



## **PUBLIC DISCLOSURE**

September 08, 2025

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

Bank of Eufaula  
RSSD# 343051

102 North Main Street  
Eufaula, Oklahoma 74432

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

**NOTE:**

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

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

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

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

## **SCOPE OF EXAMINATION**

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2022, 2023, and 2024 for reported Home Mortgage Disclosure Act (HMDA) data and 2021, 2022, and 2023 for reported CRA small business data) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's single AA. Examiners reviewed the following data:

- The bank's 16-quarter average NLTD ratio,
- A universe of 74 small business loans from a universe of 117 outstanding loans originated between August 24, 2021, and December 31, 2024.
- A universe of 78 home mortgage loans from a universe of 128 outstanding loans originated between August 24, 2021, and December 31, 2024.

For this evaluation, greater weight was placed on the bank's home mortgage lending in deriving the overall conclusions based on the bank's strategic focus and portfolio composition. While conclusions with respect to small business and home mortgage lending performance were evaluated aggregately for 2022 through 2024, data is represented year-by-year in the lending tables with 2023 and 2024 in the body of the report and 2022 in Appendix C. The lending tables for 2021 data are also located in Appendix C and performance in 2021 was reviewed for consistency with performance in 2022 through 2024.

## DESCRIPTION OF INSTITUTION

Bank of Eufaula is a community bank headquartered in Eufaula, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of SNB Bancshares, Inc.
- The bank has total assets of \$96.0 million as of March 31, 2025.
- The bank operates its main office and one drive-through facility, both located in Eufaula, Oklahoma.
- The bank also operates two automated teller machines (ATMs); a deposit taking ATM at the drive-through location and a cash-only ATM inside a grocery store located in Eufaula, Oklahoma.
- As shown in the table below, the bank's primary business focus is home mortgage and commercial lending.

**Table 1**

Composition of Loan Portfolio as of March 31, 2025		
Loan Type	\$(000)	%
Construction and Land Development	1,643	6.6
Farmland	1,569	6.3
1-4 Family Residential Real Estate	12,568	50.2
Multifamily Residential Real Estate	502	2.0
Non-Farm Non-Residential Real Estate	3,229	12.9
Agricultural	530	2.1
Commercial and Industrial	1,645	6.6
Consumer	3,177	12.7
Other	151	0.6
<b>Gross Loans</b>	<b>25,014</b>	<b>100.0</b>

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

The bank was rated Satisfactory under the CRA at its August 23, 2021, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

## DESCRIPTION OF ASSESSMENT AREA

The bank's Eastern Oklahoma AA consists of McIntosh, in its entirety, and portions of Pittsburg, Muskogee, and Haskell Counties (see Appendix A for an AA map and Appendix B for additional demographic data).

- No changes to the delineation of the AA occurred since the previous evaluation.
- The AA consists of three moderate- and eleven middle-income census tracts.

- The census tract income designations have changed since the previous examination due to the updated 2016-2020 American Community Survey (ACS) data. At the previous evaluation, the bank’s AA contained three moderate- and seven middle-income census tracts.
- According to the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank maintains a 2.8 percent deposit share and ranks 11<sup>th</sup> out of 15 FDIC-insured depository institutions operating within the AA.
- One previously conducted interview with a member of the communities within the bank’s AA was referenced as part of the CRA evaluation to better understand the credit needs of the communities, the responsiveness of the area banks in meeting those credit needs, and the local economic conditions within the AA. The community member represented a local economic development organization.

**Table 2**

<b>Population Change</b>			
<b>Assessment Area: Eastern Oklahoma</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percent Change</b>
Eastern Oklahoma	148,315	140,614	(5.2)
Haskell County, OK	12,850	11,561	(10.0)
McIntosh County, OK	20,280	18,941	(6.6)
Muskogee County, OK	70,224	66,339	(5.5)
Pittsburg County, OK	44,961	43,773	(2.6)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8

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

*All data presented is at the county level and some values may be different than expected for this AA, which includes a partial county.*

- The four-county area experienced a consistent decrease in population from the previous evaluation. However, due to the bank only taking portions of Pittsburgh, Haskell, and Muskogee Counties as part of its AA, the actual population of the bank’s designated AA was 34,720 in 2020.
- A community member stated that the populations of the areas have been declining over the past five years, due to populations moving to larger cities for employment in urban areas such as Tulsa or Oklahoma City.

**Table 3**

<b>Median Family Income Change</b>			
<b>Assessment Area: Eastern Oklahoma</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percent Change</b>
Eastern Oklahoma	54,664	55,612	1.7
Haskell County, OK	50,307	57,224	13.8
McIntosh County, OK	50,651	49,827	(1.6)
Muskogee County, OK	54,281	55,555	2.3
Pittsburg County, OK	58,639	59,763	1.9
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5

*Source: 2011 - 2015 U.S. Census Bureau: American Community Survey  
2016 - 2020 U.S. Census Bureau: American Community Survey*

*Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.  
All data presented is at the county level and some values may be different than expected for this AA, which includes a partial county.*

- Median family income in the AA has remained stable overall and aligned with the nonmetropolitan (nonMSA) portion of Oklahoma.
- McIntosh County median family income had a nominal decrease of 1.6 percent. During the review period 2021-2024, McIntosh County’s Median Family Income was consistently below the nonMSA and the HUD metropolitan area median family income.

**Table 4**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Eastern Oklahoma</b>						
<b>Area</b>	<b>Cost Burden – Renters</b>			<b>Cost Burden – Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Eastern Oklahoma	67.0	30.8	39.1	45.8	24.0	15.2
Haskell County, OK	59.8	18.9	34.9	39.7	23.8	14.9
McIntosh County, OK	60.6	42.9	37.0	40.1	21.4	15.9
Muskogee County, OK	70.7	29.2	40.0	49.4	26.5	16.7
Pittsburg County, OK	64.9	33.9	39.1	47.0	21.3	13.0
NonMSA Oklahoma	66.5	30.6	35.0	48.2	22.2	14.9
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4

*Cost Burden is housing cost that equals 30 percent or more of household income.*

*Source: U.S. Department of Housing and Urban Development (HUD), 2017 - 2021 Comprehensive Housing Affordability Strategy*

*All data presented is at the county level and some values may be different than expected for this AA, which includes a partial county.*

- According to the 2016-2020 ACS, the median housing value within the AA, at \$113,460, is higher than the median housing value for non-MSA areas of Oklahoma, at \$110,370. This represents 29.1 percent increase from the 2011-2015 ACS median housing value of \$87,868.

**Table 5**

<b>Unemployment Rates</b>					
<b>Assessment Area: Eastern Oklahoma</b>					
<b>Area</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>
Eastern Oklahoma	7.2	5.2	4.0	4.3	4.6
Haskell County, OK	7.1	4.7	3.7	3.9	4.6
McIntosh County, OK	8.6	6.2	4.9	5.3	5.4
Muskogee County, OK	6.8	4.9	3.7	4.2	4.5
Pittsburg County, OK	7.3	5.2	4.1	4.2	4.5
NonMSA Oklahoma	6.2	4.1	3.3	3.4	3.5
Oklahoma	6.3	4.0	3.0	3.2	3.3

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*  
*All data presented is at the county level and some values may be different than expected for this AA, which includes a partial county.*

- The unemployment rate in the four-county area had a moderate decrease since 2020; and overall trended higher than the nonMSA areas and statewide figure year-over-year.
- The community member noted that the AA experienced an economic downturn following the coronavirus 2019 pandemic including elevated unemployment rates and small business closures.
- The AA’s primary labor and economic markets are driven by retail trade, healthcare and social services, and accommodation and food services.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

The bank’s overall lending test performance is Satisfactory. The conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank’s AA, and a reasonable borrower distribution. For the geographic and borrower distribution analyses, loan data was combined and evaluated aggregately within the AA for 2022, 2023, and 2024, and compared to 2024 demographic data, as there were no significant changes during the multi-year period. Loan data for 2021 was evaluated separately in comparison to 2021 demographic data and reviewed for consistency with performance in 2022 through 2024.

**Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size and location.

The bank's NLTD ratio is reasonable. The bank's 16-quarter average NLTD ratio, at 30.8 percent, is within the range of other similarly situated banks whose NLTD ratios ranged from 21.5 percent to 87.6 percent.

**Table 6**

Comparative NLTD Ratios June 30,2021 – March 31, 2025			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			16 Quarter Average
Bank of Eufaula	Eufaula, OK	95,900	30.8
<b>Similarly Situated Institutions</b>			
Latimer State Bank	Wilburton, OK	67,463	21.5
First National Bank	Heavener, OK	103,812	80.4
Spiro State Bank	Spiro, OK	87,387	22.7
American Exchange Bank	Henryetta, OK	96,004	87.6

**Assessment Area Concentration**

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

**Table 7**

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Mortgage Loans	65	83.3	8,792	86.3	13	16.7	1,394	13.7
Small Business Loans	64	86.5	6,893	87.8	10	13.5	961	12.2
<b>Total Loans</b>	<b>129</b>	<b>84.9</b>	<b>15,685</b>	<b>86.9</b>	<b>23</b>	<b>15.1</b>	<b>2,355</b>	<b>13.1</b>

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

**Geographic Distribution of Loans**

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank's overall geographic distribution of loans reflects poor distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. The bank's lending performance in moderate-income census tracts is below the demographic figure, which represents the percentage of total owner-occupied units within each respective census tract designation, while lending in middle-income census tracts is comparable to the

demographic figure. A review of three year-average HMDA aggregate data for 2022, 2023, and 2024, at 17.2 percent by number in moderate-income census tracts and 15.0 percent by dollar, as reported by originating financial institutions in the AA, was reviewed to ascertain local demand for credit. While not a direct comparison to the bank’s performance, as the bank is not a HMDA reporter, the aggregate loan data shows a demand for credit that aligns with the demographic figure.

A review of the dispersion of loans among the various census tracts throughout the AA revealed a conspicuous gap or lapse and aligns with the poor conclusion.

**Table 8**

Distribution of 2023 and 2024 Residential Lending By Income Level of Geography									
Assessment Area: Eastern Oklahoma									
Geographic Income Level	Bank Loans By Year								Owner Occupied Units %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	2	9.5	110	4.7	1	9.1	200	9.8	17.3
Middle	19	90.5	2,252	95.3	10	90.9	1,832	90.2	82.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>2,362</b>	<b>100.0</b>	<b>11</b>	<b>100.0</b>	<b>2,032</b>	<b>100.0</b>	<b>100.0</b>

Source: 2024 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

**Small Business Lending**

The geographic distribution of small business lending is poor. The bank’s lending performance in moderate-income census tracts is below the demographic figure, which represents the percentage of total businesses operating within each respective census tract designation. Performance in middle-income census tracts is comparable to the demographic figure. A review of three year-average CRA aggregate data for 2021, 2022, and 2023, as reported by originating financial institutions in the AA, at 26.5 percent by number in moderate-income census tracts and 30.9 percent by dollar, was reviewed to ascertain local demand for credit. While not a direct comparison to the bank’s performance, as the bank is not a CRA reporter, the aggregate loan data shows that demand for credit aligns with the demographic figure.

A review of the dispersion of loans among the various census tracts throughout the AA revealed a conspicuous gap or lapse that aligns with the poor conclusion.

**Table 9**

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography									
Assessment Area: Eastern Oklahoma									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	2	10.5	83	3.4	1	7.1	154	9.4	28.5
Middle	17	89.5	2,333	96.5	13	92.9	1,485	90.6	71.5
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
<b>Total</b>	<b>19</b>	<b>100.0</b>	<b>2,417</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>1,639</b>	<b>100.0</b>	<b>100.0</b>

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

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

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

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank’s aggregated lending performance to low- and moderate-income borrowers, at 14.0 percent and 29.8 percent, respectively, was below the demographic figure for low-income borrowers and above the demographic figure for moderate-income borrowers. Additionally, a review of three-year average HMDA aggregate data for 2022, 2023, and 2024, as reported by originating financial institutions in the AA, was reviewed to ascertain local demand for credit. While not a direct comparison to the bank’s performance, as the bank is not a HMDA reporter, the aggregate data, at 4.3 percent by number and 2.3 percent by dollar, indicates demand that is significantly lower than depicted by the 23.9 percent demographic figure of home mortgage loans made to low-income borrowers.

**Table 10**

<b>Distribution of 2023 and 2024 Residential Lending By Borrower Income Level</b>									
<b>Assessment Area: Eastern Oklahoma</b>									
<b>Borrower Income Level</b>	<b>Bank Loans By Year</b>								<b>Families by Family Income %</b>
	<b>2023</b>				<b>2024</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	5	23.8	230	9.7	0	0.0	0	0.0	23.9
<b>Moderate</b>	5	23.8	475	20.1	4	36.4	292	14.4	18.7
<b>Middle</b>	4	19.0	359	15.2	2	18.2	618	30.4	23.3
<b>Upper</b>	6	28.6	1,278	54.1	5	45.5	1,123	55.3	34.1
<b>Unknown</b>	1	4.8	21	0.9	0	0.0	0	0.0	0.0
<b>Total</b>	21	100.0	2,362	100.0	11	100.0	2,032	100.0	100.0

*Source: 2024 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey*

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

**Small Business Lending**

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with revenues of \$1 million (MM) or less was below the demographic figure which represents the percentage of area businesses with revenues of \$1MM or less. The three-year average CRA aggregate data for 2021, 2022, and 2023, as reported by originating financial institutions in the AA, was reviewed to ascertain local demand for credit. According to the data, 54.6 percent of small business loans by number and 43.1 percent by dollar were made to business with revenues of \$1 MM or less. While not a direct comparison to the bank’s performance, as the bank is not a CRA reporter, the aggregate loan data shows the demand for credit from small businesses is lower than depicted by the demographic figure. Additionally, 89.3 percent of loans originated by the bank were to small businesses in the amounts of \$250,000 or less, which are amounts typically associated with the credit demands of small businesses and further demonstrates the bank’s willingness to meet AA credit demands.

**Table 11**

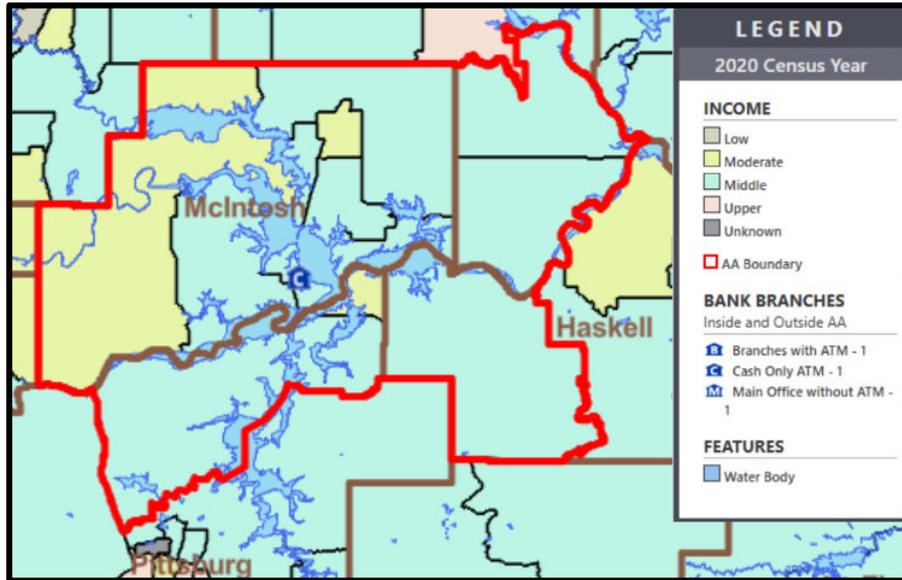
<b>Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses</b>									
<b>Assessment Area: Eastern Oklahoma</b>									
	<b>Bank Loans By Year</b>								<b>Total Businesses %</b>
	<b>2023</b>				<b>2024</b>				
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	9	47.4	2,217	91.7	10	71.4	1,017	62.1	89.0
<b>Over \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	6.9
<b>Revenue Unknown</b>	10	52.6	199	8.2	4	28.6	623	38.0	4.2
<b>Total</b>	19	100.0	2,417	100.0	14	100.0	1,639	100.0	100.0
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	14	73.7	294	12.2	9	64.3	356	21.7	
<b>\$100,001 - \$250,000</b>	3	15.8	583	24.1	3	21.4	484	29.5	
<b>\$250,001 - \$1 Million</b>	2	10.5	1,539	63.7	2	14.3	800	48.8	
<b>Total</b>	19	100.0	2,417	100.0	14	100.0	1,639	100.0	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	4	44.4	95	4.3	7	70.0	273	26.8	
<b>\$100,001 - \$250,000</b>	3	33.3	583	26.3	2	20.0	294	28.9	
<b>\$250,001 - \$1 Million</b>	2	22.2	1,539	69.4	1	10.0	450	44.2	
<b>Total</b>	9	100.0	2,217	100.0	10	100.0	1,017	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun &amp; Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

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

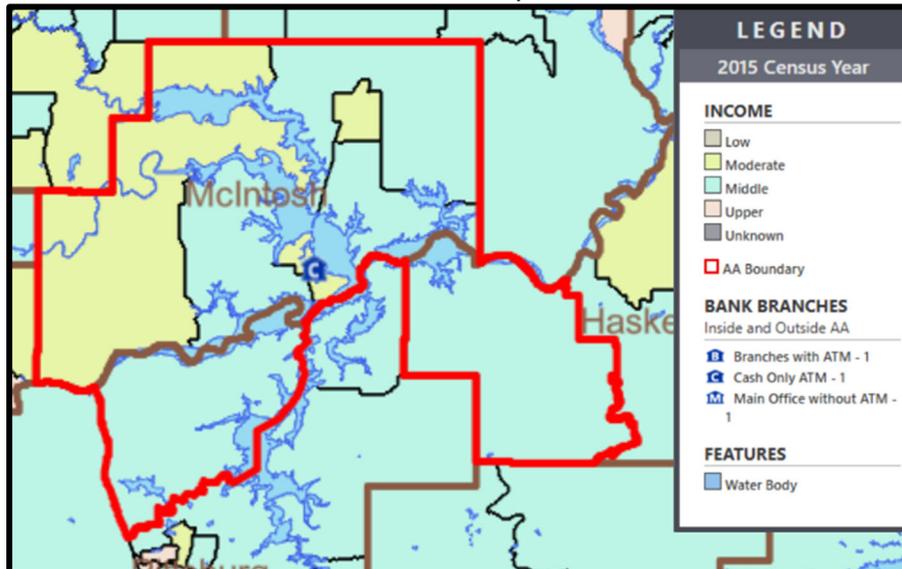
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1  
2022-2024



Map A-2  
2021 Map



**APPENDIX B – DEMOGRAPHIC INFORMATION**

**Table B-1**

2024 Eastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,514	23.9
Moderate	3	21.4	2,014	19.2	326	16.2	1,962	18.7
Middle	11	78.6	8,485	80.8	1,204	14.2	2,446	23.3
Upper	0	0.0	0	0.0	0	0.0	3,577	34.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>10,499</b>	<b>100.0</b>	<b>1,530</b>	<b>14.6</b>	<b>10,499</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,501	2,119	17.3	47.1	785	17.4	1,597	35.5
Middle	19,663	10,142	82.7	51.6	2,284	11.6	7,237	36.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>24,164</b>	<b>12,261</b>	<b>100.0</b>	<b>50.7</b>	<b>3,069</b>	<b>12.7</b>	<b>8,834</b>	<b>36.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	245	28.5	218	28.5	19	32.2	8	22.2
Middle	615	71.5	547	71.5	40	67.8	28	77.8
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>860</b>	<b>100.0</b>	<b>765</b>	<b>100.0</b>	<b>59</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.0</b>		<b>6.9</b>		<b>4.2</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	25.6	11	25.6	0	0.0	0	0.0
Middle	32	74.4	32	74.4	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>43</b>	<b>100.0</b>	<b>43</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table B-2**

2023 Eastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,514	23.9
Moderate	3	21.4	2,014	19.2	326	16.2	1,962	18.7
Middle	11	78.6	8,485	80.8	1,204	14.2	2,446	23.3
Upper	0	0.0	0	0.0	0	0.0	3,577	34.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>10,499</b>	<b>100.0</b>	<b>1,530</b>	<b>14.6</b>	<b>10,499</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,501	2,119	17.3	47.1	785	17.4	1,597	35.5
Middle	19,663	10,142	82.7	51.6	2,284	11.6	7,237	36.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>24,164</b>	<b>12,261</b>	<b>100.0</b>	<b>50.7</b>	<b>3,069</b>	<b>12.7</b>	<b>8,834</b>	<b>36.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	263	27.3	234	27.1	20	30.3	9	24.3
Middle	702	72.7	628	72.9	46	69.7	28	75.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>965</b>	<b>100.0</b>	<b>862</b>	<b>100.0</b>	<b>66</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.3</b>		<b>6.8</b>		<b>3.8</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	12	21.8	12	22.2	0	0.0	0	0.0
Middle	43	78.2	42	77.8	0	0.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>55</b>	<b>100.0</b>	<b>54</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.2</b>		<b>0.0</b>		<b>1.8</b>
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table B-3**

2022 Eastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,514	23.9
Moderate	3	21.4	2,014	19.2	326	16.2	1,962	18.7
Middle	11	78.6	8,485	80.8	1,204	14.2	2,446	23.3
Upper	0	0.0	0	0.0	0	0.0	3,577	34.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>10,499</b>	<b>100.0</b>	<b>1,530</b>	<b>14.6</b>	<b>10,499</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,501	2,119	17.3	47.1	785	17.4	1,597	35.5
Middle	19,663	10,142	82.7	51.6	2,284	11.6	7,237	36.8
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>24,164</b>	<b>12,261</b>	<b>100.0</b>	<b>50.7</b>	<b>3,069</b>	<b>12.7</b>	<b>8,834</b>	<b>36.6</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	269	26.7	239	26.6	21	30.9	9	23.1
Middle	738	73.3	661	73.4	47	69.1	30	76.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,007</b>	<b>100.0</b>	<b>900</b>	<b>100.0</b>	<b>68</b>	<b>100.0</b>	<b>39</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.4</b>		<b>6.8</b>		<b>3.9</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	22.8	13	23.2	0	0.0	0	0.0
Middle	44	77.2	43	76.8	0	0.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>57</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.2</b>		<b>0.0</b>		<b>1.8</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

**Table B-4**

2021 Eastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,896	23.6
Moderate	3	37.5	2,524	31.4	511	20.2	1,439	17.9
Middle	5	62.5	5,506	68.6	653	11.9	1,816	22.6
Upper	0	0.0	0	0.0	0	0.0	2,879	35.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>8</b>	<b>100.0</b>	<b>8,030</b>	<b>100.0</b>	<b>1,164</b>	<b>14.5</b>	<b>8,030</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	4,972	2,509	27.0	50.5	1,211	24.4	1,252	25.2
Middle	12,887	6,800	73.0	52.8	1,173	9.1	4,914	38.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>17,859</b>	<b>9,309</b>	<b>100.0</b>	<b>52.1</b>	<b>2,384</b>	<b>13.3</b>	<b>6,166</b>	<b>34.5</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	468	59.9	419	59.9	33	62.3	16	57.1
Middle	313	40.1	281	40.1	20	37.7	12	42.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>781</b>	<b>100.0</b>	<b>700</b>	<b>100.0</b>	<b>53</b>	<b>100.0</b>	<b>28</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.6</b>		<b>6.8</b>		<b>3.6</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	17	44.7	17	44.7	0	0.0	0	0.0
Middle	21	55.3	21	55.3	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>38</b>	<b>100.0</b>	<b>38</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

**APPENDIX C – ADDITIONAL FULL-SCOPE LENDING TABLES**

**Table C-1**

<b>Distribution of 2022 Residential Lending By Income Level of Geography</b>					
<b>Assessment Area: Eastern Oklahoma</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Owner Occupied Units %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	3	12.0	298	10.2	17.3
<b>Middle</b>	22	88.0	2,637	89.8	82.7
<b>Upper</b>	0	0.0	0	0.0	0.0
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	25	100.0	2,935	100.0	100.0

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

**Table C-2**

<b>Distribution of 2021 Residential Lending By Income Level of Geography</b>					
<b>Assessment Area: Eastern Oklahoma</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Owner Occupied Units %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	3	37.5	647	44.3	27.0
<b>Middle</b>	5	62.5	815	55.7	73.0
<b>Upper</b>	0	0.0	0	0.0	0.0
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	8	100.0	1,462	100.0	100.0

Source: 2021 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey

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

**Table C-3**

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Eastern Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	4	17.4	499	28.7	26.7
Middle	19	82.6	1,237	71.3	73.3
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	<b>23</b>	<b>100.0</b>	<b>1,736</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 FFIEC Census Data  
2022 Dun & Bradstreet Data  
2016-2020 U.S. Census Bureau: American Community Survey

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

**Table C-4**

Distribution of 2021 Small Business Lending By Income Level of Geography							
Assessment Area: Eastern Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	100.0	38.7	1,102	100.0	44.5	59.9
Middle	0	0.0	59.9	0	0.0	55.0	40.1
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.5	0	0.0	0.5	
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>1,102</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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.

**Table C-5**

Distribution of 2022 Residential Lending By Borrower Income Level					
Assessment Area: Eastern Oklahoma					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	%	
<b>Low</b>	3	12.0	235	8.0	23.9
<b>Moderate</b>	8	32.0	717	24.4	18.7
<b>Middle</b>	3	12.0	425	14.5	23.3
<b>Upper</b>	6	24.0	1,172	39.9	34.1
<b>Unknown</b>	5	20.0	387	13.2	0.0
<b>Total</b>	25	100.0	2,935	100.0	100.0

Source: 2022 FFIEC Census Data  
2016-2020 U.S. Census Bureau: American Community Survey  
Note: Percentages may not total 100.0 percent due to rounding.

**Table C-6**

Distribution of 2021 Residential Lending By Borrower Income Level					
Assessment Area: Eastern Oklahoma					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	%	
<b>Low</b>	0	0.0	0	0.0	23.6
<b>Moderate</b>	2	25.0	330	22.6	17.9
<b>Middle</b>	3	37.5	208	14.2	22.6
<b>Upper</b>	3	37.5	925	63.3	35.9
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	8	100.0	1,462	100.0	100.0

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

**Table C-7**

<b>Distribution of 2022 Small Business Lending By Revenue Size of Businesses</b>					
<b>Assessment Area: Eastern Oklahoma</b>					
	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	11	47.8	1,366	78.7	89.4
<b>Over \$1 Million</b>	0	0.0	0	0.0	6.8
<b>Revenue Unknown</b>	12	52.2	369	21.3	3.9
<b>Total</b>	23	100.0	1,736	100.0	100.0
<b>By Loan Size</b>					
<b>\$100,000 or Less</b>	18	78.3	483	27.8	
<b>\$100,001 - \$250,000</b>	3	13.0	467	26.9	
<b>\$250,001 - \$1 Million</b>	2	8.7	785	45.2	
<b>Total</b>	23	100.0	1,736	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
<b>\$100,000 or Less</b>	6	54.5	114	8.3	
<b>\$100,001 - \$250,000</b>	3	27.3	467	34.2	
<b>\$250,001 - \$1 Million</b>	2	18.2	785	57.5	
<b>Total</b>	11	100.0	1,366	100.0	
<i>Source: 2022 FFIEC Census Data</i>					
<i>2022 Dun &amp; Bradstreet Data</i>					
<i>2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

**Table C-8**

Distribution of 2021 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Eastern Oklahoma							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
<b>By Revenue</b>							
<b>\$1 Million or Less</b>	5	62.5	40.9	900	81.7	35.3	89.6
<b>Over \$1 Million</b>	0	0.0		0	0.0		6.8
<b>Revenue Unknown</b>	3	37.5		201	18.2		3.6
<b>Total</b>	8	100.0		1,102	100.0		100.0
<b>By Loan Size</b>							
<b>\$100,000 or Less</b>	4	50.0	94.3	181	16.4	48.7	
<b>\$100,001 - \$250,000</b>	2	25.0	3.7	350	31.8	18.6	
<b>\$250,001 - \$1 Million</b>	2	25.0	2.0	571	51.8	32.6	
<b>Total</b>	8	100.0	100.0	1,102	100.0	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>							
<b>\$100,000 or Less</b>	2	40.0		129	14.3		
<b>\$100,001 - \$250,000</b>	1	20.0		200	22.2		
<b>\$250,001 - \$1 Million</b>	2	40.0		571	63.4		
<b>Total</b>	5	100.0		900	100.0		
<i>Source: 2021 FFIEC Census Data            2021 Dun &amp; Bradstreet Data            2011-2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

## **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.

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

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

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Rated area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-income:** Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.