PUBLIC DISCLOSURE

November 17, 2025

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

First Pryority Bank
RSSD# 524953

310 East Graham Avenue
Pryor, Oklahoma 74361

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

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

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs.

Performance was assessed within the bank's two AAs. The Tulsa County Metropolitan AA was assessed using a full-scope review. The Mayes County AA was assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 13 quarter average NLTD ratio;
- The universe of 184 home mortgage loans reported on the bank's 2023 and 2024 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers;
- A statistical sample of 98 small business loans from a universe of 188 outstanding loans originated between January 1, 2024, and December 31, 2024; and
- CD loans, qualified investments, and CD services from August 8, 2022, through June 30, 2025.

In addition, aggregate lending data for 2023 and 2024 was referenced for additional perspective to gauge home mortgage demand within the bank's AAs for the bank's HMDA lending performance. For evaluation of small business lending, available CRA aggregate data for the most recent three years (2021, 2022, and 2023) was averaged and referenced for additional performance context. Overall, additional emphasis was placed on the bank's performance in comparison to available aggregate lending data rather than comparisons to relative demographic figures, particularly for the bank's HMDA lending, as aggregate lending data is considered representative of credit demand within a defined geographic area.

For lending test conclusions, greater weight was placed on the bank's small business loan product and its lending performance in the Tulsa County Metropolitan AA based on the bank's business strategy, focus, and overall loan portfolio composition. Furthermore, greater consideration was given to the volume of loan originations rather than the dollar amount, as it is considered representative of the number of entities served.

DESCRIPTION OF INSTITUTION

First Pryority Bank is a community bank headquartered in Pryor, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of First Pryor Bancorp, Inc. (company), located in Pryor, Oklahoma.
- The company also owns Locust Grove Banshares, Inc, located in Pryor, Oklahoma, which also owns the bank's affiliate Lakeside Bank of Salina in Salina, Oklahoma.
- The bank has total assets of $498.5 million as of June 30, 2025.
- In addition to its main office in Pryor, the bank operates two full-service branches with full-service automated teller machines (ATMs) in Tulsa, Oklahoma, and a loan production office in Norman, Oklahoma.
- As shown in the table below, the bank's primary business focus is commercial and residential real estate lending.

Table 1

Composition of Loan Portfolio as of June 30, 2025		
Loan Type	**$(000)**	**%**
Construction and Land Development	61,217	15.1
Farmland	1,997	0.5
1-4 Family Residential Real Estate	85,936	21.2
Multifamily Residential Real Estate	24,851	6.1
Non-Farm Non-Residential Real Estate	81,917	20.2
Agricultural	932	0.2
Commercial and Industrial	98,519	24.3
Consumer	20,919	5.2
Other	29,077	7.2
Gross Loans	405,365	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its August 8, 2022 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA[1]

LENDING TEST

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

The bank's overall lending test performance is Satisfactory. This conclusion was based on a more than reasonable NLTD ratio, a majority of loans originated within the bank's AAs, an excellent distribution of loans throughout the bank's AAs, and a reasonable distribution of loans to individuals of different income levels and to businesses of different sizes. In determining the overall lending test rating, equal weight was given to each of the performance criteria.

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

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

present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, market conditions, and geographic proximity.

The bank's NLTD ratio is more than reasonable. The bank's 13-quarter average NLTD ratio at 88.9 percent exceeded the range of four similarly situated institutions with ratios ranging from 61.1 percent to 86.6 percent.

Table 2

Comparative NLTD Ratios June 30, 2022 – June 30, 2025			
Institution	Location	Asset Size $(000)	NLTD Ratio (%) 13 Quarter Average
First Pryority Bank	Pryor, Oklahoma	498,549	88.9
Similarly Situated Institutions			
First Bank of Owasso	Owasso, Oklahoma	592,811	84.2
Vast Bank	Tulsa, Oklahoma	582,136	77.0
AVB Bank	Broken Arrow, Oklahoma	531,230	86.6
FNB Community Bank	Midwest City, Oklahoma	474,129	61.1

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	$(000)	$%	#	#%	$(000)	$%
CV - Home Purchase - Conventional	124	76.5	23,311	70.1	38	23.5	9,936	29.9
HI - Home Improvement	7	70.0	587	55.1	3	30.0	479	44.9
MF - Multi-Family Housing	2	100.0	3,482	100.0	0	0.0	0	0.0
OC - Other Purpose Closed-End	1	100.0	18	100.0	0	0.0	0	0.0
RF - Refinancing	5	55.6	1,531	57.1	4	44.4	1,150	42.9
Total HMDA related	139	75.5	28,929	71.4	45	24.5	11,565	28.6
SB - Small Business	53	54.1	11,916	55.3	45	45.9	9,619	44.7
Total Loans	192	68.1	40,845	65.8	90	31.9	21,184	34.2
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects excellent distribution among the different census tracts and dispersion throughout the AAs. This conclusion is primarily derived from an excellent penetration of loans noted in the Tulsa Metropolitan AA. Performance in the bank's limited-scope Mayes County AA was below the bank's overall performance.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes. This conclusion is primarily derived from a reasonable penetration of loans noted in the Tulsa Metropolitan AA. Performance in the bank's limited scope Mayes County AA was below the bank's overall performance.

COMMUNITY DEVELOPMENT TEST

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

The bank's overall CD test performance is Satisfactory and demonstrates adequate responsiveness in the Tulsa County Metropolitan and Mayes County AAs. Additionally, based on the bank adequately meeting the CD needs of its AAs, consideration also was given to CD activities that took place outside of the bank's delineated AAs within the broader state or regional area.

Table 4

Community Development Activity - All										
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	#
Affordable Housing	-	-	-	-	-	-	-	-	-
Community Services	-	-	2	$890	-	-	2	$890	-
Economic Development	3	$776	-	-	-	-	-	-	-
Revitalization and Stabilization	-	-	-	-	-	-	-	-	-
Outside Activities	-	-	9	$6,938	-	-	9	$6,938	-
Totals	**3**	**$776**	**11**	**$7,828**	**0**	**$0**	**11**	**$7,828**	**0**

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 inconsistent with helping to meet community credit needs was identified. While substantive violations of Section 5(a) of the Federal Trade Commission Act involving deceptive credit practices were identified, these violations did not result in a change to the bank's CRA rating. Insufficient oversight and policies contributed to violations in two consumer products; however, these violations presented either limited consumer harm or were limited in volume. Management committed to correcting the violations.

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

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

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

- The delineation of the AA has not changed since the prior evaluation.
- The AA is comprised of 13 low-, 66 moderate-, 53 middle-, 75 upper-, and 1 unknown-income census tract(s). At the prior evaluation, the AA was comprised of 17 low-, 54 moderate-, 51 middle-, and 53 upper-income census tracts.
- The bank operates two full-service branch locations within the AA with one located in a low-income census tract and the other in an upper-income tract. Each branch has a full-service ATM onsite. The branch located in the low-income census tract opened in October 2025 and was not evaluated as part of this review.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank held a 1.0 percent share of deposits in the AA, which ranked 23rd out of 52 FDIC-insured depository institutions operating from 199 offices in Tulsa County.
- One previously conducted interview with a community member within the AA was referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on economic development.

Table 5

Population Change Assessment Area: Tulsa County Metropolitan			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Tulsa County Metropolitan	623,335	669,279	7.4
Tulsa, OK MSA	962,676	1,015,331	5.5
Oklahoma	3,849,733	3,959,353	2.8

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

- The AA experienced a greater increase in overall population from 2015 to 2020 compared to the Tulsa Metropolitan Statistical Area (MSA) and the state of Oklahoma.
- Tulsa County accounts for 65.9 percent of the Tulsa MSA population and 16.9 percent of the population of the state of Oklahoma.

Table 6

Median Family Income Change Assessment Area: Tulsa County Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Tulsa County Metropolitan	67,531	73,515	8.9
Tulsa, OK MSA	66,846	72,203	8.0
Oklahoma	63,401	67,511	6.5

Source: 2016-2020 U.S. Census Bureau: American Community Survey
2011 -2015 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- Median Family Income (MFI) for the AA in the year 2020 was similar to the Tulsa MSA and 8.9 percent higher than the state of Oklahoma figure.
- Growth in MFI from 2015 to 2020 in the AA was similar to that of the Tulsa MSA while greater than the state of Oklahoma figure.
- The AA has a smaller portion of families living below the poverty level at 10.9 percent, compared to the state of Oklahoma at 11.3 percent.

Table 7

Housing Cost Burden Assessment Area: Tulsa County Metropolitan						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Tulsa County Metropolitan	75.5	38.8	39.1	58.4	31.5	16.9
Tulsa, OK MSA	73.0	36.9	38.0	54.2	28.5	16.0
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development, 2017-2021 Comprehensive Housing Affordability Strategy

- Low-income renters and owners experience more housing cost burden compared to moderate-income renters and owners; and renters overall have experienced more housing cost burden than homeowners.
- The median housing value in the AA of $160,675 was above the Tulsa MSA figure of $155,020 and the state of Oklahoma figure of $142,400.

Table 8

Unemployment Rates Assessment Area: Tulsa County Metropolitan					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Tulsa County Metropolitan	6.7	4.2	3.1	3.2	3.3
Tulsa, OK MSA	6.5	4.1	3.1	3.2	3.3
Oklahoma	6.3	4.0	3.0	3.2	3.3
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- The 2024 unemployment figures in the AA, Tulsa MSA, and state of Oklahoma trended down from highs in 2020 and have remained relatively stable from 2022 through 2024.
- A community member noted that major industries in the area include oil and gas, aerospace, and manufacturing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA COUNTY METROPOLITAN AA

LENDING TEST

The bank's performance in the Tulsa County Metropolitan AA is reasonable. Overall, the bank's geographic distribution of loans among census tracts with different income levels is excellent, while the borrower distribution of loans among individuals of different income levels and businesses of different sizes is reasonable.

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2024 home mortgage loans among low-income census tracts was above aggregate lending data by number and dollar volume and the demographic figure, which represents the percentage of owner-occupied units in each census tract by income level. The distribution of home mortgage loans among moderate-income census tracts was comparable to aggregate lending data by number and dollar volume and the demographic figure.

The geographic distribution of home mortgage loans in 2023 reflected penetration levels that exceeded performance in 2024 and supported the overall rating based on higher lending volume in 2023. While the bank did not originate any home mortgage loans in LMI census tracts in the western and northern part of Tulsa County, this did not negatively impact the conclusion given the distance to the nearest branch location and the high level of competition.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of 2024 home purchase loans among low-income census tracts was above aggregate lending data by number and dollar volume and the demographic figure. The distribution of home purchase loans among moderate-income census tracts was comparable to aggregate lending data by number and dollar volume and the demographic figure.

The geographic distribution of home purchase loans in 2023 reflected penetration levels that exceeded performance in 2024 and supported the overall rating based on higher lending volume in 2023.

Table 9

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	5	7.2	2.4	530	4.7	1.3	5	9.6	2.7	472	4.0	1.3	3.6
Moderate	38	55.1	22.5	4,315	38.5	15.2	13	25.0	21.8	1,783	15.1	13.2	23.2
Middle	14	20.3	26.3	2,318	20.7	22.3	14	26.9	27.8	2,488	21.1	20.4	27.7
Upper	12	17.4	48.6	4,055	36.1	61.2	20	38.5	47.6	7,046	59.8	65.0	45.4
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	69	100.0	100.0	11,218	100.0	100.0	52	100.0	100.0	11,789	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.9	0	0.0	1.3	0	0.0	2.2	0	0.0	1.4	3.6
Moderate	0	0.0	22.2	0	0.0	15.6	2	50.0	22.1	495	43.5	15.2	23.2
Middle	0	0.0	30.9	0	0.0	26.5	0	0.0	27.7	0	0.0	24.6	27.7
Upper	1	100.0	45.1	394	100.0	56.6	2	50.0	47.9	642	56.5	58.7	45.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	394	100.0	100.0	4	100.0	100.0	1,137	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.9	0	0.0	1.6	0	0.0	2.2	0	0.0	2.1	3.6
Moderate	1	33.3	18.6	22	10.8	16.1	1	33.3	16.9	55	17.2	12.5	23.2
Middle	1	33.3	26.4	102	50.0	22.4	2	66.7	24.7	265	82.8	21.0	27.7
Upper	1	33.3	53.1	80	39.2	59.9	0	0.0	56.2	0	0.0	64.4	45.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	204	100.0	100.0	3	100.0	100.0	320	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	11.0	0	0.0	14.6	0	0.0	9.6	0	0.0	4.9	12.4
Moderate	0	0.0	35.2	0	0.0	22.0	1	50.0	44.6	250	7.2	42.1	37.7
Middle	0	0.0	28.6	0	0.0	24.2	0	0.0	22.9	0	0.0	18.6	26.4
Upper	0	0.0	25.3	0	0.0	39.3	1	50.0	22.9	3,232	92.8	34.5	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	3,482	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	6.8	2.3	530	4.5	2.7	5	8.2	2.6	472	2.8	1.6	3.6
Moderate	39	53.4	21.8	4,337	36.7	15.9	17	27.9	21.0	2,583	15.4	15.8	23.2
Middle	15	20.5	27.0	2,420	20.5	22.9	16	26.2	27.2	2,753	16.5	20.8	27.7
Upper	14	19.2	48.9	4,529	38.3	58.4	23	37.7	49.1	10,920	65.3	61.6	45.4
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	73	100.0	100.0	11,816	100.0	100.0	61	100.0	100.0	16,728	100.0	100.0	100.0

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

Small Business Lending

The geographic distribution of small business lending is excellent**.** The bank's small business lending in both low- and moderate-income census tracts was above the demographic figure, representing the percentage of total businesses by income level of the geography.

Further, an evaluation of the bank's small business loan dispersion among geographies of different income levels was conducted. The bank did not originate any small business loans in LMI census tracts in the western and northern part of Tulsa County; however, this did not negatively impact the conclusion given the distance to the nearest branch location and the high level of competition.

Table 10

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	4	8.3	418	3.9	4.9
Moderate	18	37.5	3,308	31.2	27.0
Middle	7	14.6	1,798	16.9	30.7
Upper	19	39.6	5,094	48.0	37.3
Unknown	0	0.0	0	0.0	0.2
Tract-Unk	0	0.0	0	0.0	
Total	48	100.0	10,617	100.0	100.0

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

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

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes. The borrower distribution of home mortgage loans was excellent while small business lending was reasonable.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The distribution of 2024 home mortgage loans to low-income borrowers was above aggregate lending data by number and dollar volume while below the demographic figure, which represents the percentage of families by income level. The distribution of home mortgage loans to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume and the demographic figure.

The borrower distribution of home mortgage loans in 2023 reflected distribution levels that exceeded performance in 2024 and supported the overall rating based on higher lending volume in 2023.

Home Purchase Lending

The borrower distribution of home purchase lending is excellent. The distribution of 2024 home purchase loans to low-income borrowers was above aggregate lending data by number and dollar volume while below the demographic figure. The distribution of home purchase loans to moderate-income borrowers was above aggregate lending data by number and dollar volume and the demographic figure.

The borrower distribution of home purchase loans in 2023 was consistent with the performance in 2024 and further supported the overall rating.

Table 11

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Tulsa County Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	10	14.5	5.4	783	7.0	2.7	7	13.5	4.3	631	5.4	1.8	21.5
Moderate	18	26.1	16.3	2,293	20.4	11.1	14	26.9	16.5	1,910	16.2	10.1	17.3
Middle	3	4.3	19.3	521	4.6	17.3	6	11.5	19.5	1,103	9.4	15.0	18.9
Upper	5	7.2	32.7	1,157	10.3	43.5	15	28.8	31.6	5,998	50.9	36.5	42.4
Unknown	33	47.8	26.4	6,464	57.6	25.3	10	19.2	28.0	2,147	18.2	36.6	0.0
Total	69	100.0	100.0	11,218	100.0	100.0	52	100.0	100.0	11,789	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.8	0	0.0	4.2	0	0.0	5.8	0	0.0	2.7	21.5
Moderate	0	0.0	17.6	0	0.0	12.2	0	0.0	14.6	0	0.0	9.7	17.3
Middle	0	0.0	19.3	0	0.0	16.7	0	0.0	18.0	0	0.0	13.2	18.9
Upper	0	0.0	33.1	0	0.0	41.7	1	25.0	31.4	500	44.0	37.6	42.4
Unknown	1	100.0	22.2	394	100.0	25.2	3	75.0	30.3	637	56.0	36.7	0.0
Total	1	100.0	100.0	394	100.0	100.0	4	100.0	100.0	1,137	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.3	0	0.0	3.0	0	0.0	5.5	0	0.0	3.2	21.5
Moderate	1	33.3	15.6	80	39.2	11.2	0	0.0	16.1	0	0.0	10.0	17.3
Middle	0	0.0	21.9	0	0.0	17.0	0	0.0	20.2	0	0.0	16.7	18.9
Upper	0	0.0	48.8	0	0.0	56.5	0	0.0	49.6	0	0.0	56.7	42.4
Unknown	2	66.7	8.4	124	60.8	12.4	3	100.0	8.6	320	100.0	13.4	0.0
Total	3	100.0	100.0	204	100.0	100.0	3	100.0	100.0	320	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	13.7	5.9	783	6.6	3.0	7	11.9	4.8	631	4.8	2.0	21.5
Moderate	19	26.0	16.3	2,373	20.1	11.3	14	23.7	16.2	1,910	14.4	10.0	17.3
Middle	3	4.1	19.5	521	4.4	17.1	6	10.2	19.5	1,103	8.3	14.9	18.9
Upper	5	6.8	35.1	1,157	9.8	44.0	16	27.1	34.2	6,498	49.1	37.8	42.4
Unknown	36	49.3	23.1	6,982	59.1	24.6	16	27.1	25.4	3,104	23.4	35.3	0.0
Total	73	100.0	100.0	11,816	100.0	100.0	59	100.0	100.0	13,246	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of loans originated to businesses with annual revenues of $1 million or less was below the demographic figure, which represents the percentage of businesses in the AA by revenue size. However, the CRA three-year average aggregate lending noted a lending distribution of 48.4 percent of loans by number and 31.4 percent of loans by dollar to small businesses, which reflects an overall limited demand for small business credit in the AA and supports the reasonable rating. In addition, nine of the loans in the sample were originated to borrowers with unknown revenue levels. Six of those loans were originated to start-up businesses or new business entities that did not have established revenues, which further supports the bank’s willingness to lend to smaller businesses.

Table 12

Distribution of 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Tulsa County Metropolitan					
	Bank Loans				Total Businesses
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	17	35.4	3,784	35.6	90.6
Over $1 Million	22	45.8	5,958	56.1	8.6
Revenue Unknown	9	18.8	875	8.2	0.8
Total	48	100.0	10,617	100.0	100.0
By Loan Size					
$100,000 or Less	23	47.9	978	9.2	
$100,001 - $250,000	11	22.9	2,131	20.1	
$250,001 - $1 Million	14	29.2	7,508	70.7	
Total	48	100.0	10,617	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	7	41.2	204	5.4	
$100,001 - $250,000	5	29.4	1,051	27.8	
$250,001 - $1 Million	5	29.4	2,529	66.8	
Total	17	100.0	3,784	100.0	

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

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness. The bank made three loans that supported local small businesses and made one investment that benefited schools where the majority of students qualify for free or reduced lunches.

Table 13

Community Development Activity Assessment Area: Tulsa County Metropolitan										
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	#
Affordable Housing	-	-	-	-	-	-	-	-	-
Community Services	-	-	1	$650	-	-	1	$650	-
Economic Development	3	$776	-	-	-	-	-	-	-
Revitalization and Stabilization	-	-	-	-	-	-	-	-	-
Totals	**3**	**$776**	**1**	**$650**	**0**	**$0**	**1**	**$650**	**0**

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

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

The bank's delineated AA is comprised of Mayes County in its entirety. See Appendix B for an AA map.

- The delineation of the AA has not changed since the prior evaluation.
- The AA is comprised of one moderate-, seven middle-, and two upper-income census tracts. At the prior evaluation, the AA was comprised of one moderate-, six middle-, and two upper-income census tracts.
- The bank operates its main office in Pryor, Oklahoma, which includes one full-service ATM.
- The percentage of families by census tract income level is 10.3 percent in moderate-, 71.2 percent in middle- and 18.5 percent in upper-income census tracts.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked second of ten FDIC-insured depository institutions operating in Mayes County with a total deposit market share of 13.3 percent.

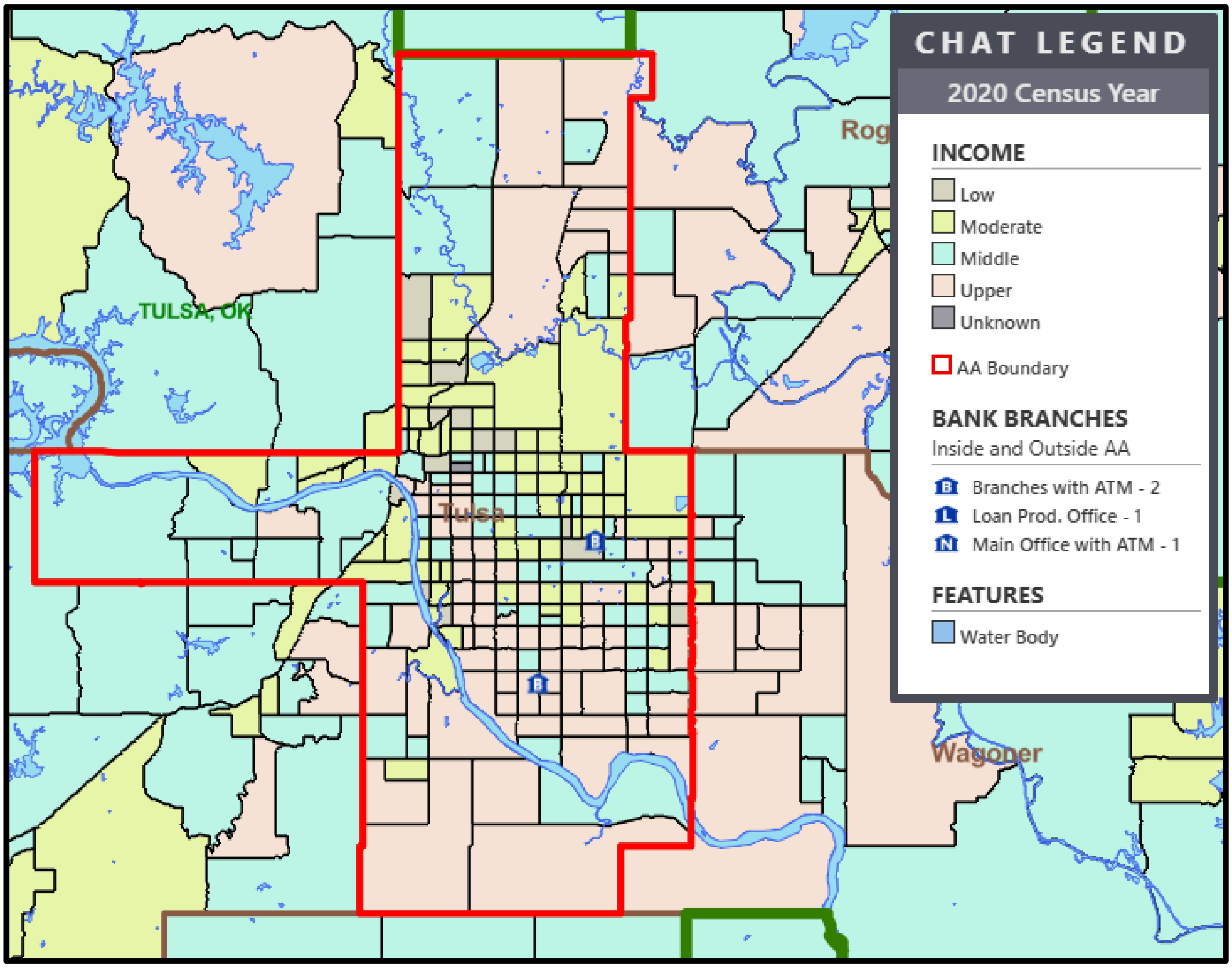
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MAYES COUNTY AA

The institution's lending performance in the area is below the institution's lending performance for the institution; however, it does not change the rating for the institution. This performance was based on five home mortgage loans and five small business loans originated during the review period.

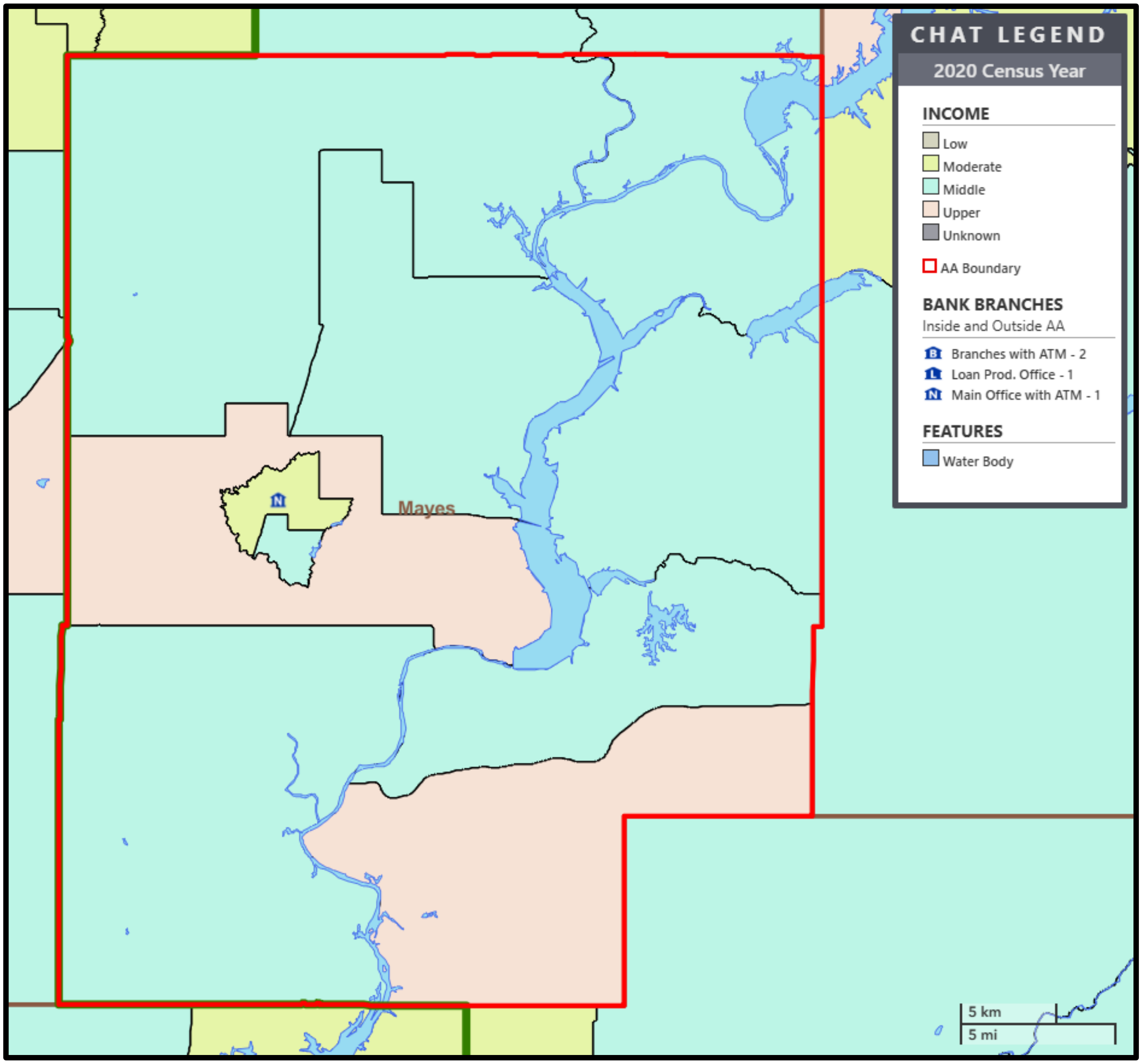
The institution's community development performance in the area is consistent with the institution's community development performance overall and included one qualified investment of $240,000 during the review period.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Tulsa County Metropolitan AA



Mayes County AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

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

Source: 2024 FFIEC Census Data
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 Tulsa County Metropolitan AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%
Low	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	**208**	**100.0**	**159,053**	**100.0**	**17,336**	**10.9**	**159,053**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	**284,341**	**151,162**	**100.0**	**53.2**	**102,747**	**36.1**	**30,432**	**10.7**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,593	4.4	1,370	4.2	215	7.0	8	2.8
Moderate	9,283	25.7	8,186	25.0	1,028	33.4	69	24.4
Middle	10,821	29.9	9,704	29.6	1,025	33.3	92	32.5
Upper	14,390	39.8	13,480	41.1	797	25.9	113	39.9
Unknown	52	0.1	42	0.1	9	0.3	1	0.4
Total AA	**36,139**	**100.0**	**32,782**	**100.0**	**3,074**	**100.0**	**283**	**100.0**
Percentage of Total Businesses:				**90.7**		**8.5**		**0.8**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	2.0	6	2.0	0	0.0	0	0.0
Moderate	43	14.0	42	14.0	1	16.7	0	0.0
Middle	90	29.3	88	29.4	2	33.3	0	0.0
Upper	168	54.7	163	54.5	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**307**	**100.0**	**299**	**100.0**	**6**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**97.4**		**2.0**		**0.7**

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

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

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

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.7	0	0.0	7.1	0	0.0	13.2	0	0.0	9.5	7.7
Middle	3	100.0	73.4	184	100.0	75.4	2	100.0	69.2	201	100.0	71.9	71.2
Upper	0	0.0	16.9	0	0.0	17.5	0	0.0	17.6	0	0.0	18.6	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	184	100.0	100.0	2	100.0	100.0	201	100.0	100.0	100.0

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

Table C-2

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level
Assessment Area: Mayes County

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.4	0	0.0	1.9	0	0.0	3.4	0	0.0	1.4	23.4
Moderate	0	0.0	12.8	0	0.0	8.4	0	0.0	11.8	0	0.0	7.4	15.5
Middle	0	0.0	19.7	0	0.0	15.6	0	0.0	20.5	0	0.0	16.6	19.6
Upper	2	66.7	40.5	121	65.8	50.6	2	100.0	40.6	201	100.0	47.6	41.4
Unknown	1	33.3	22.5	63	34.2	23.4	0	0.0	23.7	0	0.0	27.1	0.0
Total	3	100.0	100.0	184	100.0	100.0	2	100.0	100.0	201	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-3

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Mayes County					
Geographic Income Level	Bank Loans				Total
	#	#%	$(000)	$%	Businesses %
Low	0	0.0	0	0.0	0.0
Moderate	2	40.0	665	51.2	23.5
Middle	2	40.0	434	33.4	60.7
Upper	1	20.0	200	15.4	15.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	1,299	100.0	100.0

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

Table C-4

Distribution of 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Mayes County					
	Bank Loans				Total
	#	#%	$(000)	$%	Businesses %
By Revenue					
$1 Million or Less	0	0.0	0	0.0	90.2
Over $1 Million	3	60.0	634	48.8	7.2
Revenue Unknown	2	40.0	665	51.2	2.6
Total	5	100.0	1,299	100.0	100.0
By Loan Size					
$100,000 or Less	0	0.0	0	0.0	
$100,001 - $250,000	3	60.0	530	40.8	
$250,001 - $1 Million	2	40.0	769	59.2	
Total	5	100.0	1,299	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	0	0.0	0	0.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	

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

Table C-5

2024 Mayes County 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	2,663	23.4
Moderate	1	10.0	1,169	10.3	177	15.1	1,764	15.5
Middle	7	70.0	8,089	71.2	1,346	16.6	2,227	19.6
Upper	2	20.0	2,099	18.5	228	10.9	4,703	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**10**	**100.0**	**11,357**	**100.0**	**1,751**	**15.4**	**11,357**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,162	920	7.7	42.6	981	45.4	261	12.1
Middle	13,844	8,564	71.2	61.9	2,666	19.3	2,614	18.9
Upper	3,550	2,542	21.1	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**19,556**	**12,026**	**100.0**	**61.5**	**4,045**	**20.7**	**3,485**	**17.8**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	276	23.5	244	23.0	28	32.9	4	13.3
Middle	714	60.7	649	61.2	40	47.1	25	83.3
Upper	186	15.8	168	15.8	17	20.0	1	3.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,176**	**100.0**	**1,061**	**100.0**	**85**	**100.0**	**30**	**100.0**
Percentage of Total Businesses:				**90.2**		**7.2**		**2.6**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.8	2	2.9	0	0.0	0	0.0
Middle	53	74.6	52	74.3	0	0.0	1	100.0
Upper	16	22.5	16	22.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**71**	**100.0**	**70**	**100.0**	**0**	**0.0**	**1**	**100.0**
Percentage of Total Farms:				**98.6**		**0.0**		**1.4**

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 C-6

2023 Mayes County 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	2,663	23.4
Moderate	1	10.0	1,169	10.3	177	15.1	1,764	15.5
Middle	7	70.0	8,089	71.2	1,346	16.6	2,227	19.6
Upper	2	20.0	2,099	18.5	228	10.9	4,703	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**10**	**100.0**	**11,357**	**100.0**	**1,751**	**15.4**	**11,357**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,162	920	7.7	42.6	981	45.4	261	12.1
Middle	13,844	8,564	71.2	61.9	2,666	19.3	2,614	18.9
Upper	3,550	2,542	21.1	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**19,556**	**12,026**	**100.0**	**61.5**	**4,045**	**20.7**	**3,485**	**17.8**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	282	22.3	251	22.0	27	28.7	4	13.3
Middle	783	62.0	710	62.3	48	51.1	25	83.3
Upper	198	15.7	178	15.6	19	20.2	1	3.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,263**	**100.0**	**1,139**	**100.0**	**94**	**100.0**	**30**	**100.0**
Percentage of Total Businesses:				**90.2**		**7.4**		**2.4**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.6	2	2.7	0	0.0	0	0.0
Middle	58	76.3	57	76.0	0	0.0	1	100.0
Upper	16	21.1	16	21.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**76**	**100.0**	**75**	**100.0**	**0**	**0.0**	**1**	**100.0**
Percentage of Total Farms:				**98.7**		**0.0**		**1.3**

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.

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.