.1%
Middle	5	17.9%	15.7%	\$140	11.2%	11.8%	18.7%
Upper	10	35.7%	43.8%	\$592	47.2%	51.8%	40.7%
Unknown	8	28.6%	19.1%	\$265	21.1%	21.7%	0.0%
TOTAL	28	100.0%	100.0%	\$1,255	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.5%	\$0	0.0%	6.5%	22.6%
Moderate	0	0.0%	18.2%	\$0	0.0%	18.8%	18.1%
Middle	3	42.9%	27.3%	\$118	39.9%	23.1%	18.7%
Upper	3	42.9%	45.5%	\$128	43.2%	45.0%	40.7%
Unknown	1	14.3%	4.5%	\$50	16.9%	6.5%	0.0%
TOTAL	7	100.0%	100.0%	\$296	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	25.0%	14.3%	\$13	4.9%	13.2%	22.6%
Moderate	1	25.0%	10.7%	\$180	68.2%	12.8%	18.1%
Middle	0	0.0%	21.4%	\$0	0.0%	20.6%	18.7%
Upper	2	50.0%	42.9%	\$71	26.9%	26.9%	40.7%
Unknown	0	0.0%	10.7%	\$0	0.0%	26.5%	0.0%
TOTAL	4	100.0%	100.0%	\$264	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	1.2%	\$0	0.0%	0.6%	22.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.1%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.7%
Unknown	0	0.0%	98.8%	\$0	0.0%	99.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	1	11.1%	8.6%	\$546	12.7%	4.0%	N/A
Unknown	8	88.9%	91.4%	\$3,743	87.3%	96.0%	N/A
TOTAL	9	100.0%	100.0%	\$4,289	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	19	5.3%	3.8%	\$1,325	3.0%	1.8%	22.6%
Moderate	70	19.5%	12.0%	\$5,999	13.4%	8.4%	18.1%
Middle	68	18.9%	18.9%	\$7,606	17.0%	17.2%	18.7%
Upper	120	33.4%	28.6%	\$18,351	41.0%	33.5%	40.7%
Unknown	82	22.8%	36.6%	\$11,487	25.7%	39.1%	0.0%
TOTAL	359	100.0%	100.0%	\$44,768	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	12	8.5%	4.2%	\$1,027	4.8%	2.2%	22.4%
Moderate	30	21.1%	12.1%	\$2,885	13.5%	8.5%	17.5%
Middle	10	7.0%	24.1%	\$1,468	6.9%	23.8%	18.7%
Upper	53	37.3%	32.7%	\$11,991	56.3%	42.9%	41.4%
Unknown	37	26.1%	27.0%	\$3,933	18.5%	22.7%	0.0%
TOTAL	142	100.0%	100.0%	\$21,304	100.0%	100.0%	100.0%
Refinance							
Low	4	6.8%	4.6%	\$270	4.2%	2.2%	22.4%
Moderate	11	18.6%	10.1%	\$913	14.3%	6.8%	17.5%
Middle	12	20.3%	18.0%	\$818	12.8%	14.9%	18.7%
Upper	25	42.4%	42.1%	\$3,555	55.7%	49.5%	41.4%
Unknown	7	11.9%	25.2%	\$825	12.9%	26.7%	0.0%
TOTAL	59	100.0%	100.0%	\$6,381	100.0%	100.0%	100.0%
Home Improvement							
Low	1	2.1%	5.0%	18	0.5%	3.3%	22.4%
Moderate	7	14.6%	13.6%	261	7.7%	8.7%	17.5%
Middle	11	22.9%	22.9%	601	17.8%	18.4%	18.7%
Upper	23	47.9%	42.9%	2,207	65.4%	54.3%	41.4%
Unknown	6	12.5%	15.7%	289	8.6%	15.3%	0.0%
TOTAL	48	100.0%	100.0%	3,376	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	7.1%	17.0%	\$50	4.7%	9.3%	22.4%
Moderate	2	14.3%	10.6%	\$145	13.7%	10.9%	17.5%
Middle	2	14.3%	12.8%	\$47	4.5%	6.4%	18.7%
Upper	8	57.1%	55.3%	\$771	73.0%	69.8%	41.4%
Unknown	1	7.1%	4.3%	\$43	4.1%	3.6%	0.0%
TOTAL	14	100.0%	100.0%	\$1,056	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	16.7%	15.7%	\$108	19.5%	11.4%	22.4%
Moderate	1	16.7%	11.8%	\$77	13.9%	10.2%	17.5%
Middle	1	16.7%	29.4%	\$31	5.6%	18.5%	18.7%
Upper	3	50.0%	39.2%	\$339	61.1%	53.9%	41.4%
Unknown	0	0.0%	3.9%	\$0	0.0%	6.0%	0.0%
TOTAL	6	100.0%	100.0%	\$555	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	22.4%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	18.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.4%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	3.0%	\$0	0.0%	1.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	2	20.0%	12.1%	\$220	7.7%	2.7%	N/A
Unknown	8	80.0%	84.8%	\$2,647	92.3%	96.3%	N/A
TOTAL	10	100.0%	100.0%	\$2,867	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	19	6.8%	4.6%	\$1,473	4.1%	2.1%	22.4%
Moderate	51	18.3%	11.5%	\$4,281	12.0%	7.6%	17.5%
Middle	36	12.9%	22.2%	\$2,965	8.3%	20.1%	18.7%
Upper	114	40.9%	34.8%	\$19,083	53.7%	41.6%	41.4%
Unknown	59	21.1%	27.0%	\$7,737	21.8%	28.5%	0.0%
TOTAL	279	100.0%	100.0%	\$35,539	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2011–2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	1.1%	1.2%	\$183	0.7%	0.4%	3.9%
Moderate	24	12.8%	13.2%	\$1,801	7.4%	9.6%	15.6%
Middle	98	52.4%	44.9%	\$10,538	43.2%	37.4%	43.2%
Upper	63	33.7%	40.6%	\$11,881	48.7%	52.5%	37.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	187	100.0%	100.0%	\$24,403	100.0%	100.0%	100.0%

Refinance							
Low	1	0.8%	0.7%	\$109	0.8%	0.3%	3.9%
Moderate	16	12.9%	8.5%	\$1,118	7.8%	5.9%	15.6%
Middle	54	43.5%	35.0%	\$4,890	34.3%	28.7%	43.2%
Upper	53	42.7%	55.8%	\$8,144	57.1%	65.0%	37.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	124	100.0%	100.0%	\$14,261	100.0%	100.0%	100.0%
Home Improvement							
Low	1	3.6%	3.4%	\$32	2.5%	1.9%	3.9%
Moderate	7	25.0%	18.0%	\$249	19.8%	13.9%	15.6%
Middle	12	42.9%	38.2%	\$548	43.7%	35.7%	43.2%
Upper	8	28.6%	40.4%	\$426	33.9%	48.6%	37.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	28	100.0%	100.0%	\$1,255	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	14.3%	4.5%	\$60	20.3%	7.8%	3.9%
Moderate	1	14.3%	9.1%	\$34	11.5%	9.0%	15.6%
Middle	1	14.3%	31.8%	\$24	8.1%	24.3%	43.2%
Upper	4	57.1%	54.5%	\$178	60.1%	58.9%	37.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$296	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	3.9%
Moderate	1	25.0%	7.1%	\$13	4.9%	3.4%	15.6%
Middle	0	0.0%	35.7%	\$0	0.0%	33.5%	43.2%
Upper	3	75.0%	57.1%	\$251	95.1%	63.2%	37.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$264	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	2.4%	\$0	0.0%	1.4%	3.9%
Moderate	0	0.0%	16.5%	\$0	0.0%	11.0%	15.6%
Middle	0	0.0%	51.8%	\$0	0.0%	50.2%	43.2%
Upper	0	0.0%	29.4%	\$0	0.0%	37.4%	37.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	1	11.1%	11.4%	\$258	6.0%	10.9%	9.4%
Moderate	5	55.6%	42.9%	\$1,938	45.2%	45.1%	35.0%
Middle	1	11.1%	25.7%	\$1,263	29.4%	19.9%	40.4%
Upper	2	22.2%	20.0%	\$830	19.4%	24.1%	15.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
TOTAL	9	100.0%	100.0%	\$4,289	100.0%	100.0%	100.0%

Total Home Mortgage Loans							% of Owner–Occupied Units
Low	6	1.7%	1.1%	\$642	1.4%	0.9%	3.9%
Moderate	54	15.0%	11.8%	\$5,153	11.5%	9.8%	15.6%
Middle	166	46.2%	41.0%	\$17,263	38.6%	33.5%	43.2%
Upper	133	37.0%	46.1%	\$21,710	48.5%	55.7%	37.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	359	100.0%	100.0%	\$44,768	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.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	6	4.2%	2.3%	\$282	1.3%	1.1%	5.0%
Moderate	26	18.3%	14.3%	\$3,590	16.9%	10.1%	14.6%
Middle	67	47.2%	54.1%	\$8,418	39.5%	50.9%	49.6%
Upper	40	28.2%	28.2%	\$8,879	41.7%	37.0%	29.8%
Unknown	3	2.1%	1.1%	\$135	0.6%	0.8%	1.0%
TOTAL	142	100.0%	100.0%	\$21,304	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	1.6%	\$0	0.0%	0.8%	5.0%
Moderate	9	15.3%	13.9%	\$485	7.6%	8.9%	14.6%
Middle	31	52.5%	49.6%	\$3,253	51.0%	46.4%	49.6%
Upper	19	32.2%	34.3%	\$2,643	41.4%	43.5%	29.8%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.5%	1.0%
TOTAL	59	100.0%	100.0%	\$6,381	100.0%	100.0%	100.0%
Home Improvement							
Low	2	4.2%	2.9%	\$51	1.5%	1.0%	5.0%
Moderate	11	22.9%	16.4%	\$531	15.7%	12.7%	14.6%
Middle	19	39.6%	47.9%	\$1,310	38.8%	44.8%	49.6%
Upper	16	33.3%	31.4%	\$1,484	44.0%	40.2%	29.8%
Unknown	0	0.0%	1.4%	\$0	0.0%	1.2%	1.0%
TOTAL	48	100.0%	100.0%	\$3,376	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	7.1%	2.1%	\$81	7.7%	3.1%	5.0%
Moderate	3	21.4%	19.1%	\$77	7.3%	12.8%	14.6%
Middle	4	28.6%	29.8%	\$368	34.8%	31.4%	49.6%
Upper	6	42.9%	46.8%	\$530	50.2%	51.7%	29.8%
Unknown	0	0.0%	2.1%	\$0	0.0%	1.0%	1.0%
TOTAL	14	100.0%	100.0%	\$1,056	100.0%	100.0%	100.0%

Other Purpose Closed/Exempt							
Low	0	0.0%	2.0%	\$0	0.0%	0.2%	5.0%
Moderate	1	16.7%	15.7%	\$108	19.5%	13.8%	14.6%
Middle	3	50.0%	41.2%	\$366	65.9%	34.1%	49.6%
Upper	2	33.3%	39.2%	\$81	14.6%	50.8%	29.8%
Unknown	0	0.0%	2.0%	\$0	0.0%	1.1%	1.0%
TOTAL	6	100.0%	100.0%	\$555	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	4.5%	\$0	0.0%	1.8%	5.0%
Moderate	0	0.0%	18.2%	\$0	0.0%	16.8%	14.6%
Middle	0	0.0%	47.7%	\$0	0.0%	48.3%	49.6%
Upper	0	0.0%	29.5%	\$0	0.0%	33.1%	29.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	1.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	20.0%	21.2%	\$470	16.4%	13.3%	8.4%
Moderate	5	50.0%	39.4%	\$896	31.3%	16.7%	34.8%
Middle	2	20.0%	27.3%	\$357	12.5%	40.0%	44.1%
Upper	0	0.0%	9.1%	\$0	0.0%	27.0%	12.0%
Unknown	1	10.0%	3.0%	\$1,144	39.9%	2.9%	0.7%
TOTAL	10	100.0%	100.0%	\$2,867	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	11	3.9%	2.4%	\$884	2.5%	1.9%	5.0%
Moderate	55	19.7%	14.7%	\$5,687	16.0%	10.4%	14.6%
Middle	126	45.2%	52.0%	\$14,072	39.6%	49.0%	49.6%
Upper	83	29.7%	29.8%	\$13,617	38.3%	37.8%	29.8%
Unknown	4	1.4%	1.1%	\$1,279	3.6%	0.9%	1.0%
TOTAL	279	100.0%	100.0%	\$35,539	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data							
2011–2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars		Total Businesses	
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	249	37.1%	42.5%	\$22,237	43.6%	43.0%	92.5%
	Over \$1 Million/ Unknown	422	62.9%	57.5%	\$28,812	56.4%	57.0%	7.5%
	TOTAL	671	100.0%	100.0%	\$51,049	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	564	84.1%	91.2%	\$17,385	34.1%	38.9%	
	\$100,001–\$250,000	59	8.8%	5.0%	\$9,217	18.1%	17.8%	
	\$250,001–\$1 Million	48	7.2%	3.8%	\$24,447	47.9%	43.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	671	100.0%	100.0%	\$51,049	100.0%	100.0%	
Loan Size	\$100,000 or Less	207	83.1%		\$7,808	35.1%		
	\$100,001–\$250,000	19	7.6%		\$3,035	13.6%		
	\$250,001–\$1 Million	23	9.2%		\$11,394	51.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	249	100.0%		\$22,237	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars		Total Businesses	
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	251	68.4%	58.7%	\$17,922	54.7%	50.5%	92.3%
	Over \$1 Million/ Unknown	116	31.6%	41.3%	\$14,826	45.3%	49.5%	7.7%
	TOTAL	367	100.0%	100.0%	\$32,748	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	296	80.7%	92.3%	\$11,337	34.6%	42.0%	
	\$100,001–\$250,000	44	12.0%	4.8%	\$7,358	22.5%	19.6%	
	\$250,001–\$1 Million	27	7.4%	2.9%	\$14,053	42.9%	38.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	367	100.0%	100.0%	\$32,748	100.0%	100.0%	
Loan Size	\$100,000 or Less	213	84.9%		\$7,075	39.5%		
	\$100,001–\$250,000	25	10.0%		\$4,042	22.6%		
	\$250,001–\$1 Million	13	5.2%		\$6,805	38.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	251	100.0%		\$17,922	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	18	2.7%	3.4%	\$1,029	2.0%	3.6%	5.7%
Moderate	217	32.3%	31.7%	\$20,679	40.5%	42.3%	34.3%
Middle	183	27.3%	30.0%	\$9,263	18.1%	20.2%	34.7%
Upper	253	37.7%	34.1%	\$20,078	39.3%	33.8%	25.1%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.1%	0.1%
TOTAL	671	100.0%	100.0%	\$51,049	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	24	6.5%	5.4%	\$840	2.6%	3.5%	6.4%
Moderate	100	27.2%	26.8%	\$13,080	39.9%	39.2%	32.9%
Middle	104	28.3%	35.7%	\$7,224	22.1%	28.1%	37.2%
Upper	128	34.9%	29.2%	\$10,048	30.7%	25.7%	21.0%
Unknown	11	3.0%	2.9%	\$1,556	4.8%	3.4%	2.5%
TOTAL	367	100.0%	100.0%	\$32,748	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size		2021							
		Count			Dollars			Farms	
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	\$ (000s)	\$ %	\$ %		%
Farm Revenue	\$1 Million or Less	60	40.5%	49.1%	\$3,625	63.4%	72.8%	98.2%	
	Over \$1 Million/ Unknown	88	59.5%	50.9%	\$2,096	36.6%	27.2%	1.8%	
	TOTAL	148	100.0%	100.0%	\$5,721	100.0%	100.0%	100.0%	
Loan Size	\$100,000 or Less	137	92.6%	86.0%	\$3,651	63.8%	40.0%		
	\$100,001–\$250,000	9	6.1%	10.6%	\$1,454	25.4%	34.8%		
	\$250,001–\$500,000	2	1.4%	3.4%	\$616	10.8%	25.2%		
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%		
	TOTAL	148	100.0%	100.0%	\$5,721	100.0%	100.0%		
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	51	85.0%		\$2,046	56.4%		
		\$100,001–\$250,000	8	13.3%		\$1,304	36.0%		
		\$250,001–\$1 Million	1	1.7%		\$275	7.6%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	60	100.0%		\$3,625	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	73	90.1%	75.5%	\$4,499	95.4%	88.4%	98.2%
	Over \$1 Million/ Unknown	8	9.9%	24.5%	\$217	4.6%	11.6%	1.8%
	TOTAL	81	100.0%	100.0%	\$4,716	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	68	84.0%	79.3%	\$2,066	43.8%	30.4%	
	\$100,001–\$250,000	10	12.3%	14.7%	\$1,712	36.3%	37.4%	
	\$250,001–\$500,000	3	3.7%	6.0%	\$938	19.9%	32.2%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	81	100.0%	100.0%	\$4,716	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	60	82.2%		\$1,849	41.1%	
		\$100,001–\$250,000	10	13.7%		\$1,712	38.1%	
		\$250,001–\$1 Million	3	4.1%		\$938	20.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	73	100.0%		\$4,499	100.0%	

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	3	2.0%	1.1%	\$66	1.2%	0.5%	1.8%
Moderate	3	2.0%	1.5%	\$97	1.7%	0.7%	10.2%
Middle	72	48.6%	50.9%	\$2,992	52.3%	66.4%	30.1%
Upper	69	46.6%	46.0%	\$2,510	43.9%	32.0%	57.8%
Unknown	1	0.7%	0.4%	\$56	1.0%	0.4%	0.0%
TOTAL	148	100.0%	100.0%	\$5,721	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	1.8%
Moderate	1	1.2%	1.6%	\$363	7.7%	3.0%	8.5%
Middle	34	42.0%	54.9%	\$2,220	47.1%	62.9%	45.7%
Upper	46	56.8%	43.5%	\$2,133	45.2%	34.1%	43.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	81	100.0%	100.0%	\$4,716	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

NonMSA Missouri Combined Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	20	8.9%	4.2%	\$1,469	4.2%	2.0%	19.7%
Moderate	37	16.4%	16.4%	\$4,249	12.2%	11.1%	19.1%
Middle	57	25.3%	18.6%	\$7,664	22.0%	16.5%	22.6%
Upper	93	41.3%	36.2%	\$19,406	55.8%	46.0%	38.6%
Unknown	18	8.0%	24.6%	\$1,971	5.7%	24.4%	0.0%
TOTAL	225	100.0%	100.0%	\$34,759	100.0%	100.0%	100.0%
Refinance							
Low	21	7.0%	3.5%	\$1,542	3.7%	1.6%	19.7%
Moderate	46	15.4%	13.1%	\$4,190	10.0%	8.8%	19.1%
Middle	73	24.5%	17.8%	\$8,743	20.9%	14.5%	22.6%
Upper	121	40.6%	40.2%	\$20,832	49.9%	46.9%	38.6%
Unknown	37	12.4%	25.5%	\$6,436	15.4%	28.3%	0.0%
TOTAL	298	100.0%	100.0%	\$41,743	100.0%	100.0%	100.0%
Home Improvement							
Low	3	5.7%	6.4%	\$131	4.4%	4.0%	19.7%
Moderate	8	15.1%	11.8%	\$353	11.9%	7.4%	19.1%
Middle	10	18.9%	20.9%	\$432	14.5%	15.5%	22.6%
Upper	30	56.6%	53.6%	\$1,943	65.2%	61.0%	38.6%
Unknown	2	3.8%	7.3%	\$119	4.0%	12.1%	0.0%
TOTAL	53	100.0%	100.0%	\$2,978	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	4.0%	1.9%	\$20	1.5%	0.7%	19.7%
Moderate	5	20.0%	20.0%	\$199	14.9%	11.7%	19.1%
Middle	4	16.0%	12.4%	\$210	15.7%	10.2%	22.6%
Upper	14	56.0%	58.1%	\$858	64.2%	69.9%	38.6%
Unknown	1	4.0%	7.6%	\$50	3.7%	7.4%	0.0%
TOTAL	25	100.0%	100.0%	\$1,337	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	6.3%	5.4%	\$30	2.7%	2.4%	19.7%
Moderate	6	37.5%	20.8%	\$393	36.0%	10.9%	19.1%
Middle	3	18.8%	17.7%	\$167	15.3%	11.6%	22.6%
Upper	6	37.5%	36.2%	\$501	45.9%	49.4%	38.6%
Unknown	0	0.0%	20.0%	\$0	0.0%	25.7%	0.0%
TOTAL	16	100.0%	100.0%	\$1,091	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.8%	\$0	0.0%	1.7%	19.7%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	19.1%
Middle	0	0.0%	1.4%	\$0	0.0%	1.0%	22.6%
Upper	0	0.0%	1.4%	\$0	0.0%	1.4%	38.6%
Unknown	0	0.0%	94.4%	\$0	0.0%	95.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	2.0%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	4.1%	\$0	0.0%	0.5%	N/A
Upper	0	0.0%	10.2%	\$0	0.0%	4.3%	N/A
Unknown	2	100.0%	83.7%	\$987	100.0%	95.0%	N/A
TOTAL	2	100.0%	100.0%	\$987	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	46	7.4%	3.9%	\$3,192	3.9%	1.8%	19.7%
Moderate	102	16.5%	14.7%	\$9,384	11.3%	9.7%	19.1%
Middle	147	23.7%	18.0%	\$17,216	20.8%	14.9%	22.6%
Upper	264	42.6%	38.2%	\$43,540	52.5%	45.1%	38.6%
Unknown	60	9.7%	25.1%	\$9,563	11.5%	28.5%	0.0%
TOTAL	619	100.0%	100.0%	\$82,895	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	12	6.5%	4.3%	\$939	2.7%	1.9%	19.6%
Moderate	49	26.3%	16.5%	\$5,958	17.4%	10.8%	20.0%
Middle	34	18.3%	19.9%	\$5,702	16.6%	17.1%	22.1%
Upper	73	39.2%	35.6%	\$18,540	54.1%	46.3%	38.3%
Unknown	18	9.7%	23.5%	\$3,129	9.1%	23.9%	0.0%
TOTAL	186	100.0%	100.0%	\$34,268	100.0%	100.0%	100.0%

Refinance							
Low	12	7.6%	6.5%	\$1,479	7.2%	3.4%	19.6%
Moderate	38	24.2%	19.0%	\$3,793	18.4%	12.3%	20.0%
Middle	42	26.8%	22.3%	\$4,493	21.8%	18.1%	22.1%
Upper	52	33.1%	36.5%	\$9,033	43.9%	45.8%	38.3%
Unknown	13	8.3%	15.7%	\$1,771	8.6%	20.4%	0.0%
TOTAL	157	100.0%	100.0%	\$20,569	100.0%	100.0%	100.0%
Home Improvement							
Low	6	8.5%	7.6%	212	4.1%	3.4%	19.6%
Moderate	16	22.5%	13.6%	886	17.2%	8.3%	20.0%
Middle	15	21.1%	23.0%	874	17.0%	20.0%	22.1%
Upper	28	39.4%	44.8%	2,398	46.6%	53.9%	38.3%
Unknown	6	8.5%	11.0%	775	15.1%	14.4%	0.0%
TOTAL	71	100.0%	100.0%	5,145	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	4.4%	5.6%	\$60	2.3%	2.8%	19.6%
Moderate	5	11.1%	9.4%	\$208	7.8%	7.8%	20.0%
Middle	10	22.2%	21.6%	\$523	19.7%	14.7%	22.1%
Upper	26	57.8%	59.2%	\$1,807	68.0%	72.1%	38.3%
Unknown	2	4.4%	4.2%	\$60	2.3%	2.7%	0.0%
TOTAL	45	100.0%	100.0%	\$2,658	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	3	17.6%	13.8%	\$79	3.2%	14.0%	19.6%
Moderate	5	29.4%	17.7%	\$382	15.7%	9.9%	20.0%
Middle	2	11.8%	20.4%	\$156	6.4%	12.4%	22.1%
Upper	4	23.5%	36.5%	\$722	29.7%	48.8%	38.3%
Unknown	3	17.6%	11.6%	\$1,094	45.0%	14.8%	0.0%
TOTAL	17	100.0%	100.0%	\$2,433	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.6%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.0%
Middle	0	0.0%	3.4%	\$0	0.0%	3.4%	22.1%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.3%
Unknown	1	100.0%	96.6%	\$131	100.0%	96.6%	0.0%
TOTAL	1	100.0%	100.0%	\$131	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.4%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	8.6%	\$0	0.0%	2.4%	N/A
Unknown	9	100.0%	90.0%	\$13,686	100.0%	97.5%	N/A
TOTAL	9	100.0%	100.0%	\$13,686	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	35	7.2%	5.3%	\$2,769	3.5%	2.4%	19.6%
Moderate	113	23.3%	16.8%	\$11,227	14.2%	10.6%	20.0%
Middle	103	21.2%	20.6%	\$11,748	14.9%	16.4%	22.1%
Upper	183	37.7%	36.6%	\$32,500	41.2%	44.3%	38.3%
Unknown	52	10.7%	20.6%	\$20,646	26.2%	26.2%	0.0%
TOTAL	486	100.0%	100.0%	\$78,890	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	11	4.9%	4.8%	\$1,734	5.0%	4.1%	3.7%
Middle	197	87.6%	86.2%	\$29,796	85.7%	85.2%	90.1%
Upper	17	7.6%	8.8%	\$3,229	9.3%	10.6%	6.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	225	100.0%	100.0%	\$34,759	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	9	3.0%	3.5%	\$874	2.1%	2.7%	3.7%
Middle	266	89.3%	87.6%	\$36,487	87.4%	88.1%	90.1%
Upper	23	7.7%	8.9%	\$4,382	10.5%	9.2%	6.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	298	100.0%	100.0%	\$41,743	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	3.8%	4.5%	\$85	2.9%	2.4%	3.7%
Middle	50	94.3%	88.2%	\$2,881	96.7%	92.0%	90.1%
Upper	1	1.9%	6.8%	\$12	0.4%	5.3%	6.3%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.0%
TOTAL	53	100.0%	100.0%	\$2,978	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	1.9%	\$0	0.0%	2.2%	3.7%
Middle	23	92.0%	87.6%	\$1,265	94.6%	81.1%	90.1%
Upper	2	8.0%	10.5%	\$72	5.4%	16.7%	6.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	25	100.0%	100.0%	\$1,337	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.8%	\$0	0.0%	0.2%	3.7%
Middle	14	87.5%	87.7%	\$969	88.8%	82.2%	90.1%
Upper	2	12.5%	11.5%	\$122	11.2%	17.6%	6.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	16	100.0%	100.0%	\$1,091	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	5.6%	\$0	0.0%	3.7%	3.7%
Middle	0	0.0%	91.5%	\$0	0.0%	94.4%	90.1%
Upper	0	0.0%	2.8%	\$0	0.0%	1.9%	6.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	14.3%	\$0	0.0%	9.4%	7.2%
Middle	2	100.0%	75.5%	\$987	100.0%	81.7%	85.5%
Upper	0	0.0%	10.2%	\$0	0.0%	8.9%	7.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$987	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	22	3.6%	4.2%	\$2,693	3.2%	3.6%	3.7%
Middle	552	89.2%	86.9%	\$72,385	87.3%	86.4%	90.1%
Upper	45	7.3%	8.9%	\$7,817	9.4%	10.0%	6.3%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	619	100.0%	100.0%	\$82,895	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	31	16.7%	16.6%	\$3,543	10.3%	14.4%	14.5%
Middle	141	75.8%	74.0%	\$26,638	77.7%	72.8%	74.9%
Upper	14	7.5%	9.3%	\$4,087	11.9%	12.8%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	186	100.0%	100.0%	\$34,268	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	29	18.5%	14.0%	\$3,942	19.2%	12.6%	14.5%
Middle	110	70.1%	74.2%	\$14,217	69.1%	73.9%	74.9%
Upper	18	11.5%	11.7%	\$2,410	11.7%	13.3%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	157	100.0%	100.0%	\$20,569	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	16	22.5%	13.6%	\$1,126	21.9%	10.8%	14.5%
Middle	51	71.8%	77.0%	\$3,767	73.2%	78.4%	74.9%
Upper	4	5.6%	9.4%	\$252	4.9%	10.8%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	71	100.0%	100.0%	\$5,145	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	15	33.3%	17.4%	\$745	28.0%	11.9%	14.5%
Middle	26	57.8%	64.3%	\$1,678	63.1%	65.8%	74.9%
Upper	4	8.9%	18.3%	\$235	8.8%	22.3%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	45	100.0%	100.0%	\$2,658	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	23.5%	12.7%	\$742	30.5%	11.0%	14.5%
Middle	11	64.7%	75.7%	\$937	38.5%	74.0%	74.9%
Upper	2	11.8%	11.6%	\$754	31.0%	15.0%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	17	100.0%	100.0%	\$2,433	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	13.8%	\$0	0.0%	13.1%	14.5%
Middle	1	100.0%	79.3%	\$131	100.0%	77.6%	74.9%
Upper	0	0.0%	6.9%	\$0	0.0%	9.2%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$131	100.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	55.6%	27.1%	\$10,227	74.7%	40.5%	18.0%
Middle	4	44.4%	70.0%	\$3,459	25.3%	58.7%	74.4%
Upper	0	0.0%	2.9%	\$0	0.0%	0.8%	7.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$13,686	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	100	20.6%	15.7%	\$20,325	25.8%	15.0%	14.5%
Middle	344	70.8%	74.0%	\$50,827	64.4%	72.5%	74.9%
Upper	42	8.6%	10.3%	\$7,738	9.8%	12.4%	10.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	486	100.0%	100.0%	\$78,890	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	188	35.0%	53.2%	\$9,913	31.9%	44.1%	92.0%
	Over \$1 Million/ Unknown	349	65.0%	46.8%	\$21,151	68.1%	55.9%	8.0%
	TOTAL	537	100.0%	100.0%	\$31,064	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	469	87.3%	91.9%	\$11,163	35.9%	35.7%	
	\$100,001–\$250,000	37	6.9%	4.3%	\$5,773	18.6%	17.5%	
	\$250,001–\$1 Million	31	5.8%	3.8%	\$14,128	45.5%	46.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	537	100.0%	100.0%	\$31,064	100.0%	100.0%	
Loan Size	\$100,000 or Less	166	88.3%		\$4,842	48.8%		
	\$100,001–\$250,000	14	7.4%		\$2,045	20.6%		
	\$250,001–\$1 Million	8	4.3%		\$3,026	30.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	188	100.0%		\$9,913	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	203	78.4%	55.7%	\$11,675	56.5%	44.3%	92.2%
	Over \$1 Million/ Unknown	56	21.6%	44.3%	\$8,988	43.5%	55.7%	7.8%
	TOTAL	259	100.0%	100.0%	\$20,663	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	211	81.5%	92.9%	\$6,622	32.0%	36.7%	
	\$100,001–\$250,000	28	10.8%	3.7%	\$4,368	21.1%	15.9%	
	\$250,001–\$1 Million	20	7.7%	3.4%	\$9,673	46.8%	47.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	259	100.0%	100.0%	\$20,663	100.0%	100.0%	
Loan Size	\$100,000 or Less	179	88.2%		\$5,245	44.9%		
	\$100,001–\$250,000	16	7.9%		\$2,430	20.8%		
	\$250,001–\$1 Million	8	3.9%		\$4,000	34.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	203	100.0%		\$11,675	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	20	3.7%	4.7%	\$1,679	5.4%	5.3%	4.0%
Middle	484	90.1%	88.3%	\$26,999	86.9%	85.2%	89.6%
Upper	33	6.1%	6.1%	\$2,386	7.7%	9.3%	6.4%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.2%	0.0%
TOTAL	537	100.0%	100.0%	\$31,064	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	56	21.6%	16.1%	\$6,013	29.1%	15.7%	15.5%
Middle	175	67.6%	72.3%	\$13,461	65.1%	73.5%	74.1%
Upper	28	10.8%	10.8%	\$1,189	5.8%	10.5%	10.4%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.2%	0.0%
TOTAL	259	100.0%	100.0%	\$20,663	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	277	51.0%	68.3%	\$26,198	80.9%	82.1%	98.8%
	Over \$1 Million/ Unknown	266	49.0%	31.7%	\$6,200	19.1%	17.9%	1.2%
	TOTAL	543	100.0%	100.0%	\$32,398	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	457	84.2%	85.8%	\$11,641	35.9%	38.2%	
	\$100,001–\$250,000	51	9.4%	9.5%	\$9,000	27.8%	32.2%	
	\$250,001–\$500,000	35	6.4%	4.7%	\$11,757	36.3%	29.6%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	543	100.0%	100.0%	\$32,398	100.0%	100.0%	
Loan Size	\$100,000 or Less	198	71.5%		\$7,073	27.0%		
	\$100,001–\$250,000	46	16.6%		\$8,182	31.2%		
	\$250,001–\$1 Million	33	11.9%		\$10,943	41.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	277	100.0%		\$26,198	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	282	81.0%	70.3%	\$21,176	79.0%	77.2%	98.8%
	Over \$1 Million/ Unknown	66	19.0%	29.7%	\$5,614	21.0%	22.8%	1.2%
	TOTAL	348	100.0%	100.0%	\$26,790	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	282	81.0%	81.8%	\$9,301	34.7%	36.8%	
	\$100,001–\$250,000	37	10.6%	12.3%	\$6,284	23.5%	31.3%	
	\$250,001–\$500,000	29	8.3%	5.9%	\$11,205	41.8%	31.9%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	348	100.0%	100.0%	\$26,790	100.0%	100.0%	
Loan Size	\$100,000 or Less	230	81.6%		\$7,819	36.9%		
	\$100,001–\$250,000	29	10.3%		\$4,738	22.4%		
	\$250,001–\$1 Million	23	8.2%		\$8,619	40.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	282	100.0%		\$21,176	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	0.2%	0.4%	\$60	0.2%	0.6%	0.5%
Middle	529	97.4%	96.7%	\$30,933	95.5%	96.3%	93.3%
Upper	13	2.4%	2.8%	\$1,405	4.3%	3.1%	6.1%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	543	100.0%	100.0%	\$32,398	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	56	16.1%	13.9%	\$3,329	12.4%	12.2%	11.7%
Middle	242	69.5%	75.9%	\$17,436	65.1%	76.9%	73.3%
Upper	50	14.4%	10.0%	\$6,025	22.5%	10.9%	15.0%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	348	100.0%	100.0%	\$26,790	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Springfield Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	28	8.0%	5.8%	\$2,959	3.8%	3.2%	20.3%
Moderate	67	19.0%	17.9%	\$10,847	14.0%	13.5%	18.7%
Middle	81	23.0%	19.4%	\$16,208	21.0%	18.6%	21.1%
Upper	147	41.8%	29.9%	\$41,555	53.8%	39.1%	39.8%
Unknown	29	8.2%	27.0%	\$5,739	7.4%	25.5%	0.0%
TOTAL	352	100.0%	100.0%	\$77,308	100.0%	100.0%	100.0%
Refinance							
Low	25	7.4%	4.8%	\$2,066	3.8%	2.6%	20.3%
Moderate	65	19.1%	14.6%	\$7,695	14.1%	10.4%	18.7%
Middle	77	22.6%	18.8%	\$11,052	20.3%	15.9%	21.1%
Upper	137	40.3%	34.5%	\$28,426	52.1%	42.7%	39.8%
Unknown	36	10.6%	27.3%	\$5,305	9.7%	28.5%	0.0%
TOTAL	340	100.0%	100.0%	\$54,544	100.0%	100.0%	100.0%
Home Improvement							
Low	2	3.8%	5.4%	\$35	1.0%	2.1%	20.3%
Moderate	8	15.4%	14.8%	\$515	15.2%	10.3%	18.7%
Middle	12	23.1%	18.5%	\$435	12.8%	13.8%	21.1%
Upper	22	42.3%	48.8%	\$1,796	52.9%	56.8%	39.8%
Unknown	8	15.4%	12.4%	\$614	18.1%	16.9%	0.0%
TOTAL	52	100.0%	100.0%	\$3,395	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	2.5%	5.6%	\$30	1.2%	2.2%	20.3%
Moderate	8	20.0%	14.6%	\$290	11.7%	7.9%	18.7%
Middle	6	15.0%	16.9%	\$185	7.5%	13.0%	21.1%
Upper	19	47.5%	53.0%	\$1,542	62.5%	68.9%	39.8%
Unknown	6	15.0%	9.9%	\$422	17.1%	7.9%	0.0%
TOTAL	40	100.0%	100.0%	\$2,469	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	5.8%	\$0	0.0%	3.0%	20.3%
Moderate	1	12.5%	11.7%	\$18	2.4%	7.4%	18.7%
Middle	5	62.5%	9.1%	\$478	64.9%	8.4%	21.1%
Upper	1	12.5%	19.7%	\$140	19.0%	23.9%	39.8%
Unknown	1	12.5%	53.7%	\$100	13.6%	57.3%	0.0%
TOTAL	8	100.0%	100.0%	\$736	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.8%	\$0	0.0%	2.0%	20.3%
Moderate	0	0.0%	7.2%	\$0	0.0%	6.2%	18.7%
Middle	0	0.0%	1.1%	\$0	0.0%	1.1%	21.1%
Upper	0	0.0%	0.6%	\$0	0.0%	0.8%	39.8%
Unknown	0	0.0%	88.4%	\$0	0.0%	89.9%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.9%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.9%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	2.7%	\$0	0.0%	0.5%	N/A
Unknown	5	100.0%	95.5%	\$1,745	100.0%	99.2%	N/A
TOTAL	5	100.0%	100.0%	\$1,745	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	56	7.0%	5.2%	\$5,090	3.6%	2.7%	20.3%
Moderate	149	18.7%	15.9%	\$19,365	13.8%	11.0%	18.7%
Middle	181	22.7%	18.7%	\$28,358	20.2%	15.8%	21.1%
Upper	326	40.9%	32.2%	\$73,459	52.4%	37.9%	39.8%
Unknown	85	10.7%	28.0%	\$13,925	9.9%	32.6%	0.0%
TOTAL	797	100.0%	100.0%	\$140,197	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	13	5.0%	4.6%	\$1,396	2.2%	2.2%	19.3%
Moderate	46	17.8%	16.9%	\$7,141	11.5%	11.9%	18.8%
Middle	59	22.9%	20.1%	\$12,020	19.4%	18.4%	21.5%
Upper	114	44.2%	33.1%	\$34,940	56.3%	43.1%	40.4%
Unknown	26	10.1%	25.3%	\$6,588	10.6%	24.3%	0.0%
TOTAL	258	100.0%	100.0%	\$62,085	100.0%	100.0%	100.0%

Refinance							
Low	8	6.8%	7.8%	\$597	2.8%	4.1%	19.3%
Moderate	16	13.7%	17.7%	\$2,021	9.6%	12.3%	18.8%
Middle	31	26.5%	21.0%	\$4,744	22.6%	18.1%	21.5%
Upper	48	41.0%	34.6%	\$10,546	50.2%	43.3%	40.4%
Unknown	14	12.0%	18.9%	\$3,080	14.7%	22.2%	0.0%
TOTAL	117	100.0%	100.0%	\$20,988	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.3%	7.3%	80	1.2%	4.4%	19.3%
Moderate	10	12.5%	13.7%	497	7.7%	10.0%	18.8%
Middle	21	26.3%	19.8%	1,284	19.9%	16.1%	21.5%
Upper	44	55.0%	50.5%	4,174	64.6%	58.0%	40.4%
Unknown	4	5.0%	8.8%	423	6.6%	11.5%	0.0%
TOTAL	80	100.0%	100.0%	6,458	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	1.7%	3.4%	\$40	0.9%	1.3%	19.3%
Moderate	9	15.3%	12.2%	\$398	8.8%	6.0%	18.8%
Middle	19	32.2%	16.9%	\$860	19.1%	10.7%	21.5%
Upper	26	44.1%	58.1%	\$2,660	59.0%	74.4%	40.4%
Unknown	4	6.8%	9.5%	\$550	12.2%	7.6%	0.0%
TOTAL	59	100.0%	100.0%	\$4,508	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	10.5%	8.0%	\$43	3.8%	6.4%	19.3%
Moderate	9	47.4%	20.4%	\$613	54.5%	14.3%	18.8%
Middle	1	5.3%	18.8%	\$34	3.0%	14.3%	21.5%
Upper	6	31.6%	40.4%	\$332	29.5%	45.8%	40.4%
Unknown	1	5.3%	12.3%	\$102	9.1%	19.2%	0.0%
TOTAL	19	100.0%	100.0%	\$1,124	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Moderate	0	0.0%	5.7%	\$0	0.0%	4.9%	18.8%
Middle	0	0.0%	1.4%	\$0	0.0%	2.1%	21.5%
Upper	0	0.0%	1.4%	\$0	0.0%	2.7%	40.4%
Unknown	0	0.0%	91.4%	\$0	0.0%	90.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.0%	\$0	0.0%	0.3%	N/A
Upper	0	0.0%	4.1%	\$0	0.0%	1.1%	N/A
Unknown	3	100.0%	93.9%	\$2,591	100.0%	98.6%	N/A
TOTAL	3	100.0%	100.0%	\$2,591	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	25	4.7%	5.6%	\$2,156	2.2%	2.5%	19.3%
Moderate	90	16.8%	16.7%	\$10,670	10.9%	10.5%	18.8%
Middle	131	24.4%	20.0%	\$18,942	19.4%	16.0%	21.5%
Upper	238	44.4%	34.9%	\$52,652	53.9%	38.9%	40.4%
Unknown	52	9.7%	22.8%	\$13,334	13.6%	32.1%	0.0%
TOTAL	536	100.0%	100.0%	\$97,754	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	8	2.3%	2.5%	\$816	1.1%	1.3%	2.2%
Moderate	43	12.2%	14.2%	\$4,897	6.3%	9.4%	14.7%
Middle	214	60.8%	63.9%	\$47,183	61.0%	64.3%	62.4%
Upper	87	24.7%	19.4%	\$24,412	31.6%	25.0%	20.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	352	100.0%	100.0%	\$77,308	100.0%	100.0%	100.0%
Refinance							
Low	3	0.9%	1.2%	\$201	0.4%	0.7%	2.2%
Moderate	28	8.2%	9.7%	\$3,076	5.6%	6.3%	14.7%
Middle	227	66.8%	65.0%	\$36,027	66.1%	62.7%	62.4%
Upper	82	24.1%	24.2%	\$15,240	27.9%	30.3%	20.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	340	100.0%	100.0%	\$54,544	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	1.6%	\$0	0.0%	0.6%	2.2%
Moderate	9	17.3%	12.7%	\$340	10.0%	8.1%	14.7%
Middle	34	65.4%	56.6%	\$2,246	66.2%	50.8%	62.4%
Upper	9	17.3%	29.1%	\$809	23.8%	40.5%	20.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	52	100.0%	100.0%	\$3,395	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	1	2.5%	0.7%	\$31	1.3%	0.2%	2.2%
Moderate	3	7.5%	10.6%	\$92	3.7%	6.4%	14.7%
Middle	23	57.5%	57.6%	\$1,586	64.2%	52.3%	62.4%
Upper	13	32.5%	31.1%	\$760	30.8%	41.1%	20.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	40	100.0%	100.0%	\$2,469	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.2%
Moderate	1	12.5%	9.4%	\$90	12.2%	5.8%	14.7%
Middle	6	75.0%	68.3%	\$479	65.1%	63.6%	62.4%
Upper	1	12.5%	22.3%	\$167	22.7%	30.6%	20.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	8	100.0%	100.0%	\$736	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.3%	\$0	0.0%	1.7%	2.2%
Moderate	0	0.0%	21.0%	\$0	0.0%	15.1%	14.7%
Middle	0	0.0%	61.9%	\$0	0.0%	65.4%	62.4%
Upper	0	0.0%	13.8%	\$0	0.0%	17.8%	20.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	3	60.0%	13.1%	\$413	23.7%	6.3%	8.2%
Moderate	0	0.0%	27.9%	\$0	0.0%	29.0%	40.0%
Middle	2	40.0%	49.1%	\$1,332	76.3%	40.7%	42.4%
Upper	0	0.0%	8.6%	\$0	0.0%	22.8%	7.2%
Unknown	0	0.0%	1.4%	\$0	0.0%	1.2%	2.3%
TOTAL	5	100.0%	100.0%	\$1,745	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	15	1.9%	1.8%	\$1,461	1.0%	1.4%	2.2%
Moderate	84	10.5%	12.0%	\$8,495	6.1%	9.4%	14.7%
Middle	506	63.5%	64.2%	\$88,853	63.4%	61.6%	62.4%
Upper	192	24.1%	22.0%	\$41,388	29.5%	27.4%	20.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	797	100.0%	100.0%	\$140,197	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.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	8	3.1%	3.1%	\$938	1.5%	1.9%	2.2%
Moderate	39	15.1%	18.6%	\$5,937	9.6%	13.0%	14.7%
Middle	120	46.5%	50.1%	\$30,324	48.8%	50.2%	51.7%
Upper	91	35.3%	28.2%	\$24,886	40.1%	34.8%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.1%	0.0%
TOTAL	258	100.0%	100.0%	\$62,085	100.0%	100.0%	100.0%
Refinance							
Low	1	0.9%	1.9%	\$64	0.3%	1.4%	2.2%
Moderate	15	12.8%	14.7%	\$2,090	10.0%	10.4%	14.7%
Middle	60	51.3%	51.6%	\$10,190	48.6%	48.9%	51.7%
Upper	41	35.0%	31.7%	\$8,644	41.2%	39.2%	31.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	117	100.0%	100.0%	\$20,988	100.0%	100.0%	100.0%
Home Improvement							
Low	1	1.3%	1.6%	\$280	4.3%	1.3%	2.2%
Moderate	3	3.8%	12.7%	\$117	1.8%	9.5%	14.7%
Middle	35	43.8%	48.0%	\$2,489	38.5%	46.3%	51.7%
Upper	40	50.0%	37.5%	\$3,512	54.4%	42.5%	31.4%
Unknown	1	1.3%	0.2%	\$60	0.9%	0.3%	0.0%
TOTAL	80	100.0%	100.0%	\$6,458	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	2	3.4%	1.7%	\$199	4.4%	1.0%	2.2%
Moderate	5	8.5%	9.8%	\$251	5.6%	6.9%	14.7%
Middle	27	45.8%	48.3%	\$2,361	52.4%	44.6%	51.7%
Upper	25	42.4%	40.2%	\$1,697	37.6%	47.5%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	59	100.0%	100.0%	\$4,508	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	5.3%	2.8%	\$118	10.5%	1.8%	2.2%
Moderate	2	10.5%	11.4%	\$43	3.8%	8.1%	14.7%
Middle	9	47.4%	53.1%	\$595	52.9%	48.0%	51.7%
Upper	7	36.8%	32.7%	\$368	32.7%	42.1%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	19	100.0%	100.0%	\$1,124	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	2.9%	\$0	0.0%	2.2%	2.2%
Moderate	0	0.0%	17.1%	\$0	0.0%	11.3%	14.7%
Middle	0	0.0%	58.6%	\$0	0.0%	61.4%	51.7%
Upper	0	0.0%	21.4%	\$0	0.0%	25.2%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	2	66.7%	15.7%	\$375	14.5%	6.7%	14.7%
Moderate	0	0.0%	29.9%	\$0	0.0%	28.0%	27.3%
Middle	0	0.0%	40.6%	\$0	0.0%	44.1%	44.9%
Upper	1	33.3%	11.7%	\$2,216	85.5%	17.2%	9.2%
Unknown	0	0.0%	2.0%	\$0	0.0%	4.0%	4.0%
TOTAL	3	100.0%	100.0%	\$2,591	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	15	2.8%	2.8%	\$1,974	2.0%	2.3%	2.2%
Moderate	64	11.9%	16.8%	\$8,438	8.6%	13.9%	14.7%
Middle	251	46.8%	50.4%	\$45,959	47.0%	49.0%	51.7%
Upper	205	38.2%	30.0%	\$41,323	42.3%	34.2%	31.4%
Unknown	1	0.2%	0.1%	\$60	0.1%	0.5%	0.0%
TOTAL	536	100.0%	100.0%	\$97,754	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2021 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2021						
			Count			Dollars		Total Businesses	
			Bank		Aggregate	Bank			Aggregate
			#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less		127	26.0%	48.0%	\$9,443	25.4%	35.3%	91.2%
	Over \$1 Million/ Unknown		362	74.0%	52.0%	\$27,800	74.6%	64.7%	8.8%
	TOTAL		489	100.0%	100.0%	\$37,243	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less		400	81.8%	89.0%	\$11,218	30.1%	28.8%	
	\$100,001–\$250,000		53	10.8%	5.9%	\$8,399	22.6%	19.1%	
	\$250,001–\$1 Million		36	7.4%	5.1%	\$17,626	47.3%	52.1%	
	Over \$1 Million		0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL		489	100.0%	100.0%	\$37,243	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	105	82.7%		\$3,424	36.3%		
		\$100,001–\$250,000	15	11.8%		\$2,076	22.0%		
		\$250,001–\$1 Million	7	5.5%		\$3,943	41.8%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	127	100.0%		\$9,443	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2022						
			Count			Dollars		Total Businesses	
			Bank		Aggregate	Bank			Aggregate
			#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less		117	43.0%	55.6%	\$10,548	30.9%	41.0%	91.5%
	Over \$1 Million/ Unknown		155	57.0%	44.4%	\$23,535	69.1%	59.0%	8.5%
	TOTAL		272	100.0%	100.0%	\$34,083	100.0%	100.0%	100.0%
Loan Size		\$100,000 or Less	194	71.3%	89.7%	\$8,217	24.1%	29.5%	
		\$100,001–\$250,000	44	16.2%	5.4%	\$7,007	20.6%	18.3%	
		\$250,001–\$1 Million	34	12.5%	4.9%	\$18,859	55.3%	52.2%	
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
		TOTAL	272	100.0%	100.0%	\$34,083	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	90	76.9%		\$2,947	27.9%		
		\$100,001–\$250,000	17	14.5%		\$2,537	24.1%		
		\$250,001–\$1 Million	10	8.5%		\$5,064	48.0%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	117	100.0%		\$10,548	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	6	1.2%	1.7%	\$290	0.8%	1.6%	2.3%
Moderate	123	25.2%	21.2%	\$14,662	39.4%	28.9%	24.4%
Middle	258	52.8%	58.9%	\$14,405	38.7%	51.1%	56.6%
Upper	101	20.7%	17.5%	\$7,833	21.0%	18.2%	16.5%
Unknown	1	0.2%	0.6%	\$53	0.1%	0.2%	0.3%
TOTAL	489	100.0%	100.0%	\$37,243	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	6	2.2%	2.0%	\$539	1.6%	2.5%	2.7%
Moderate	96	35.3%	20.2%	\$11,594	34.0%	26.7%	22.0%
Middle	123	45.2%	49.5%	\$15,436	45.3%	46.1%	49.6%
Upper	44	16.2%	26.3%	\$6,235	18.3%	22.9%	23.6%
Unknown	3	1.1%	2.0%	\$279	0.8%	1.8%	2.0%
TOTAL	272	100.0%	100.0%	\$34,083	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Joplin Assessment Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	28	11.9%	6.8%	\$2,559	7.1%	3.9%	19.9%
Moderate	57	24.3%	19.7%	\$7,102	19.6%	15.5%	18.3%
Middle	44	18.7%	20.2%	\$5,497	15.2%	19.7%	21.2%
Upper	68	28.9%	29.3%	\$16,024	44.2%	37.1%	40.6%
Unknown	38	16.2%	23.9%	\$5,070	14.0%	23.8%	0.0%
TOTAL	235	100.0%	100.0%	\$36,252	100.0%	100.0%	100.0%
Refinance							
Low	23	8.2%	5.7%	\$1,727	4.4%	3.2%	19.9%
Moderate	58	20.6%	16.2%	\$4,985	12.6%	11.4%	18.3%
Middle	56	19.9%	19.7%	\$6,750	17.0%	16.9%	21.2%
Upper	109	38.8%	35.3%	\$20,853	52.5%	44.3%	40.6%
Unknown	35	12.5%	23.2%	\$5,380	13.6%	24.2%	0.0%
TOTAL	281	100.0%	100.0%	\$39,695	100.0%	100.0%	100.0%
Home Improvement							
Low	2	5.4%	5.7%	\$110	4.9%	3.6%	19.9%
Moderate	4	10.8%	15.7%	\$271	12.0%	14.6%	18.3%
Middle	9	24.3%	21.4%	\$417	18.5%	20.8%	21.2%
Upper	18	48.6%	46.4%	\$1,299	57.7%	53.2%	40.6%
Unknown	4	10.8%	10.7%	\$155	6.9%	7.8%	0.0%
TOTAL	37	100.0%	100.0%	\$2,252	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	5.0%	2.0%	\$50	3.1%	1.2%	19.9%
Moderate	0	0.0%	12.0%	\$0	0.0%	7.6%	18.3%
Middle	5	25.0%	16.0%	\$230	14.3%	7.7%	21.2%
Upper	10	50.0%	58.0%	\$720	44.8%	66.6%	40.6%
Unknown	4	20.0%	12.0%	\$606	37.7%	16.9%	0.0%
TOTAL	20	100.0%	100.0%	\$1,606	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	16.7%	9.9%	\$124	9.9%	7.5%	19.9%
Moderate	4	33.3%	20.9%	\$352	28.2%	15.3%	18.3%
Middle	1	8.3%	15.4%	\$53	4.3%	16.3%	21.2%
Upper	2	16.7%	44.0%	\$129	10.3%	43.7%	40.6%
Unknown	3	25.0%	9.9%	\$589	47.2%	17.2%	0.0%
TOTAL	12	100.0%	100.0%	\$1,247	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	3.6%	\$0	0.0%	2.5%	19.9%
Moderate	0	0.0%	4.8%	\$0	0.0%	3.8%	18.3%
Middle	0	0.0%	6.0%	\$0	0.0%	7.7%	21.2%
Upper	0	0.0%	2.4%	\$0	0.0%	4.1%	40.6%
Unknown	0	0.0%	83.1%	\$0	0.0%	81.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	13.6%	\$0	0.0%	4.5%	N/A
Unknown	10	100.0%	86.4%	\$3,545	100.0%	95.5%	N/A
TOTAL	10	100.0%	100.0%	\$3,545	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	56	9.4%	6.2%	\$4,570	5.4%	3.4%	19.9%
Moderate	123	20.7%	17.7%	\$12,710	15.0%	12.6%	18.3%
Middle	115	19.3%	19.5%	\$12,947	15.3%	17.0%	21.2%
Upper	207	34.8%	32.0%	\$39,025	46.1%	37.4%	40.6%
Unknown	94	15.8%	24.5%	\$15,345	18.1%	29.7%	0.0%
TOTAL	595	100.0%	100.0%	\$84,597	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	14	7.3%	5.7%	\$1,075	2.9%	3.1%	18.9%
Moderate	29	15.0%	16.6%	\$3,365	9.1%	12.2%	19.7%
Middle	47	24.4%	20.5%	\$7,637	20.6%	19.3%	21.7%
Upper	73	37.8%	29.6%	\$20,505	55.3%	39.6%	39.8%
Unknown	30	15.5%	27.6%	\$4,527	12.2%	25.8%	0.0%
TOTAL	193	100.0%	100.0%	\$37,109	100.0%	100.0%	100.0%

Refinance							
Low	12	8.9%	7.1%	\$872	4.6%	3.7%	18.9%
Moderate	28	20.7%	17.4%	\$2,938	15.6%	13.0%	19.7%
Middle	28	20.7%	22.4%	\$3,357	17.8%	20.0%	21.7%
Upper	52	38.5%	38.0%	\$9,689	51.4%	47.6%	39.8%
Unknown	15	11.1%	15.1%	\$2,012	10.7%	15.7%	0.0%
TOTAL	135	100.0%	100.0%	\$18,868	100.0%	100.0%	100.0%
Home Improvement							
Low	2	3.3%	3.7%	125	2.5%	2.4%	18.9%
Moderate	6	10.0%	10.7%	212	4.2%	4.7%	19.7%
Middle	13	21.7%	17.8%	727	14.6%	13.5%	21.7%
Upper	31	51.7%	54.7%	2,563	51.4%	63.9%	39.8%
Unknown	8	13.3%	13.1%	1,362	27.3%	15.5%	0.0%
TOTAL	60	100.0%	100.0%	4,989	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	2.2%	6.4%	\$38	0.9%	3.0%	18.9%
Moderate	2	4.3%	11.8%	\$105	2.4%	7.9%	19.7%
Middle	8	17.4%	22.2%	\$476	11.0%	15.5%	21.7%
Upper	30	65.2%	52.2%	\$2,681	61.7%	61.4%	39.8%
Unknown	5	10.9%	7.4%	\$1,046	24.1%	12.2%	0.0%
TOTAL	46	100.0%	100.0%	\$4,346	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	2	10.0%	7.7%	\$136	10.2%	5.0%	18.9%
Moderate	2	10.0%	18.9%	\$167	12.5%	16.9%	19.7%
Middle	5	25.0%	28.0%	\$479	35.8%	25.2%	21.7%
Upper	10	50.0%	39.2%	\$527	39.4%	46.1%	39.8%
Unknown	1	5.0%	6.3%	\$30	2.2%	6.8%	0.0%
TOTAL	20	100.0%	100.0%	\$1,339	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.9%	\$0	0.0%	5.3%	18.9%
Moderate	0	0.0%	2.0%	\$0	0.0%	2.2%	19.7%
Middle	0	0.0%	2.0%	\$0	0.0%	2.8%	21.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
Unknown	0	0.0%	92.2%	\$0	0.0%	89.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.1%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	1.1%	\$0	0.0%	1.0%	N/A
Upper	0	0.0%	17.2%	\$0	0.0%	7.4%	N/A
Unknown	10	100.0%	80.5%	\$13,704	100.0%	91.2%	N/A
TOTAL	10	100.0%	100.0%	\$13,704	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	31	6.7%	5.9%	\$2,246	2.8%	3.1%	18.9%
Moderate	67	14.4%	16.1%	\$6,787	8.4%	11.6%	19.7%
Middle	101	21.8%	20.6%	\$12,676	15.8%	18.3%	21.7%
Upper	196	42.2%	33.3%	\$35,965	44.8%	40.5%	39.8%
Unknown	69	14.9%	24.1%	\$22,681	28.2%	26.5%	0.0%
TOTAL	464	100.0%	100.0%	\$80,355	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	36	15.3%	14.7%	\$3,717	10.3%	10.4%	10.7%
Middle	155	66.0%	65.1%	\$24,383	67.3%	66.5%	71.0%
Upper	44	18.7%	20.1%	\$8,152	22.5%	23.1%	18.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	235	100.0%	100.0%	\$36,252	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	33	11.7%	9.1%	\$2,550	6.4%	6.9%	10.7%
Middle	178	63.3%	69.2%	\$25,097	63.2%	68.1%	71.0%
Upper	70	24.9%	21.7%	\$12,048	30.4%	25.0%	18.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	281	100.0%	100.0%	\$39,695	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	18.9%	14.3%	\$296	13.1%	9.3%	10.7%
Middle	16	43.2%	57.9%	\$744	33.0%	62.4%	71.0%
Upper	14	37.8%	27.9%	\$1,212	53.8%	28.3%	18.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	37	100.0%	100.0%	\$2,252	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	15.0%	10.0%	\$376	23.4%	11.6%	10.7%
Middle	11	55.0%	60.0%	\$753	46.9%	45.2%	71.0%
Upper	6	30.0%	30.0%	\$477	29.7%	43.2%	18.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	20	100.0%	100.0%	\$1,606	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	25.0%	6.6%	\$215	17.2%	4.9%	10.7%
Middle	8	66.7%	81.3%	\$492	39.5%	76.8%	71.0%
Upper	1	8.3%	12.1%	\$540	43.3%	18.3%	18.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$1,247	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	13.3%	\$0	0.0%	10.0%	10.7%
Middle	0	0.0%	71.1%	\$0	0.0%	73.6%	71.0%
Upper	0	0.0%	15.7%	\$0	0.0%	16.5%	18.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	50.0%	31.1%	\$1,342	37.9%	21.8%	31.7%
Middle	5	50.0%	56.3%	\$2,203	62.1%	71.5%	58.9%
Upper	0	0.0%	12.6%	\$0	0.0%	6.6%	9.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$3,545	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	87	14.6%	12.4%	\$8,496	10.0%	9.9%	10.7%
Middle	373	62.7%	66.8%	\$53,672	63.4%	67.5%	71.0%
Upper	135	22.7%	20.8%	\$22,429	26.5%	22.6%	18.3%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	595	100.0%	100.0%	\$84,597	100.0%	100.0%	100.0%
<i>Source: 2021 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	31	16.1%	16.4%	\$4,460	12.0%	12.8%	12.8%
Middle	131	67.9%	68.9%	\$24,224	65.3%	70.0%	69.2%
Upper	31	16.1%	14.7%	\$8,425	22.7%	17.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	193	100.0%	100.0%	\$37,109	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	22	16.3%	12.0%	\$1,874	9.9%	8.9%	12.8%
Middle	81	60.0%	69.2%	\$12,416	65.8%	71.2%	69.2%
Upper	32	23.7%	18.8%	\$4,578	24.3%	20.0%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	135	100.0%	100.0%	\$18,868	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	11	18.3%	11.7%	\$645	12.9%	9.5%	12.8%
Middle	42	70.0%	66.4%	\$3,846	77.1%	65.1%	69.2%
Upper	7	11.7%	21.8%	\$498	10.0%	25.4%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	60	100.0%	100.0%	\$4,989	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	8.7%	10.3%	\$111	2.6%	8.6%	12.8%
Middle	32	69.6%	72.4%	\$3,189	73.4%	68.5%	69.2%
Upper	10	21.7%	17.2%	\$1,046	24.1%	22.8%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	46	100.0%	100.0%	\$4,346	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	10.0%	14.0%	\$140	10.5%	10.0%	12.8%
Middle	11	55.0%	65.7%	\$870	65.0%	66.8%	69.2%
Upper	7	35.0%	20.3%	\$329	24.6%	23.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	20	100.0%	100.0%	\$1,339	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	39.2%	\$0	0.0%	25.4%	12.8%
Middle	0	0.0%	47.1%	\$0	0.0%	57.4%	69.2%
Upper	0	0.0%	13.7%	\$0	0.0%	17.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	40.0%	39.1%	\$1,234	9.0%	26.6%	32.8%
Middle	5	50.0%	57.5%	\$12,320	89.9%	71.4%	60.4%
Upper	1	10.0%	3.4%	\$150	1.1%	2.0%	6.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	10	100.0%	100.0%	\$13,704	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	74	15.9%	15.4%	\$8,464	10.5%	12.5%	12.8%
Middle	302	65.1%	68.5%	\$56,865	70.8%	70.1%	69.2%
Upper	88	19.0%	16.1%	\$15,026	18.7%	17.3%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	464	100.0%	100.0%	\$80,355	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2021						
			Count			Dollars		Total Businesses	
			Bank		Aggregate	Bank			Aggregate
			#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less		182	36.8%	44.4%	\$14,157	33.5%	35.4%	91.2%
	Over \$1 Million/ Unknown		313	63.2%	55.6%	\$28,136	66.5%	64.6%	8.8%
	TOTAL		495	100.0%	100.0%	\$42,293	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less		394	79.6%	90.5%	\$11,009	26.0%	32.7%	
	\$100,001–\$250,000		60	12.1%	5.6%	\$9,650	22.8%	21.6%	
	\$250,001–\$1 Million		41	8.3%	4.0%	\$21,634	51.2%	45.8%	
	Over \$1 Million		0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL		495	100.0%	100.0%	\$42,293	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	146	80.2%		\$4,660	32.9%		
		\$100,001–\$250,000	24	13.2%		\$4,169	29.4%		
		\$250,001–\$1 Million	12	6.6%		\$5,328	37.6%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	182	100.0%		\$14,157	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2022						
			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less		193	67.2%	50.4%	\$13,775	39.6%	39.3%	91.2%
	Over \$1 Million/ Unknown		94	32.8%	49.6%	\$21,052	60.4%	60.7%	8.8%
	TOTAL		287	100.0%	100.0%	\$34,827	100.0%	100.0%	100.0%
Loan Size		\$100,000 or Less	208	72.5%	90.4%	\$7,371	21.2%	30.6%	
		\$100,001–\$250,000	39	13.6%	5.1%	\$6,958	20.0%	18.4%	
		\$250,001–\$1 Million	40	13.9%	4.6%	\$20,498	58.9%	51.0%	
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
		TOTAL	287	100.0%	100.0%	\$34,827	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	165	85.5%		\$5,324	38.6%		
		\$100,001–\$250,000	17	8.8%		\$2,847	20.7%		
		\$250,001–\$1 Million	11	5.7%		\$5,604	40.7%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	193	100.0%		\$13,775	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	91	18.4%	16.3%	\$5,484	13.0%	19.7%	19.4%
Middle	332	67.1%	69.8%	\$29,535	69.8%	69.1%	67.1%
Upper	72	14.5%	13.3%	\$7,274	17.2%	10.8%	13.5%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.4%	0.0%
TOTAL	495	100.0%	100.0%	\$42,293	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	43	15.0%	16.6%	\$4,922	14.1%	17.8%	20.9%
Middle	205	71.4%	65.2%	\$24,598	70.6%	62.7%	64.8%
Upper	39	13.6%	17.7%	\$5,307	15.2%	19.4%	14.4%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	287	100.0%	100.0%	\$34,827	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	71	54.6%	61.5%	\$7,595	84.1%	76.4%	99.1%
	Over \$1 Million/ Unknown	59	45.4%	38.5%	\$1,435	15.9%	23.6%	0.9%
	TOTAL	130	100.0%	100.0%	\$9,030	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	107	82.3%	88.8%	\$2,997	33.2%	43.4%	
	\$100,001–\$250,000	13	10.0%	6.7%	\$2,479	27.5%	25.8%	
	\$250,001–\$500,000	10	7.7%	4.5%	\$3,554	39.4%	30.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	130	100.0%	100.0%	\$9,030	100.0%	100.0%	
Loan Size	\$100,000 or Less	50	70.4%		\$2,062	27.1%		
	\$100,001–\$250,000	12	16.9%		\$2,279	30.0%		
	\$250,001–\$1 Million	9	12.7%		\$3,254	42.8%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	71	100.0%		\$7,595	100.0%		

Distribution of 2022 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	71	88.8%	66.7%	\$7,175	88.3%	74.3%	99.0%
	Over \$1 Million/ Unknown	9	11.3%	33.3%	\$955	11.7%	25.7%	1.0%
	TOTAL	80	100.0%	100.0%	\$8,130	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	57	71.3%	79.4%	\$2,520	31.0%	31.6%	
	\$100,001–\$250,000	14	17.5%	13.0%	\$2,318	28.5%	29.4%	
	\$250,001–\$500,000	9	11.3%	7.6%	\$3,292	40.5%	39.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	80	100.0%	100.0%	\$8,130	100.0%	100.0%	
Loan Size	\$100,000 or Less	51	71.8%		\$2,325	32.4%		
	\$100,001–\$250,000	13	18.3%		\$2,148	29.9%		
	\$250,001–\$1 Million	7	9.9%		\$2,702	37.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	71	100.0%		\$7,175	100.0%		

Distribution of 2021 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	3.8%	2.8%	\$694	7.7%	6.7%	2.4%
Middle	122	93.8%	94.4%	\$8,310	92.0%	90.6%	92.9%
Upper	3	2.3%	2.8%	\$26	0.3%	2.7%	4.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	130	100.0%	100.0%	\$9,030	100.0%	100.0%	100.0%
<i>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.</i>							

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	1.3%	1.3%	\$150	1.8%	2.5%	2.4%
Middle	67	83.8%	83.5%	\$6,861	84.4%	83.8%	83.0%
Upper	12	15.0%	15.2%	\$1,119	13.8%	13.8%	14.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	80	100.0%	100.0%	\$8,130	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

NonMSA Kansas Combined Area

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	5	13.2%	8.9%	\$326	5.8%	4.7%	20.2%
Moderate	4	10.5%	22.0%	\$359	6.4%	16.8%	18.5%
Middle	8	21.1%	21.6%	\$953	16.9%	22.1%	23.3%
Upper	17	44.7%	26.1%	\$3,728	66.3%	35.4%	38.0%
Unknown	4	10.5%	21.4%	\$258	4.6%	21.0%	0.0%
TOTAL	38	100.0%	100.0%	\$5,624	100.0%	100.0%	100.0%
Refinance							
Low	1	2.5%	5.0%	\$56	1.0%	2.6%	20.2%
Moderate	8	20.0%	13.7%	\$748	13.4%	9.4%	18.5%
Middle	10	25.0%	19.5%	\$1,244	22.3%	16.7%	23.3%
Upper	15	37.5%	41.1%	\$2,752	49.3%	48.5%	38.0%
Unknown	6	15.0%	20.7%	\$777	13.9%	22.9%	0.0%
TOTAL	40	100.0%	100.0%	\$5,577	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.3%	\$0	0.0%	3.5%	20.2%
Moderate	0	0.0%	14.0%	\$0	0.0%	11.5%	18.5%
Middle	0	0.0%	19.3%	\$0	0.0%	23.3%	23.3%
Upper	3	100.0%	54.4%	\$165	100.0%	56.0%	38.0%
Unknown	0	0.0%	7.0%	\$0	0.0%	5.7%	0.0%
TOTAL	3	100.0%	100.0%	\$165	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	4.2%	\$0	0.0%	1.1%	20.2%
Moderate	2	40.0%	20.8%	\$130	38.2%	19.6%	18.5%
Middle	0	0.0%	12.5%	\$0	0.0%	19.5%	23.3%
Upper	3	60.0%	58.3%	\$210	61.8%	58.4%	38.0%
Unknown	0	0.0%	4.2%	\$0	0.0%	1.3%	0.0%
TOTAL	5	100.0%	100.0%	\$340	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	20.0%	\$0	0.0%	8.3%	20.2%
Moderate	0	0.0%	5.0%	\$0	0.0%	7.7%	18.5%
Middle	0	0.0%	20.0%	\$0	0.0%	11.7%	23.3%
Upper	2	100.0%	40.0%	\$277	100.0%	55.9%	38.0%
Unknown	0	0.0%	15.0%	\$0	0.0%	16.4%	0.0%
TOTAL	2	100.0%	100.0%	\$277	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	20.2%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	18.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.0%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	1	33.3%	8.6%	\$329	24.8%	3.2%	N/A
Upper	0	0.0%	14.3%	\$0	0.0%	12.4%	N/A
Unknown	2	66.7%	77.1%	\$998	75.2%	84.4%	N/A
TOTAL	3	100.0%	100.0%	\$1,327	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	6	6.6%	7.1%	\$382	2.9%	3.6%	20.2%
Moderate	14	15.4%	17.7%	\$1,237	9.3%	12.7%	18.5%
Middle	19	20.9%	20.2%	\$2,526	19.0%	18.8%	23.3%
Upper	40	44.0%	33.0%	\$7,132	53.6%	39.8%	38.0%
Unknown	12	13.2%	22.1%	\$2,033	15.3%	25.1%	0.0%
TOTAL	91	100.0%	100.0%	\$13,310	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.							

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	2	4.9%	9.0%	\$95	1.5%	4.6%	22.0%
Moderate	11	26.8%	23.4%	\$1,212	18.7%	18.5%	20.5%
Middle	8	19.5%	19.6%	\$1,543	23.9%	20.6%	20.5%
Upper	13	31.7%	24.9%	\$2,965	45.8%	33.9%	37.0%
Unknown	7	17.1%	23.0%	\$653	10.1%	22.4%	0.0%
TOTAL	41	100.0%	100.0%	\$6,468	100.0%	100.0%	100.0%

Refinance							
Low	2	7.7%	7.5%	\$161	3.9%	3.4%	22.0%
Moderate	7	26.9%	20.0%	\$465	11.1%	14.9%	20.5%
Middle	3	11.5%	26.7%	\$378	9.0%	25.7%	20.5%
Upper	10	38.5%	33.8%	\$1,806	43.2%	43.9%	37.0%
Unknown	4	15.4%	11.9%	\$1,367	32.7%	12.1%	0.0%
TOTAL	26	100.0%	100.0%	\$4,177	100.0%	100.0%	100.0%
Home Improvement							
Low	1	14.3%	9.3%	26	6.4%	4.8%	22.0%
Moderate	4	57.1%	14.8%	102	25.1%	11.2%	20.5%
Middle	0	0.0%	22.2%	0	0.0%	18.9%	20.5%
Upper	0	0.0%	40.7%	0	0.0%	44.5%	37.0%
Unknown	2	28.6%	13.0%	278	68.5%	20.7%	0.0%
TOTAL	7	100.0%	100.0%	406	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	14.3%	6.3%	\$8	2.5%	3.7%	22.0%
Moderate	1	14.3%	21.9%	\$50	15.5%	18.9%	20.5%
Middle	1	14.3%	18.8%	\$25	7.8%	19.1%	20.5%
Upper	3	42.9%	37.5%	\$139	43.2%	43.0%	37.0%
Unknown	1	14.3%	15.6%	\$100	31.1%	15.3%	0.0%
TOTAL	7	100.0%	100.0%	\$322	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	2.3%	\$0	0.0%	1.1%	22.0%
Moderate	0	0.0%	25.6%	\$0	0.0%	31.0%	20.5%
Middle	0	0.0%	37.2%	\$0	0.0%	36.5%	20.5%
Upper	1	100.0%	32.6%	\$140	100.0%	30.0%	37.0%
Unknown	0	0.0%	2.3%	\$0	0.0%	1.4%	0.0%
TOTAL	1	100.0%	100.0%	\$140	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	5.3%	\$0	0.0%	4.8%	22.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.5%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	37.0%
Unknown	0	0.0%	94.7%	\$0	0.0%	95.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	3.8%	\$0	0.0%	1.4%	N/A
Middle	0	0.0%	3.8%	\$0	0.0%	1.5%	N/A
Upper	0	0.0%	19.2%	\$0	0.0%	4.1%	N/A
Unknown	3	100.0%	73.1%	\$2,245	100.0%	93.0%	N/A
TOTAL	3	100.0%	100.0%	\$2,245	100.0%	100.0%	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	6	7.1%	8.3%	\$290	2.1%	4.0%	22.0%
Moderate	23	27.1%	21.6%	\$1,829	13.3%	16.4%	20.5%
Middle	12	14.1%	21.5%	\$1,946	14.1%	20.6%	20.5%
Upper	27	31.8%	28.1%	\$5,050	36.7%	34.4%	37.0%
Unknown	17	20.0%	20.5%	\$4,643	33.7%	24.5%	0.0%
TOTAL	85	100.0%	100.0%	\$13,758	100.0%	100.0%	100.0%

Source: 2022 FFIEC Census Data

2011–2015 U.S. Census Bureau: American Community Survey

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

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	7	18.4%	12.8%	\$530	9.4%	9.0%	11.1%
Middle	23	60.5%	71.8%	\$3,148	56.0%	73.0%	77.9%
Upper	8	21.1%	15.4%	\$1,946	34.6%	18.0%	11.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	38	100.0%	100.0%	\$5,624	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	8	20.0%	11.2%	\$900	16.1%	8.6%	11.1%
Middle	28	70.0%	72.8%	\$3,888	69.7%	73.6%	77.9%
Upper	4	10.0%	16.0%	\$789	14.1%	17.8%	11.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	40	100.0%	100.0%	\$5,577	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	7.0%	\$0	0.0%	6.8%	11.1%
Middle	3	100.0%	82.5%	\$165	100.0%	80.7%	77.9%
Upper	0	0.0%	10.5%	\$0	0.0%	12.4%	11.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$165	100.0%	100.0%	100.0%

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	11.1%
Middle	4	80.0%	79.2%	\$310	91.2%	73.8%	77.9%
Upper	1	20.0%	20.8%	\$30	8.8%	26.2%	11.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$340	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	5.0%	\$0	0.0%	1.6%	11.1%
Middle	1	50.0%	75.0%	\$55	19.9%	61.5%	77.9%
Upper	1	50.0%	20.0%	\$222	80.1%	36.9%	11.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$277	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	3.7%	\$0	0.0%	1.9%	11.1%
Middle	0	0.0%	81.5%	\$0	0.0%	78.3%	77.9%
Upper	0	0.0%	14.8%	\$0	0.0%	19.8%	11.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	66.7%	28.6%	\$998	75.2%	24.3%	16.3%
Middle	0	0.0%	40.0%	\$0	0.0%	39.3%	46.9%
Upper	1	33.3%	31.4%	\$329	24.8%	36.4%	36.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$1,327	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	17	18.7%	12.0%	\$2,428	18.2%	9.5%	11.1%
Middle	59	64.8%	72.2%	\$7,566	56.8%	71.6%	77.9%
Upper	15	16.5%	15.8%	\$3,316	24.9%	18.9%	11.1%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	91	100.0%	100.0%	\$13,310	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.							

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	15	36.6%	19.5%	\$1,370	21.2%	13.9%	14.9%
Middle	26	63.4%	76.4%	\$5,098	78.8%	81.2%	81.2%
Upper	0	0.0%	4.1%	\$0	0.0%	4.9%	3.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	41	100.0%	100.0%	\$6,468	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	7.7%	12.9%	\$155	3.7%	9.7%	14.9%
Middle	24	92.3%	80.4%	\$4,022	96.3%	80.9%	81.2%
Upper	0	0.0%	6.7%	\$0	0.0%	9.4%	3.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	26	100.0%	100.0%	\$4,177	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	42.9%	14.8%	\$63	15.5%	11.0%	14.9%
Middle	4	57.1%	76.9%	\$343	84.5%	83.3%	81.2%
Upper	0	0.0%	8.3%	\$0	0.0%	5.7%	3.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$406	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	12.5%	\$0	0.0%	12.0%	14.9%
Middle	7	100.0%	81.3%	\$322	100.0%	79.1%	81.2%
Upper	0	0.0%	6.3%	\$0	0.0%	8.9%	3.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$322	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	7.0%	\$0	0.0%	3.4%	14.9%
Middle	1	100.0%	83.7%	\$140	100.0%	86.0%	81.2%
Upper	0	0.0%	9.3%	\$0	0.0%	10.6%	3.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$140	100.0%	100.0%	100.0%

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.8%	\$0	0.0%	13.6%	14.9%
Middle	0	0.0%	78.9%	\$0	0.0%	86.3%	81.2%
Upper	0	0.0%	5.3%	\$0	0.0%	0.1%	3.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	66.7%	50.0%	\$2,020	90.0%	51.4%	35.2%
Middle	1	33.3%	50.0%	\$225	10.0%	48.6%	63.3%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	1.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$2,245	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	22	25.9%	17.6%	\$3,608	26.2%	15.1%	14.9%
Middle	63	74.1%	77.3%	\$10,150	73.8%	79.2%	81.2%
Upper	0	0.0%	5.1%	\$0	0.0%	5.7%	3.9%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	85	100.0%	100.0%	\$13,758	100.0%	100.0%	100.0%
<i>Source: 2022 FFIEC Census Data</i> <i>2011–2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2021						
			Count			Dollars		Total Businesses	
			Bank		Aggregate	Bank			Aggregate
			#	%	%	\$ (000s)	\$ %		\$ %
Business Revenue	\$1 Million or Less		39	43.8%	52.6%	\$2,067	25.1%	30.5%	88.5%
	Over \$1 Million/ Unknown		50	56.2%	47.4%	\$6,181	74.9%	69.5%	11.5%
	TOTAL		89	100.0%	100.0%	\$8,248	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less		71	79.8%	88.4%	\$2,575	31.2%	27.5%	
	\$100,001–\$250,000		9	10.1%	6.3%	\$1,519	18.4%	18.4%	
	\$250,001–\$1 Million		9	10.1%	5.3%	\$4,154	50.4%	54.1%	
	Over \$1 Million		0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL		89	100.0%	100.0%	\$8,248	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	37	94.9%		\$1,375	66.5%		
		\$100,001–\$250,000	1	2.6%		\$192	9.3%		
		\$250,001–\$1 Million	1	2.6%		\$500	24.2%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	39	100.0%		\$2,067	100.0%		

Distribution of 2022 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2022						
			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less		37	71.2%	48.9%	\$3,690	39.0%	30.7%	88.5%
	Over \$1 Million/ Unknown		15	28.8%	51.1%	\$5,775	61.0%	69.3%	11.5%
	TOTAL		52	100.0%	100.0%	\$9,465	100.0%	100.0%	100.0%
Loan Size		\$100,000 or Less	31	59.6%	89.8%	\$1,411	14.9%	30.3%	
		\$100,001–\$250,000	12	23.1%	5.7%	\$2,232	23.6%	19.7%	
		\$250,001–\$1 Million	9	17.3%	4.6%	\$5,822	61.5%	50.1%	
		Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
		TOTAL	52	100.0%	100.0%	\$9,465	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	26	70.3%		\$966	26.2%		
		\$100,001–\$250,000	9	24.3%		\$1,702	46.1%		
		\$250,001–\$1 Million	2	5.4%		\$1,022	27.7%		
		Over \$1 Million	0	0.0%		\$0	0.0%		
		TOTAL	37	100.0%		\$3,690	100.0%		

Distribution of 2021 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	32	36.0%	18.7%	\$2,022	24.5%	29.4%	20.1%
Middle	46	51.7%	69.0%	\$4,909	59.5%	63.7%	68.2%
Upper	11	12.4%	11.8%	\$1,317	16.0%	6.8%	11.6%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.0%
TOTAL	89	100.0%	100.0%	\$8,248	100.0%	100.0%	100.0%
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	22	42.3%	22.0%	\$3,423	36.2%	32.5%	27.0%
Middle	29	55.8%	73.5%	\$5,942	62.8%	66.1%	69.9%
Upper	1	1.9%	3.6%	\$100	1.1%	1.2%	3.1%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.2%	0.0%
TOTAL	52	100.0%	100.0%	\$9,465	100.0%	100.0%	100.0%
Source: 2022 FFIEC Census Data 2022 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 – 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.

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan 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 on 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 contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) 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; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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 under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., 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 refinancing of home improvement and home purchase loans.

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., 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.

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An 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. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an 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 statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

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.

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

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

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

Small businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either 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): That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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