



PUBLIC DISCLOSURE

April 28, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Chickasaw Community Bank
RSSD# 64552

7500 W Memorial Road
Oklahoma City, Oklahoma 73142

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.

TABLE OF CONTENTS

Institution's Community Reinvestment Act Rating	2
Scope of Examination	2
Description of Institution	3
Conclusions with Respect to Performance Tests.....	4
Fair Lending or Other Illegal Credit Practices Review	7
Oklahoma City MSA Metropolitan Assessment Area (Full-Scope Review)	
Description of Institution's Operations	8
Conclusions with Respect to Performance Tests	11
Tulsa MSA Metropolitan Assessment Area (Limited-Scope Review)	
Description of Institution's Operations	19
Conclusions with Respect to Performance Tests	19
Appendix A – Map of the Assessment Areas	20
Appendix B – Demographic Information.....	24
Appendix C – Additional Full-Scope Review Assessment Area Tables	29
Appendix D – Limited-Scope Review Assessment Area Tables	32
Appendix E – Glossary.....	44

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

Chickasaw Community 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 reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated outside 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 excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

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

- The bank's 18-quarter average NLTD ratio;
- The universe of 1,766 home mortgage loans reported on the bank's 2022 and 2023 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- A statistical sample of 80 small business loans from a universe of 132 loans originated between December 1, 2020 and December 31, 2024.

- CD loans, qualified investments, and CD services from January 1, 2021 through December 31, 2024.

In determining the overall institution rating, the bank's lending performance in the Oklahoma City MSA AA carried greater weight given the higher volume of reported loans and deposits, greater market share, and location of the bank's headquarters. Specific to the lending analysis, more weight was placed on HMDA lending overall given the bank's strategic focus and having the highest loan volume between product lines by number and dollar volume. Additionally, aggregate lending by number volume received greater weight in the HMDA lending analysis as it more accurately portrayed credit demand than the demographic figures. Furthermore, lending levels were frequently too low to render meaningful analyses for one or more loan products. These instances typically included home improvement and multifamily loans.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Chickasaw Banc Holding Company, which is located in Oklahoma City, Oklahoma, and is a designated Minority Depository Institution.
- The bank has total assets of \$469.5 million as of December 31, 2024.
- The bank's headquarters is located in Oklahoma City, Oklahoma.
- Since the previous examination, the bank relocated its main office on March 31, 2023, and closed one branch office in downtown Oklahoma City on July 21, 2023.
- The bank has one branch location in Tulsa, Oklahoma. The Tulsa branch was opened on October 3, 2022 and was converted from a Loan Production Office (LPO).
- The bank operates two cash dispensing-only Automated Teller Machines (ATMs), both located at the main office.
- As shown in the table below, the bank's primary business focus is residential real estate and commercial lending.
 - The bank continues to serve as one of the nation's leading originators of Department of Housing and Urban Development (HUD) Section 184 Indian Home Loan Guarantee loans.
 - The lending program provides home financing opportunities to Native American and other members of federally recognized tribes with a 100 percent government guarantee.

Table 1

Composition of Loan Portfolio as of December 31, 2024		
Loan Type	\$(000)	%
Construction and Land Development	10,960	3.7
Farmland	1,697	0.6
1- to 4-Family Residential Real Estate	159,279	53.8
Multifamily Residential Real Estate	39,746	13.4
Nonfarm Nonresidential Real Estate	60,717	20.5
Agricultural	0	0.0
Commercial and Industrial	17,252	5.8
Consumer	6,226	2.1
Other	78	0.0
Gross Loans	295,955	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its November 30, 2020 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 CRITERIA¹

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

LENDING TEST

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated outside of the bank's AAs, as well as an excellent geographic distribution of lending and a reasonable borrower distribution of lending. In determining the overall lending test rating, equal weight was given to each of the performance criteria.

The evaluation assessed home mortgage lending originated in 2022 and 2023, and small business loans originated between December 1, 2020 and December 31, 2024. Home mortgage loan data for 2022 and 2023 was combined and evaluated in aggregate within the AA and compared to 2023 demographic data as there were no significant changes in the data between 2022 and 2023. Small business loan data for 2023 and 2024 was aggregated and compared to 2024 demographic data and 2020 and 2021 data was also

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.

aggregated and evaluated in comparison to 2021 demographic data. (See Appendix C for 2020, 2021, and 2022 lending data.)

Net Loan-to-Deposit Ratio

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

The bank's NLTD ratio is reasonable. The bank's 18-quarter average NLTD ratio exceeds two and is below two of the four similarly situated institutions' NLTD ratios, which had ratios ranging from 58.8 percent to 93.2 percent over the same period.

Table 2

Comparative NLTD Ratios September 30, 2020 – December 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18-Quarter Average
Chickasaw Community Bank	Oklahoma City, OK	469,509	79.3
Similarly Situated Institutions			
Citizens Bank of Edmond	Edmond, OK	406,080	93.2
AVB Bank	Broken Arrow, OK	509,721	82.8
Sooner State Bank	Tuttle, OK	304,231	60.9
Bank NA	McAlester, OK	455,971	58.8

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, outside the AAs.

While a majority of loans are originated outside the AA driven by the bank's volume of home mortgage lending, it does not impact the overall institution rating. As noted previously, the bank is one of the largest HUD Section 184 lenders; these loans provide home financing opportunities to American Indian and Native individuals and communities throughout the United States. While the bank's strategic plan states they will continue to be involved with this lending program, the bank has significantly increased both home mortgage and small business lending percentages by number and dollar volume inside its AAs since the previous examination. As shown in Table 3, the majority of small business lending is originated in the bank's AAs.

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
CV - Home Purchase - Conventional	276	75.0	43,888	66.3	92	25.0	22,350	33.7
FH - Home Purchase - FHA	322	32.3	66,156	35.1	676	67.7	122,397	64.9
HI - Home Improvement	11	68.8	1,858	81.6	5	31.3	420	18.4
MF - Multi-Family Housing	14	66.7	23,076	55.9	7	33.3	18,190	44.1
NA - Loan Purpose Not Applicable	2	50.0	262	49.8	2	50.0	264	50.2
OC - Other Purpose Closed-End	4	33.3	386	23.4	8	66.7	1,261	76.6
RF - Refinancing	118	45.9	22,692	45.2	139	54.1	27,465	54.8
VH - Home Purchase - VA	30	33.3	8,193	35.2	60	66.7	15,071	64.8
Total HMDA related	777	44.0	166,511	44.5	989	56.0	207,418	55.5
Total Small Business related	68	85.0	20,063	87.0	12	15.0	3,011	13.0
TOTAL LOANS	845	45.8	186,574	47.0	1,001	54.2	210,429	53.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

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

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.

COMMUNITY DEVELOPMENT TEST

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

The bank's overall CD test performance is Outstanding and demonstrates excellent responsiveness. A portion of the bank's CD activity was loans originated to area businesses through the United States Small Business Administration Paycheck Protection Program (PPP) in response to the Coronavirus Disease 2019 Pandemic (pandemic). The bank originated a total of 193 PPP loans totaling \$8.7 million (MM). These loans are considered particularly responsive to the credit needs of small

businesses during the pandemic and helped revitalize and stabilize distressed and/or underserved areas or LMI census tracts within the bank's AAs. Further, they reflect the bank's commitment to serve the credit needs of its AAs. Additionally, based on the bank meeting the CD needs of its AAs, consideration also was given to CD activities that took place outside of the bank's delineated AAs, but within the broader Oklahoma statewide area, totaling \$14.3MM.

Table 4 below shows the number and dollar amount of the bank's CD activities that have benefited the bank's AAs since the previous CRA evaluation. The bank became subject to the FFIEC's CRA Intermediate Small Bank procedures on January 1, 2023, based on its asset size and has not been evaluated under the Community Development Test in past performance evaluations.

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	8	26,742	2	2,893	0	0	2	2,893	5
Community Services	0	0	0	0	14	32	14	32	11
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	193	8,711	0	0	2	50	2	50	0
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	201	35,453	2	2,893	16	82	18	2,974	16

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.

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

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OKLAHOMA CITY
MSA AA**

The bank's Oklahoma City MSA AA is comprised of seven counties in their entirety: Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma Counties, which also comprise the Oklahoma City, Oklahoma MSA.

- There have been no changes to the AA delineation since the previous examination.
- The AA is comprised of 419 census tracts, which includes 30 low-, 104 moderate-, 147 middle-, 119 upper, and 19 unknown-income census tracts.
- Since the previous examination, the AA has increased by 1 low-, decreased by 2 moderate-, increased by 11 middle-, increased by 36 upper-, and increased by 10 unknown-income census tracts.
- The bank's headquarters is the only location in the AA. The office has two cash dispensing-only ATMs on site.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 26 of 70 FDIC-insured institutions in the AA, with a deposit market share of 0.7 percent.
- To further augment the CRA performance evaluation, one previously conducted interview with a member of the community was referenced to ascertain the credit needs of the area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. This community member represented a local business development organization.

Table 5

Population Change			
Assessment Area: Oklahoma City MSA			
Area	2015 Population	2020 Population	Percent Change
Oklahoma City MSA	1,318,408	1,425,695	8.1
Canadian County, OK	126,193	154,405	22.4
Cleveland County, OK	268,614	295,528	10.0
Grady County, OK	53,612	54,795	2.2
Lincoln County, OK	34,504	33,458	(3.0)
Logan County, OK	44,493	49,555	11.4
McClain County, OK	36,512	41,662	14.1
Oklahoma County, OK	754,480	796,292	5.5
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- Population density varies throughout the AA. Main population centers in the AA include Oklahoma City, the largest city in Oklahoma, located in Oklahoma County. Additionally, Norman, Oklahoma, is located in Cleveland County and has a significant student population due to the presence of The University of Oklahoma.
- The community member noted that Canadian County is growing rapidly. Farmland in Canadian County is being sold for development and housing for residential usage. The community member stated that approximately 30 percent of the people living in the county are commuting to work in Oklahoma County.
- Lincoln County was the only county to have a decrease in population. This county contains smaller communities with large areas of land dedicated to agricultural purposes.

Table 6

Median Family Income Change Assessment Area: Oklahoma City MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Oklahoma City MSA	69,988	75,170	7.4
Canadian County, OK	79,529	85,700	7.8
Cleveland County, OK	76,689	80,924	5.5
Grady County, OK	67,163	75,100	11.8
Lincoln County, OK	60,374	63,261	4.8
Logan County, OK	73,817	90,430	22.5
McClain County, OK	75,587	80,385	6.3
Oklahoma County, OK	65,933	70,629	7.1
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.			

- The AA experienced an increase in median family income (MFI) slightly higher than the state of Oklahoma between 2015 and 2020.
- Based on 2016-2020 American Community Survey (ACS) data, the percentage of families living below the poverty level in the AA was 9.5 percent, which was lower than the state of Oklahoma at 11.3 percent.

Table 7

Housing Cost Burden Assessment Area: Oklahoma City MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Oklahoma City MSA	76.7	36.8	40.2	55.6	29.5	15.8
Canadian County, OK	76.5	43.0	34.8	53.8	41.0	14.5
Cleveland County, OK	75.6	43.9	40.2	65.4	33.4	15.8
Grady County, OK	64.0	10.5	29.1	36.0	17.6	11.8
Lincoln County, OK	56.1	15.5	30.7	42.4	21.6	14.4
Logan County, OK	66.4	24.3	40.0	41.4	36.1	14.6
McClain County, OK	82.2	24.5	44.8	44.5	24.7	12.6
Oklahoma County, OK	78.0	35.4	41.3	57.5	27.4	16.8
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						

- The housing cost burden for both LMI renters and homeowners was generally consistent with figures for the state of Oklahoma, with the greatest burden among low-income renters.

- The median housing value in the seven AA counties ranged from \$116,800 in Lincoln County to a high of 183,800 in McClain County, compared to \$162,599 for the AA and \$142,400 for the state of Oklahoma.

Table 8

Unemployment Rates					
Assessment Area: Oklahoma City MSA					
Area	2019	2020	2021	2022	2023
Oklahoma City MSA	2.9	6.2	3.9	2.8	3.0
Canadian County, OK	2.7	6.0	3.4	2.6	2.7
Cleveland County, OK	2.7	5.7	3.4	2.6	2.8
Grady County, OK	3.0	6.3	3.6	2.8	2.9
Lincoln County, OK	3.4	5.8	3.7	3.1	3.2
Logan County, OK	2.8	5.3	3.4	2.7	3.1
McClain County, OK	2.6	5.6	3.3	2.7	2.9
Oklahoma County, OK	3.0	6.6	4.2	3.0	3.2
Oklahoma	3.1	6.3	4.0	3.1	3.2
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- During the evaluation period, unemployment rates in the AA were slightly lower than statewide figures for Oklahoma from 2019 through 2023. During 2020, unemployment rates surged throughout the AA counties and the state due to the pandemic before decreasing in 2021, with most rates in 2022 returning to pre-pandemic levels.
- The community contact stated that the AA has seen a strong labor market because of the increase in population.
- According to employment data from the Greater Oklahoma City Economic Development, major industries in the AA include government, military, higher education, and healthcare.

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

LENDING TEST

The bank's performance under the lending test in the Oklahoma City MSA AA is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. For this evaluation, more weight was placed on the bank's HMDA-related lending as this product comprised a larger volume of lending in the AA. Home refinance, home improvement, and multifamily loans were not evaluated at the individual sub-product level due to insufficient volume to conduct a meaningful analysis. Additionally, aggregate lending data by number volume received greater weight for HMDA

lending comparisons, as it more accurately described credit demand, specifically within LMI census tracts or to LMI borrowers.

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 lending is excellent, while the distribution of small business lending is reasonable.

Home Mortgage Lending

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

The geographic distribution of home mortgage lending in 2022 reflected performance above 2023 levels, and with more originations, supported the overall conclusion.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts. However, given the bank's limited branch presence, which cannot reasonably serve all 134 LMI tracts in the AA, and competition in the market, these gaps did not impact the conclusion.

Home Purchase Loans

The geographic distribution of home purchase loans is excellent. The distribution of 2023 home purchase loans in both low- and moderate-income census tracts is comparable to aggregate lending by number and the demographic figure.

The distribution of 2022 home purchase loans reflected performance above 2023 levels, and with more originations, supported the overall conclusion.

Table 9

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Oklahoma City MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	22	7.2	2.4	3,054	5.2	1.5	3	2.2	3.3	385	1.4	2.1	3.4
Moderate	74	24.2	15.8	11,070	18.7	10.6	28	20.6	15.7	3,755	13.3	10.9	18.0
Middle	131	42.8	37.2	24,187	40.9	31.9	58	42.6	36.4	11,681	41.5	32.0	40.1
Upper	78	25.5	44.0	20,490	34.7	55.5	44	32.4	43.9	11,862	42.1	54.5	37.7
Unknown	1	0.3	0.6	302	0.5	0.5	3	2.2	0.6	469	1.7	0.5	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	306	100.0	100.0	59,103	100.0	100.0	136	100.0	100.0	28,152	100.0	100.0	100.0
Refinance Loans													
Low	2	3.3	2.4	486	3.9	1.3	0	0.0	3.1	0	0.0	1.7	3.4
Moderate	11	18.0	15.8	2,501	20.2	11.3	5	33.3	17.7	483	17.7	12.2	18.0
Middle	22	36.1	37.9	3,116	25.2	32.1	3	20.0	39.4	432	15.9	34.8	40.1
Upper	25	41.0	43.1	6,061	49.1	54.6	7	46.7	39.4	1,809	66.4	51.0	37.7
Unknown	1	1.6	0.9	192	1.6	0.7	0	0.0	0.5	0	0.0	0.4	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	61	100.0	100.0	12,356	100.0	100.0	15	100.0	100.0	2,724	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.5	0	0.0	1.8	0	0.0	3.0	0	0.0	3.0	3.4
Moderate	2	40.0	12.4	263	20.3	10.6	0	0.0	14.3	0	0.0	10.7	18.0
Middle	2	40.0	35.2	210	16.2	30.4	0	0.0	37.8	0	0.0	34.1	40.1
Upper	1	20.0	49.2	821	63.4	56.6	0	0.0	44.0	0	0.0	51.6	37.7
Unknown	0	0.0	0.7	0	0.0	0.6	0	0.0	0.8	0	0.0	0.6	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,294	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	25.0	14.0	3,897	25.7	12.6	0	0.0	7.6	0	0.0	6.4	
Moderate	3	37.5	31.3	8,390	55.4	37.0	1	33.3	34.8	2,236	41.7	36.6	34.7
Middle	2	25.0	38.3	1,033	6.8	33.4	1	33.3	29.9	1,983	37.0	26.5	37.5
Upper	1	12.5	14.0	1,836	12.1	15.6	1	33.3	27.2	1,139	21.3	28.7	17.2
Unknown	0	0.0	2.5	0	0.0	1.4	0	0.0	0.5	0	0.0	1.9	3.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	15,156	100.0	100.0	3	100.0	100.0	5,358	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	26	6.8	2.4	7,437	8.4	2.6	3	1.9	3.2	385	1.1	2.3	
Moderate	90	23.6	15.7	22,224	25.2	13.3	35	22.2	15.7	6,617	18.1	12.4	18.0
Middle	158	41.4	37.3	28,666	32.5	32.0	63	39.9	37.0	14,146	38.6	32.0	40.1
Upper	106	27.7	44.0	29,348	33.3	51.4	54	34.2	43.5	15,005	41.0	52.7	37.7
Unknown	2	0.5	0.7	494	0.6	0.6	3	1.9	0.6	469	1.3	0.5	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	382	100.0	100.0	88,169	100.0	100.0	158	100.0	100.0	36,622	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of small business lending in low-income census tracts is comparable to the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography. The distribution of small business lending in moderate-income census tracts is below the demographic figure. The bank's small business lending performance in 2021-2022 was above the 2023-2024 performance, with more weight being given to the 2021-2022 years due to a higher volume of loans. (Note: There were no small business loan originations in this AA during the one month of lending in 2020 included in this performance evaluation.)

While aggregate CRA data is not a direct comparison as the bank is not a CRA reporter, aggregate lending volumes are reflective of the overall credit demand for small business loans by small businesses within the bank's AA. A review of aggregate lending data submitted by CRA reporters in the bank's AA from 2021-2023 noted an aggregate distribution of 3.9 percent in low-income tracts and 19.3 percent in moderate-income tracts, indicating a slightly lower demand for credit in these tracts than reflected in the demographic figure.

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

Table 10

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Oklahoma City MSA									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	1	10.0	57	1.9	0	0.0	0	0.0	4.8
Moderate	0	0.0	0	0.0	2	14.3	573	17.8	23.2
Middle	4	40.0	1,600	54.0	7	50.0	1,656	51.5	34.9
Upper	5	50.0	1,307	44.1	5	35.7	988	30.7	34.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.8
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	10	100.0	2,964	100.0	14	100.0	3,217	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 distribution of home mortgage and small business lending reflects reasonable performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage lending to low-income borrowers is comparable to aggregate lending by number but below the demographic figure, which represents the percentage of families by family income. Lending to moderate-income borrowers is comparable to both the aggregate lending data by number and the demographic figure.

The borrower distribution of 2022 home mortgage lending reflected performance comparable to 2023 levels.

Home Purchase Loans

The borrower distribution of home purchase loans is reasonable. The distribution of 2023 home purchase loans to low-income borrowers is comparable to aggregate lending by volume but below the demographic figure. Lending to moderate-income borrowers is comparable to both the aggregate lending data by number and the demographic figure.

The borrower distribution of 2022 home purchase lending reflected performance comparable to 2023 levels.

Table 11

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oklahoma City MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	14	4.6	6.2	1,710	2.9	3.4	8	5.9	4.7	989	3.5	2.4	21.1
Moderate	45	14.7	16.6	7,489	12.7	12.6	22	16.2	16.3	3,300	11.7	11.4	17.6
Middle	61	19.9	18.5	14,528	24.6	17.9	27	19.9	18.7	5,636	20.0	16.9	20.5
Upper	44	14.4	29.5	12,362	20.9	40.0	47	34.6	30.9	12,505	44.4	41.5	40.8
Unknown	142	46.4	29.3	23,014	38.9	26.2	32	23.5	29.3	5,722	20.3	27.9	0.0
Total	306	100.0	100.0	59,103	100.0	100.0	136	100.0	100.0	28,152	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	8.0	0	0.0	4.1	1	6.7	7.0	89	3.3	3.4	21.1
Moderate	7	11.5	17.8	1,072	8.7	12.5	2	13.3	15.4	329	12.1	10.2	17.6
Middle	8	13.1	21.0	1,274	10.3	18.5	3	20.0	18.4	427	15.7	15.5	20.5
Upper	14	23.0	30.2	4,088	33.1	40.7	5	33.3	32.5	1,073	39.4	41.6	40.8
Unknown	32	52.5	23.1	5,922	47.9	24.2	4	26.7	26.7	806	29.6	29.3	0.0
Total	61	100.0	100.0	12,356	100.0	100.0	15	100.0	100.0	2,724	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.9	0	0.0	4.1	0	0.0	6.4	0	0.0	3.8	21.1
Moderate	0	0.0	14.7	0	0.0	9.5	0	0.0	17.3	0	0.0	11.8	17.6
Middle	0	0.0	20.0	0	0.0	16.1	0	0.0	20.7	0	0.0	16.1	20.5
Upper	1	20.0	49.9	15	1.2	56.4	0	0.0	47.6	0	0.0	56.6	40.8
Unknown	4	80.0	8.5	1,279	98.8	14.0	0	0.0	8.0	0	0.0	11.7	0.0
Total	5	100.0	100.0	1,294	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	15	4.0	6.7	1,850	2.5	3.5	9	5.8	5.2	1,078	3.4	2.6	21.1
Moderate	53	14.2	16.5	8,681	11.9	12.4	24	15.5	16.2	3,629	11.6	11.2	17.6
Middle	69	18.4	19.1	15,802	21.6	17.9	31	20.0	19.0	6,113	19.6	16.7	20.5
Upper	59	15.8	31.1	16,465	22.6	40.5	53	34.2	33.2	13,654	43.7	42.1	40.8
Unknown	178	47.6	26.7	30,215	41.4	25.6	38	24.5	26.4	6,790	21.7	27.3	0.0
Total	374	100.0	100.0	73,013	100.0	100.0	155	100.0	100.0	31,264	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less was below the demographic figure, which represents the percentage of small businesses in the AA by revenue size. A review of aggregate lending data submitted by CRA reporters from 2021-2023 in the bank's AA noted an average lending distribution of 49.9 percent by number and 36.2 percent by dollar volume. While the bank is not a CRA reporter and a direct comparison to the aggregate lending numbers cannot be made, the data reflects a more limited demand for small business credit within the AA than depicted by the demographic figure.

Table 12

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Oklahoma City MSA									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	##	\$(000)	%	#	##	\$(000)	%	
By Revenue									
\$1 Million or Less	3	30.0	1,126	38.0	4	28.6	476	14.8	91.2
Over \$1 Million	5	50.0	1,631	55.0	6	42.9	1,698	52.8	7.6
Revenue Unknown	2	20.0	207	7.0	4	28.6	1,044	32.5	1.2
Total	10	100.0	2,964	100.0	14	100.0	3,217	100.0	100.0
By Loan Size									
\$100,000 or Less	4	40.0	168	5.7	4	28.6	114	3.5	
\$100,001 - \$250,000	1	10.0	150	5.1	5	35.7	979	30.4	
\$250,001 - \$1 Million	5	50.0	2,646	89.3	5	35.7	2,124	66.0	
Total	10	100.0	2,964	100.0	14	100.0	3,217	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	1	33.3	40	3.6	2	50.0	71	14.9	
\$100,001 - \$250,000	0	0.0	0	0.0	2	50.0	405	85.1	
\$250,001 - \$1 Million	2	66.7	1,086	96.4	0	0.0	0	0.0	
Total	3	100.0	1,126	100.0	4	100.0	476	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 excellent responsiveness.

- 63 of 66 CD loans, totaling \$2.7MM, were PPP loans made during the pandemic.

- The bank made two investments in the AA for approximately \$2.9MM, helping to provide affordable housing for LMI individuals.
- Additionally, the bank provided 14 CD services to 9 different organizations in the AA. These services primarily consisted of workshops to provide financial literacy and first-time homebuyer education. Three members of the bank's staff also served on the boards of directors of three organizations in the AA, providing their financial expertise to promote financial education to area communities and targeted services to LMI individuals.

Table 13

Community Development Activity Assessment Area: Oklahoma City MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	3	10,592	2	2,893	0	0	2	2,893	3
Community Services	0	0	0	0	11	26	11	26	11
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	63	2,724	0	0	2	50	2	50	0
Totals	66	13,316	2	2,893	13	76	15	2,969	14

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

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

The bank's AA is comprised of the Tulsa MSA in its entirety. Refer to Appendix A for a map of the AA and Appendix D for additional demographic data.

- The bank has one branch location in Tulsa, Oklahoma. The Tulsa branch opened on October 3, 2022, and was converted from an LPO.
- The AA is comprised of 16 low-, 93 moderate-, 106 middle-, 97 upper-, and 1 unknown-income census tracts.
- The AA contains a population of 1,015,331 people, representing 25.6 percent of the entire population in Oklahoma.
- The AA is home to 251,756 families, of which 21.5 percent of families are low-, 17.7 percent are moderate-, 19.7 percent are middle-, and 41.1 percent are upper-income.
- According to the June 30, 2024 FDIC Market Share Report, the bank held less than 1 percent market share of AA deposits, ranking 55th of 60 FDIC-insured financial institutions operating from 274 banking offices.

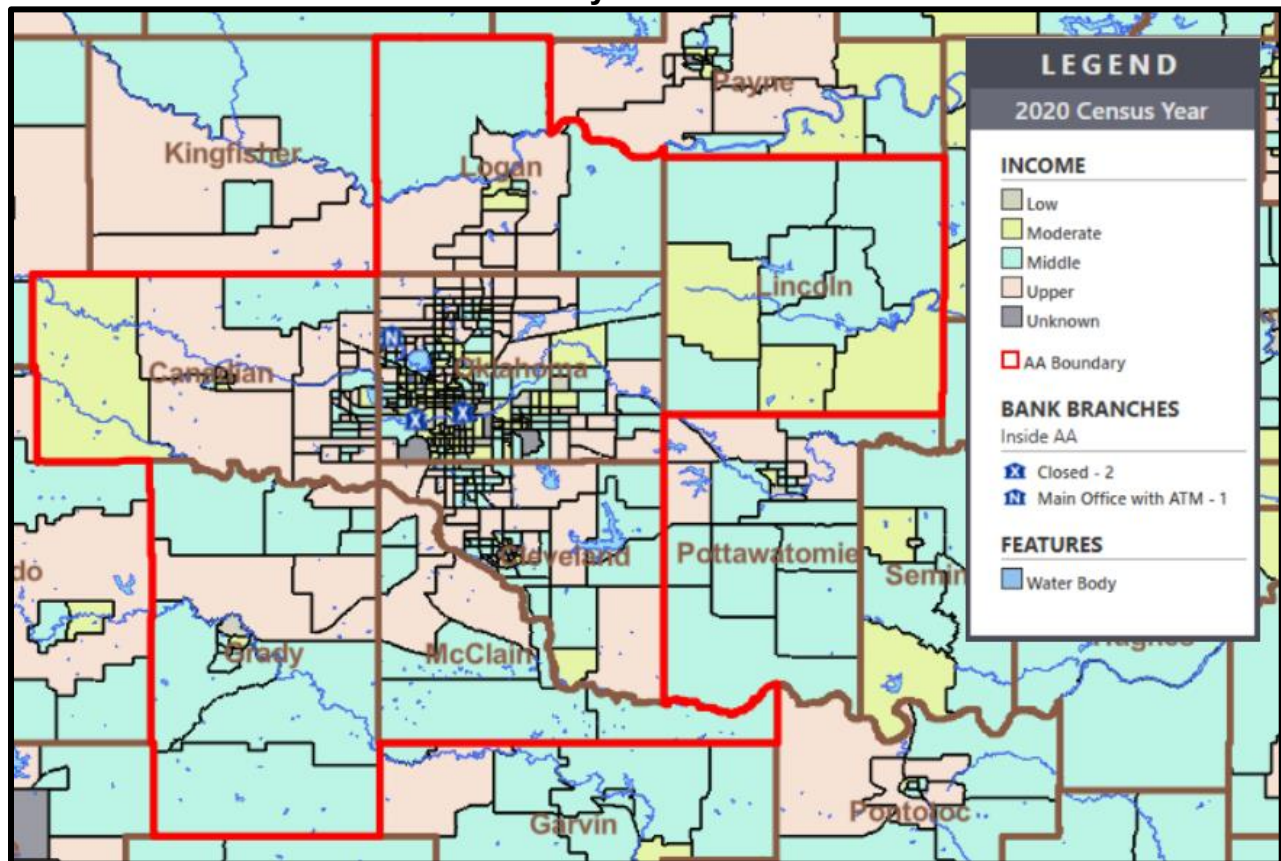
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA MSA AA

The institution's lending performance in the area is consistent with the institution's lending performance overall.

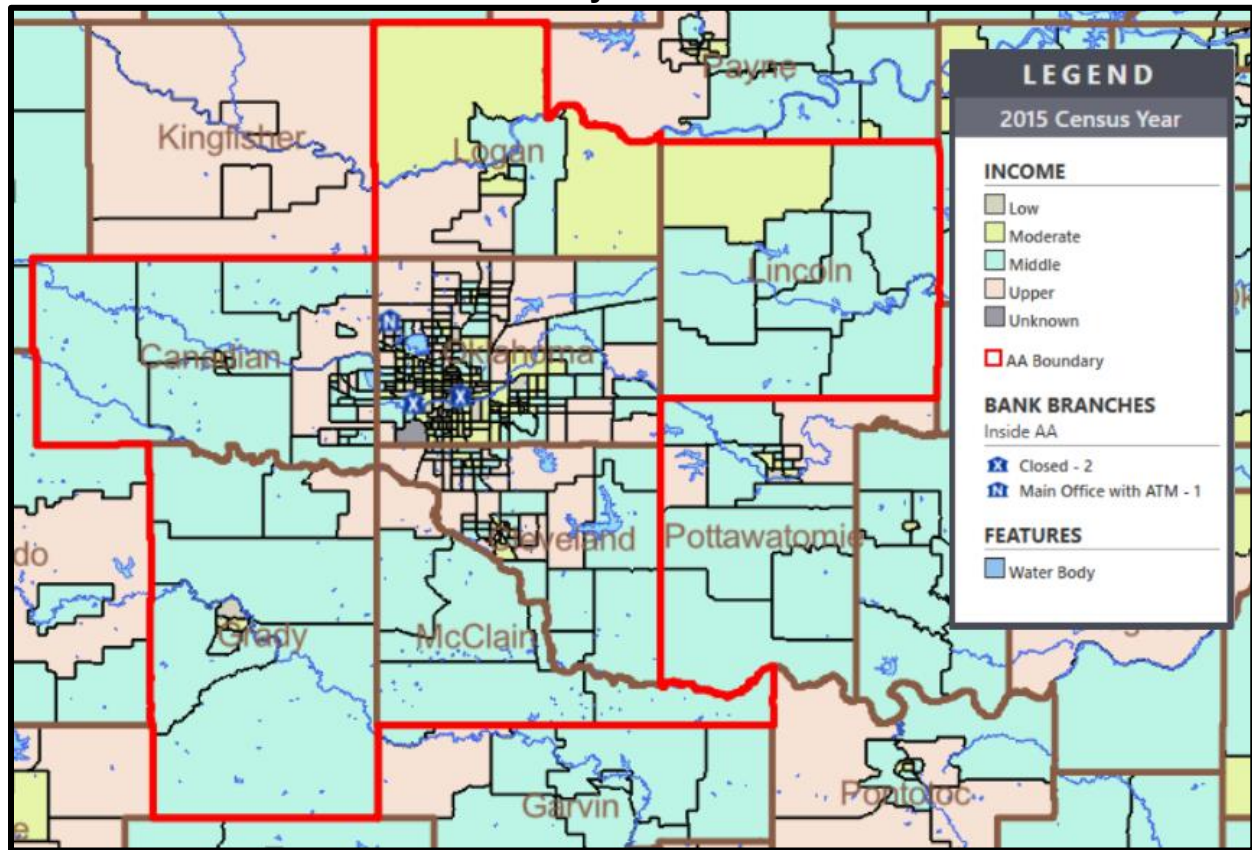
The institution's community development performance in the area is consistent with the institution's community development performance overall.

APPENDIX A – MAP OF THE ASSESSMENT AREA

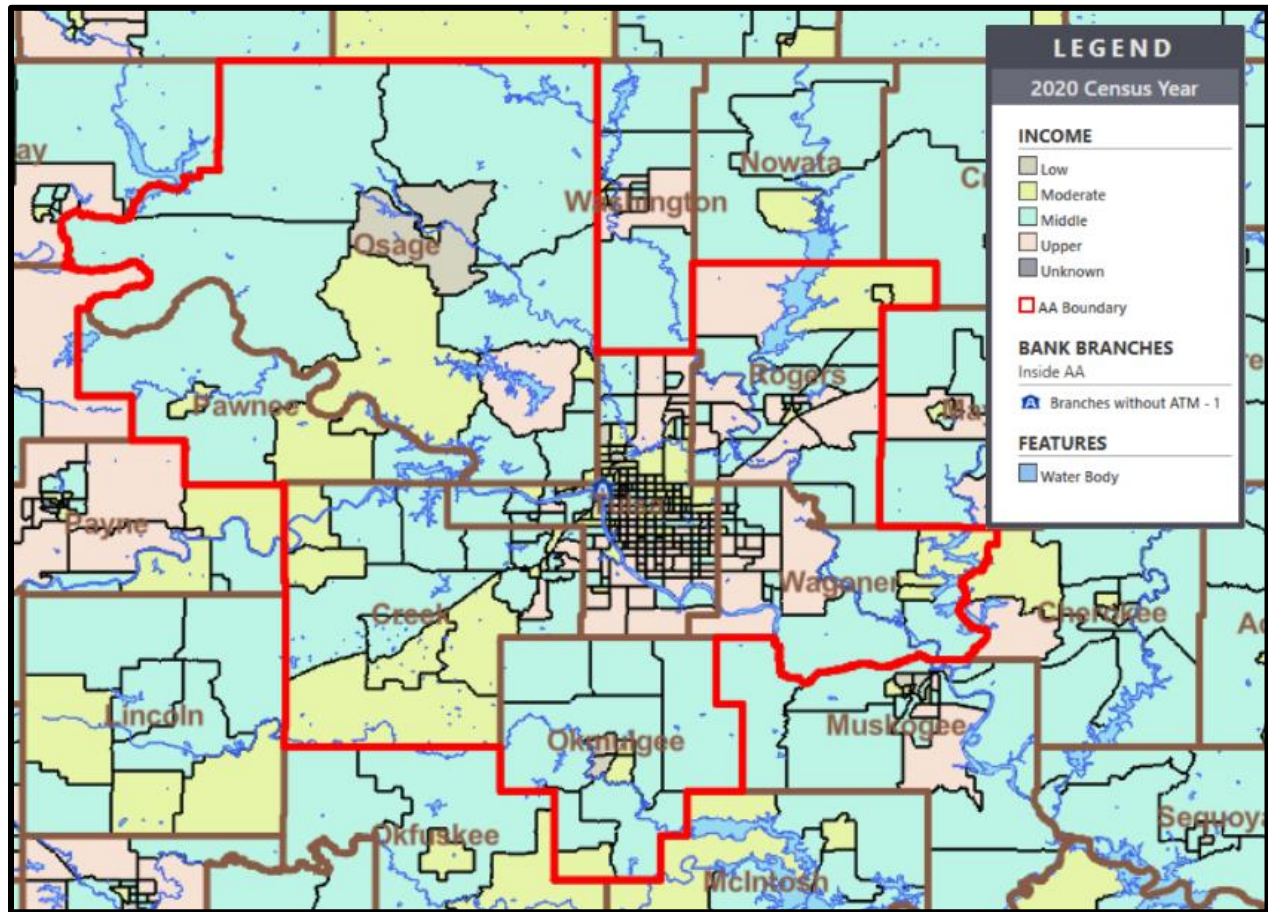
Map A-1
Oklahoma City MSA – 2022-2024



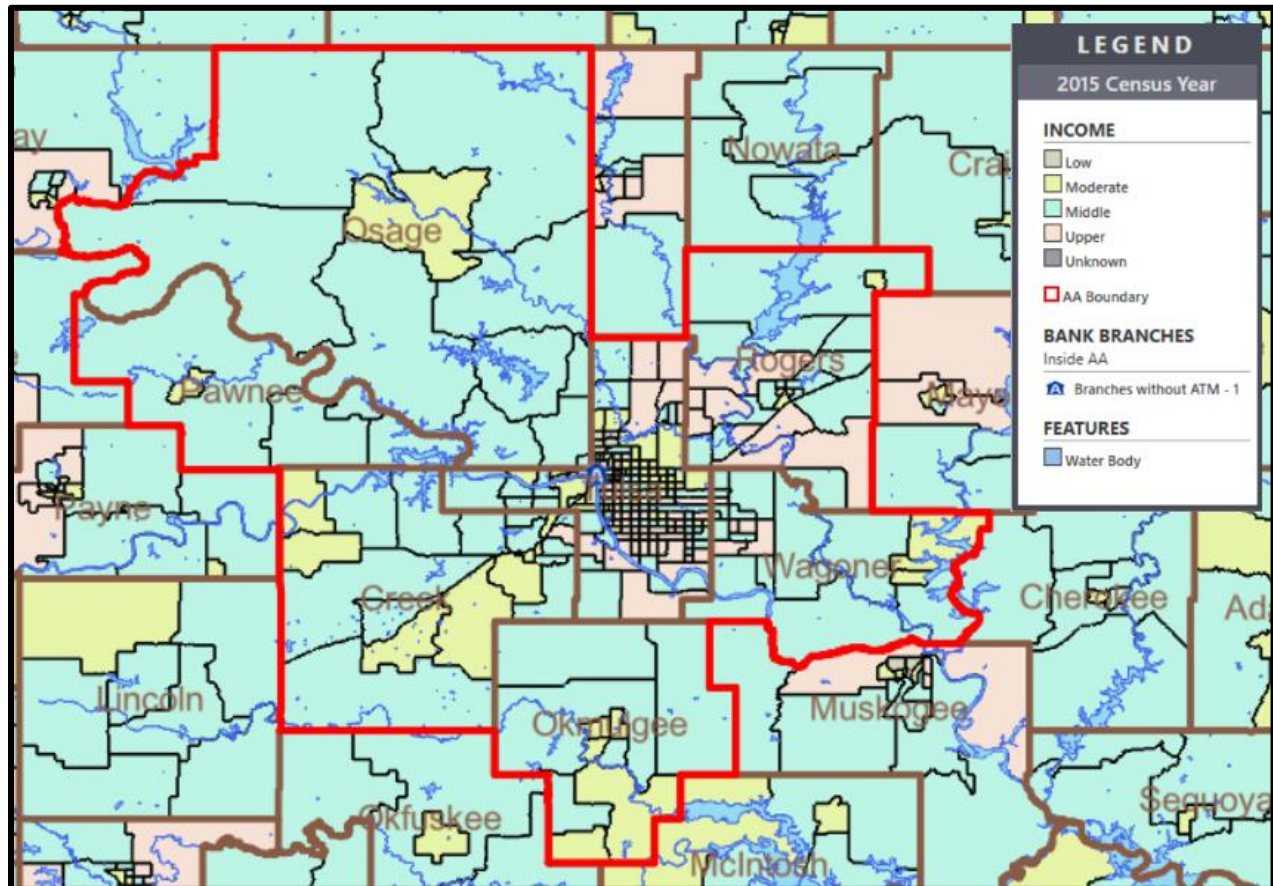
Map A-2
Oklahoma City MSA – 2020-2021



Map A-3
Tulsa MSA – 2022-2024



Map A-4
Tulsa MSA – 2020-2021



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	30	7.2	16,348	4.8	5,259	32.2	71,032	21.1
Moderate	104	24.8	69,107	20.5	11,314	16.4	59,287	17.6
Middle	147	35.1	131,884	39.1	10,121	7.7	69,214	20.5
Upper	119	28.4	116,059	34.4	3,967	3.4	137,645	40.8
Unknown	19	4.5	3,780	1.1	1,426	37.7	0	0.0
Total AA	419	100.0	337,178	100.0	32,087	9.5	337,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,467	11,460	3.4	33.2	17,614	51.1	5,393	15.6
Moderate	141,428	60,471	18.0	42.8	62,738	44.4	18,219	12.9
Middle	226,594	135,018	40.1	59.6	71,225	31.4	20,351	9.0
Upper	167,700	127,024	37.7	75.7	30,622	18.3	10,054	6.0
Unknown	8,154	2,874	0.9	35.2	4,108	50.4	1,172	14.4
Total AA	578,343	336,847	100.0	58.2	186,307	32.2	55,189	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,476	4.8	2,156	4.6	285	7.3	35	5.6
Moderate	12,042	23.2	10,799	22.8	1,101	28.1	142	22.7
Middle	18,090	34.9	16,646	35.2	1,242	31.7	202	32.3
Upper	17,761	34.3	16,379	34.7	1,153	29.4	229	36.6
Unknown	1,444	2.8	1,283	2.7	143	3.6	18	2.9
Total AA	51,813	100.0	47,263	100.0	3,924	100.0	626	100.0
Percentage of Total Businesses:				91.2		7.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	23	2.5	21	2.3	2	11.1	0	0.0
Moderate	119	13.0	115	12.8	3	16.7	1	100.0
Middle	400	43.7	394	43.9	6	33.3	0	0.0
Upper	370	40.4	363	40.5	7	38.9	0	0.0
Unknown	4	0.4	4	0.4	0	0.0	0	0.0
Total AA	916	100.0	897	100.0	18	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
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 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	30	7.2	16,348	4.8	5,259	32.2	71,032	21.1
Moderate	104	24.8	69,107	20.5	11,314	16.4	59,287	17.6
Middle	147	35.1	131,884	39.1	10,121	7.7	69,214	20.5
Upper	119	28.4	116,059	34.4	3,967	3.4	137,645	40.8
Unknown	19	4.5	3,780	1.1	1,426	37.7	0	0.0
Total AA	419	100.0	337,178	100.0	32,087	9.5	337,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,467	11,460	3.4	33.2	17,614	51.1	5,393	15.6
Moderate	141,428	60,471	18.0	42.8	62,738	44.4	18,219	12.9
Middle	226,594	135,018	40.1	59.6	71,225	31.4	20,351	9.0
Upper	167,700	127,024	37.7	75.7	30,622	18.3	10,054	6.0
Unknown	8,154	2,874	0.9	35.2	4,108	50.4	1,172	14.4
Total AA	578,343	336,847	100.0	58.2	186,307	32.2	55,189	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,642	4.6	2,295	4.4	313	7.0	34	4.7
Moderate	12,599	21.8	11,278	21.4	1,168	26.2	153	21.3
Middle	20,225	34.9	18,510	35.1	1,485	33.3	230	32.0
Upper	20,794	35.9	19,191	36.4	1,322	29.6	281	39.1
Unknown	1,647	2.8	1,453	2.8	173	3.9	21	2.9
Total AA	57,907	100.0	52,727	100.0	4,461	100.0	719	100.0
Percentage of Total Businesses:				91.1		7.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	22	2.1	19	1.9	3	13.6	0	0.0
Moderate	123	11.9	119	11.8	3	13.6	1	100.0
Middle	443	43.0	437	43.4	6	27.3	0	0.0
Upper	438	42.5	428	42.5	10	45.5	0	0.0
Unknown	5	0.5	5	0.5	0	0.0	0	0.0
Total AA	1,031	100.0	1,008	100.0	22	100.0	1	100.0
Percentage of Total Farms:				97.8		2.1		0.1
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-3

2022 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	30	7.2	16,348	4.8	5,259	32.2	71,032	21.1
Moderate	104	24.8	69,107	20.5	11,314	16.4	59,287	17.6
Middle	147	35.1	131,884	39.1	10,121	7.7	69,214	20.5
Upper	119	28.4	116,059	34.4	3,967	3.4	137,645	40.8
Unknown	19	4.5	3,780	1.1	1,426	37.7	0	0.0
Total AA	419	100.0	337,178	100.0	32,087	9.5	337,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,467	11,460	3.4	33.2	17,614	51.1	5,393	15.6
Moderate	141,428	60,471	18.0	42.8	62,738	44.4	18,219	12.9
Middle	226,594	135,018	40.1	59.6	71,225	31.4	20,351	9.0
Upper	167,700	127,024	37.7	75.7	30,622	18.3	10,054	6.0
Unknown	8,154	2,874	0.9	35.2	4,108	50.4	1,172	14.4
Total AA	578,343	336,847	100.0	58.2	186,307	32.2	55,189	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,768	4.4	2,413	4.2	319	6.9	36	4.4
Moderate	13,351	21.5	11,979	21.1	1,209	26.3	163	19.8
Middle	21,779	35.0	19,978	35.2	1,534	33.4	267	32.4
Upper	22,538	36.2	20,852	36.7	1,353	29.4	333	40.4
Unknown	1,800	2.9	1,594	2.8	181	3.9	25	3.0
Total AA	62,236	100.0	56,816	100.0	4,596	100.0	824	100.0
Percentage of Total Businesses:				91.3		7.4		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	21	1.9	18	1.6	3	13.0	0	0.0
Moderate	143	12.7	139	12.6	3	13.0	1	100.0
Middle	471	41.8	465	42.2	6	26.1	0	0.0
Upper	485	43.1	474	43.0	11	47.8	0	0.0
Unknown	6	0.5	6	0.5	0	0.0	0	0.0
Total AA	1,126	100.0	1,102	100.0	23	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
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 B-4

2021 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	8.0	17,305	5.3	6,311	36.5	68,992	21.3
Moderate	106	29.2	70,397	21.7	14,193	20.2	56,617	17.5
Middle	136	37.5	135,181	41.8	11,774	8.7	66,502	20.5
Upper	83	22.9	100,538	31.1	3,708	3.7	131,650	40.7
Unknown	9	2.5	340	0.1	119	35.0	0	0.0
Total AA	363	100.0	323,761	100.0	36,105	11.2	323,761	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,089	10,670	3.4	31.3	17,711	52.0	5,708	16.7
Moderate	143,022	58,380	18.4	40.8	64,973	45.4	19,669	13.8
Middle	225,991	140,031	44.1	62.0	64,019	28.3	21,941	9.7
Upper	147,331	108,384	34.1	73.6	29,427	20.0	9,520	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
Total AA	552,016	317,660	100.0	57.5	177,224	32.1	57,132	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,799	4.4	2,402	4.2	380	8.2	17	2.3
Moderate	14,087	22.4	12,730	22.1	1,197	25.8	160	21.7
Middle	23,457	37.3	21,470	37.3	1,695	36.6	292	39.6
Upper	20,602	32.7	19,317	33.6	1,054	22.7	231	31.3
Unknown	1,974	3.1	1,626	2.8	311	6.7	37	5.0
Total AA	62,919	100.0	57,545	100.0	4,637	100.0	737	100.0
Percentage of Total Businesses:				91.5		7.4		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	1.6	17	1.5	1	4.5	0	0.0
Moderate	134	11.8	129	11.6	5	22.7	0	0.0
Middle	627	55.3	615	55.4	11	50.0	1	100.0
Upper	350	30.9	345	31.1	5	22.7	0	0.0
Unknown	4	0.4	4	0.4	0	0.0	0	0.0
Total AA	1,133	100.0	1,110	100.0	22	100.0	1	100.0
Percentage of Total Farms:				98.0		1.9		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-5

2020 Oklahoma City MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	8.0	17,305	5.3	6,311	36.5	68,992	21.3
Moderate	106	29.2	70,397	21.7	14,193	20.2	56,617	17.5
Middle	136	37.5	135,181	41.8	11,774	8.7	66,502	20.5
Upper	83	22.9	100,538	31.1	3,708	3.7	131,650	40.7
Unknown	9	2.5	340	0.1	119	35.0	0	0.0
Total AA	363	100.0	323,761	100.0	36,105	11.2	323,761	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,089	10,670	3.4	31.3	17,711	52.0	5,708	16.7
Moderate	143,022	58,380	18.4	40.8	64,973	45.4	19,669	13.8
Middle	225,991	140,031	44.1	62.0	64,019	28.3	21,941	9.7
Upper	147,331	108,384	34.1	73.6	29,427	20.0	9,520	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
Total AA	552,016	317,660	100.0	57.5	177,224	32.1	57,132	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,860	4.4	2,448	4.2	396	8.3	16	2.3
Moderate	14,406	22.4	12,995	22.1	1,259	26.3	152	22.2
Middle	24,022	37.4	22,033	37.4	1,724	36.0	265	38.7
Upper	21,065	32.8	19,749	33.6	1,094	22.9	222	32.5
Unknown	1,961	3.0	1,619	2.8	313	6.5	29	4.2
Total AA	64,314	100.0	58,844	100.0	4,786	100.0	684	100.0
Percentage of Total Businesses:				91.5		7.4		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19	1.6	18	1.5	1	4.2	0	0.0
Moderate	135	11.4	131	11.3	4	16.7	0	0.0
Middle	650	54.8	637	54.8	12	50.0	1	100.0
Upper	380	32.0	373	32.1	7	29.2	0	0.0
Unknown	3	0.3	3	0.3	0	0.0	0	0.0
Total AA	1,187	100.0	1,162	100.0	24	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX C – ADDITIONAL FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Oklahoma City MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	6.7	318	7.5	4.4
Moderate	2	13.3	923	21.9	21.5
Middle	6	40.0	1,717	40.7	35.0
Upper	6	40.0	1,259	29.9	36.2
Unknown	0	0.0	0	0.0	2.9
Tract-Unk	0	0.0	0	0.0	
Total	15	100.0	4,216	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-2

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Oklahoma City MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	2	15.4	556	13.6	4.4
Moderate	1	7.7	558	13.7	22.4
Middle	3	23.1	859	21.1	37.3
Upper	4	30.8	615	15.1	32.7
Unknown	3	23.1	1,490	36.5	3.1
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	4,077	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-3

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Oklahoma City MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	10	66.7	2,716	64.4	91.3
Over \$1 Million	4	26.7	1,452	34.4	7.4
Revenue Unknown	1	6.7	48	1.1	1.3
Total	15	100.0	4,216	100.0	100.0
By Loan Size					
\$100,000 or Less	4	26.7	259	6.1	
\$100,001 - \$250,000	2	13.3	460	10.9	
\$250,001 - \$1 Million	9	60.0	3,497	82.9	
Total	15	100.0	4,216	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	20.0	156	5.7	
\$100,001 - \$250,000	2	20.0	460	16.9	
\$250,001 - \$1 Million	6	60.0	2,100	77.3	
Total	10	100.0	2,716	100.0	
Source: 2022 FFIEC Census Data					
2022 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-4

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Oklahoma City MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	11	84.6	3,480	85.4	91.5
Over \$1 Million	1	7.7	152	3.7	7.4
Revenue Unknown	1	7.7	446	10.9	1.2
Total	13	100.0	4,077	100.0	100.0
By Loan Size					
\$100,000 or Less	2	15.4	178	4.4	
\$100,001 - \$250,000	5	38.5	760	18.6	
\$250,001 - \$1 Million	6	46.2	3,139	77.0	
Total	13	100.0	4,077	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	18.2	178	5.1	
\$100,001 - \$250,000	4	36.4	608	17.5	
\$250,001 - \$1 Million	5	45.5	2,694	77.4	
Total	11	100.0	3,480	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table D-1

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	4.0	1.6	690	4.2	0.9	7	8.0	1.9	748	5.1	1.0	2.9
Moderate	37	37.4	18.9	4,532	27.7	12.6	33	37.9	21.9	3,983	27.2	15.0	22.7
Middle	34	34.3	35.0	5,691	34.8	30.8	28	32.2	34.1	5,202	35.6	30.7	37.4
Upper	24	24.2	44.4	5,439	33.3	55.6	19	21.8	42.0	4,697	32.1	53.3	36.9
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	99	100.0	100.0	16,352	100.0	100.0	87	100.0	100.0	14,630	100.0	100.0	100.0
Refinance Loans													
Low	1	3.2	1.0	106	1.9	0.6	0	0.0	1.8	0	0.0	1.0	2.9
Moderate	9	29.0	18.4	1,042	18.3	11.7	3	27.3	21.3	466	24.2	15.1	22.7
Middle	9	29.0	37.5	1,372	24.1	34.1	5	45.5	38.8	902	46.9	36.5	37.4
Upper	11	35.5	43.1	2,998	52.7	53.6	3	27.3	38.1	555	28.9	47.4	36.9
Unknown	1	3.2	0.0	171	3.0	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	31	100.0	100.0	5,689	100.0	100.0	11	100.0	100.0	1,923	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.3	0	0.0	1.1	0	0.0	1.6	0	0.0	1.3	2.9
Moderate	3	75.0	15.4	200	67.8	12.5	1	50.0	17.7	124	46.1	15.0	22.7
Middle	1	25.0	32.1	95	32.2	28.8	1	50.0	34.1	145	53.9	30.3	37.4
Upper	0	0.0	51.2	0	0.0	57.6	0	0.0	46.6	0	0.0	53.4	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	295	100.0	100.0	2	100.0	100.0	269	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	66.7	12.6	2,461	96.1	8.5	0	0.0	10.2	0	0.0	13.0	11.7
Moderate	1	33.3	44.9	101	3.9	30.4	0	0.0	37.3	0	0.0	21.6	38.2
Middle	0	0.0	25.7	0	0.0	33.6	0	0.0	28.8	0	0.0	22.8	28.1
Upper	0	0.0	15.0	0	0.0	26.9	0	0.0	23.7	0	0.0	42.6	20.7
Unknown	0	0.0	1.8	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	1.3
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	2,562	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	7	5.1	1.5	3,257	13.1	1.6	7	7.0	1.9	748	4.4	2.0	2.9
Moderate	50	36.5	18.5	5,875	23.6	14.3	37	37.0	21.2	4,573	27.2	15.4	22.7
Middle	44	32.1	35.3	7,158	28.7	31.6	34	34.0	34.9	6,249	37.1	30.7	37.4
Upper	35	25.5	44.7	8,437	33.9	52.3	22	22.0	42.0	5,252	31.2	51.8	36.9
Unknown	1	0.7	0.0	171	0.7	0.1	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	137	100.0	100.0	24,898	100.0	100.0	100	100.0	100.0	16,822	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-2

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	%	\$(000)	\$%	%	#	#%	%	\$(000)	\$%	%	
Home Purchase Loans													
Low	7	7.1	6.0	715	4.4	3.1	1	1.1	5.4	143	1.0	2.7	21.5
Moderate	18	18.2	17.3	3,310	20.2	12.5	10	11.5	16.1	1,571	10.7	11.0	17.7
Middle	16	16.2	19.1	3,525	21.6	17.6	16	18.4	20.2	3,573	24.4	18.1	19.7
Upper	23	23.2	30.9	4,312	26.4	41.2	20	23.0	31.6	4,699	32.1	42.5	41.2
Unknown	35	35.4	26.6	4,490	27.5	25.6	40	46.0	26.6	4,644	31.7	25.7	0.0
Total	99	100.0	100.0	16,352	100.0	100.0	87	100.0	100.0	14,630	100.0	100.0	100.0
Refinance Loans													
Low	1	3.2	9.1	160	2.8	4.6	1	9.1	8.0	76	4.0	3.9	21.5
Moderate	5	16.1	19.8	603	10.6	13.9	3	27.3	17.0	449	23.3	11.3	17.7
Middle	2	6.5	20.8	345	6.1	18.0	1	9.1	19.6	191	9.9	16.5	19.7
Upper	8	25.8	33.6	2,616	46.0	45.4	3	27.3	33.5	606	31.5	42.6	41.2
Unknown	15	48.4	16.7	1,965	34.5	18.1	3	27.3	21.8	601	31.3	25.6	0.0
Total	31	100.0	100.0	5,689	100.0	100.0	11	100.0	100.0	1,923	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.7	0	0.0	4.9	0	0.0	5.6	0	0.0	3.0	21.5
Moderate	0	0.0	16.6	0	0.0	13.0	0	0.0	15.9	0	0.0	11.6	17.7
Middle	0	0.0	21.1	0	0.0	17.7	0	0.0	22.9	0	0.0	18.6	19.7
Upper	1	25.0	49.1	72	24.4	55.5	0	0.0	48.2	0	0.0	56.5	41.2
Unknown	3	75.0	6.5	223	75.6	9.0	2	100.0	7.4	269	100.0	10.3	0.0
Total	4	100.0	100.0	295	100.0	100.0	2	100.0	100.0	269	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	8	6.0	6.8	875	3.9	3.5	2	2.0	6.0	219	1.3	2.9	21.5
Moderate	23	17.2	17.7	3,913	17.5	12.7	13	13.0	16.3	2,020	12.0	11.0	17.7
Middle	18	13.4	19.5	3,870	17.3	17.6	17	17.0	20.3	3,764	22.4	17.8	19.7
Upper	32	23.9	33.3	7,000	31.3	42.7	23	23.0	34.2	5,305	31.5	43.3	41.2
Unknown	53	39.6	22.7	6,678	29.9	23.5	45	45.0	23.3	5,514	32.8	24.9	0.0
Total	134	100.0	100.0	22,336	100.0	100.0	100	100.0	100.0	16,822	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-3

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography									
Assessment Area: Tulsa MSA									
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	4.3
Moderate	1	100.0	333	100.0	0	0.0	0	0.0	27.5
Middle	0	0.0	0	0.0	0	0.0	0	0.0	34.6
Upper	0	0.0	0	0.0	1	100.0	335	100.0	33.5
Unknown	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	
Total	1	100.0	333	100.0	1	100.0	335	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 D-4

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Tulsa MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	3.9
Moderate	1	25.0	32	2.6	26.2
Middle	1	25.0	587	46.9	34.0
Upper	2	50.0	633	50.6	35.8
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	4	100.0	1,251	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-5

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Tulsa MSA									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	%	\$(000)	%	#	%	\$(000)	%	
Low	0	0.0	0	0.0	1	11.1	799	22.0	3.1
Moderate	0	0.0	0	0.0	2	22.2	880	24.2	22.7
Middle	0	0.0	0	0.0	2	22.2	515	14.2	40.6
Upper	1	100.0	35	100.0	4	44.4	1,440	39.6	33.6
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	
Total	1	100.0	35	100.0	9	100.0	3,634	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table D-6

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Tulsa MSA									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	1	100.0	333	100.0	1	100.0	335	100.0	90.8
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	8.2
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.0
Total	1	100.0	333	100.0	1	100.0	335	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	333	100.0	1	100.0	335	100.0	
Total	1	100.0	333	100.0	1	100.0	335	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	333	100.0	1	100.0	335	100.0	
Total	1	100.0	333	100.0	1	100.0	335	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 D-7

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Tulsa MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	2	50.0	633	50.6	91.1
Over \$1 Million	2	50.0	618	49.4	7.8
Revenue Unknown	0	0.0	0	0.0	1.0
Total	4	100.0	1,251	100.0	100.0
By Loan Size					
\$100,000 or Less	2	50.0	70	5.6	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	50.0	1,182	94.5	
Total	4	100.0	1,251	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	38	6.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	50.0	595	94.0	
Total	2	100.0	633	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Table D-8

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Tulsa MSA									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	7	77.8	3,214	88.4	91.2
Over \$1 Million	0	0.0	0	0.0	1	11.1	31	0.9	7.9
Revenue Unknown	1	100.0	35	100.0	1	11.1	389	10.7	0.9
Total	1	100.0	35	100.0	9	100.0	3,634	100.0	100.0
By Loan Size									
\$100,000 or Less	1	100.0	35	100.0	1	11.1	31	0.9	
\$100,001 - \$250,000	0	0.0	0	0.0	4	44.4	628	17.3	
\$250,001 - \$1 Million	0	0.0	0	0.0	4	44.4	2,975	81.9	
Total	1	100.0	35	100.0	9	100.0	3,634	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	4	57.1	628	19.5	
\$250,001 - \$1 Million	0	0.0	0	0.0	3	42.9	2,586	80.5	
Total	0	0.0	0	0.0	7	100.0	3,214	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table D-9

2024 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	5.1	11,228	4.5	4,351	38.8	54,015	21.5
Moderate	93	29.7	67,089	26.6	11,708	17.5	44,478	17.7
Middle	106	33.9	88,606	35.2	6,977	7.9	49,662	19.7
Upper	97	31.0	84,698	33.6	3,074	3.6	103,601	41.2
Unknown	1	0.3	135	0.1	26	19.3	0	0.0
Total AA	313	100.0	251,756	100.0	26,136	10.4	251,756	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	2.9	30.9	12,597	53.3	3,727	15.8
Moderate	131,743	57,065	22.7	43.3	54,553	41.4	20,125	15.3
Middle	151,483	93,869	37.4	62.0	41,038	27.1	16,576	10.9
Upper	125,844	92,709	36.9	73.7	24,347	19.3	8,788	7.0
Unknown	1,185	104	0.0	8.8	796	67.2	285	24.1
Total AA	433,870	251,038	100.0	57.9	133,331	30.7	49,501	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,801	4.3	1,558	4.1	229	6.7	14	3.4
Moderate	11,462	27.5	10,201	26.9	1,150	33.6	111	27.3
Middle	14,457	34.6	13,064	34.5	1,231	36.0	162	39.9
Upper	13,963	33.5	13,040	34.4	805	23.5	118	29.1
Unknown	53	0.1	43	0.1	9	0.3	1	0.2
Total AA	41,736	100.0	37,906	100.0	3,424	100.0	406	100.0
Percentage of Total Businesses:				90.8		8.2		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	1.6	10	1.6	0	0.0	0	0.0
Moderate	118	18.8	117	18.8	1	16.7	0	0.0
Middle	307	48.8	305	49.1	2	33.3	0	0.0
Upper	194	30.8	189	30.4	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	629	100.0	621	100.0	6	100.0	2	100.0
Percentage of Total Farms:				98.7		1.0		0.3
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 D-10

2023 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	5.1	11,228	4.5	4,351	38.8	54,015	21.5
Moderate	93	29.7	67,089	26.6	11,708	17.5	44,478	17.7
Middle	106	33.9	88,606	35.2	6,977	7.9	49,662	19.7
Upper	97	31.0	84,698	33.6	3,074	3.6	103,601	41.2
Unknown	1	0.3	135	0.1	26	19.3	0	0.0
Total AA	313	100.0	251,756	100.0	26,136	10.4	251,756	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	2.9	30.9	12,597	53.3	3,727	15.8
Moderate	131,743	57,065	22.7	43.3	54,553	41.4	20,125	15.3
Middle	151,483	93,869	37.4	62.0	41,038	27.1	16,576	10.9
Upper	125,844	92,709	36.9	73.7	24,347	19.3	8,788	7.0
Unknown	1,185	104	0.0	8.8	796	67.2	285	24.1
Total AA	433,870	251,038	100.0	57.9	133,331	30.7	49,501	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,860	4.0	1,606	3.8	238	6.3	16	3.5
Moderate	12,358	26.4	10,998	25.8	1,241	32.7	119	26.3
Middle	15,910	33.9	14,339	33.6	1,399	36.9	172	38.0
Upper	16,714	35.6	15,660	36.7	909	23.9	145	32.0
Unknown	52	0.1	42	0.1	9	0.2	1	0.2
Total AA	46,894	100.0	42,645	100.0	3,796	100.0	453	100.0
Percentage of Total Businesses:				90.9		8.1		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	1.0	7	1.0	0	0.0	0	0.0
Moderate	122	17.4	121	17.5	1	14.3	0	0.0
Middle	329	47.0	326	47.2	3	42.9	0	0.0
Upper	242	34.6	237	34.3	3	42.9	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	700	100.0	691	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.7		1.0		0.3
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.								

Table D-11

2022 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	5.1	11,228	4.5	4,351	38.8	54,015	21.5
Moderate	93	29.7	67,089	26.6	11,708	17.5	44,478	17.7
Middle	106	33.9	88,606	35.2	6,977	7.9	49,662	19.7
Upper	97	31.0	84,698	33.6	3,074	3.6	103,601	41.2
Unknown	1	0.3	135	0.1	26	19.3	0	0.0
Total AA	313	100.0	251,756	100.0	26,136	10.4	251,756	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	2.9	30.9	12,597	53.3	3,727	15.8
Moderate	131,743	57,065	22.7	43.3	54,553	41.4	20,125	15.3
Middle	151,483	93,869	37.4	62.0	41,038	27.1	16,576	10.9
Upper	125,844	92,709	36.9	73.7	24,347	19.3	8,788	7.0
Unknown	1,185	104	0.0	8.8	796	67.2	285	24.1
Total AA	433,870	251,038	100.0	57.9	133,331	30.7	49,501	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,905	3.9	1,647	3.7	239	6.2	19	3.7
Moderate	12,873	26.2	11,484	25.6	1,262	32.8	127	24.7
Middle	16,711	34.0	15,102	33.7	1,420	36.9	189	36.8
Upper	17,595	35.8	16,498	36.8	919	23.9	178	34.6
Unknown	56	0.1	46	0.1	9	0.2	1	0.2
Total AA	49,140	100.0	44,777	100.0	3,849	100.0	514	100.0
Percentage of Total Businesses:				91.1		7.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.1	8	1.1	0	0.0	0	0.0
Moderate	122	16.5	121	16.6	1	14.3	0	0.0
Middle	351	47.4	348	47.6	3	42.9	0	0.0
Upper	259	35.0	254	34.7	3	42.9	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	740	100.0	731	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.8		0.9		0.3
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 D-12

2021 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	6.3	10,765	4.3	4,413	41.0	53,262	21.5
Moderate	76	27.9	57,255	23.1	11,405	19.9	43,878	17.7
Middle	111	40.8	106,931	43.1	9,570	8.9	50,431	20.3
Upper	68	25.0	73,083	29.5	2,835	3.9	100,463	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	272	100.0	248,034	100.0	28,223	11.4	248,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	2.7	29.1	12,302	53.7	3,930	17.2
Moderate	111,533	47,411	19.4	42.5	47,707	42.8	16,415	14.7
Middle	177,271	111,527	45.7	62.9	47,732	26.9	18,012	10.2
Upper	106,635	78,449	32.1	73.6	20,866	19.6	7,320	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	418,342	244,058	100.0	58.3	128,607	30.7	45,677	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,578	3.1	1,364	3.0	202	5.1	12	2.7
Moderate	11,413	22.7	10,093	22.0	1,213	30.7	107	23.7
Middle	20,370	40.6	18,537	40.5	1,650	41.8	183	40.6
Upper	16,858	33.6	15,825	34.5	884	22.4	149	33.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	50,219	100.0	45,819	100.0	3,949	100.0	451	100.0
Percentage of Total Businesses:				91.2		7.9		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.1	7	0.9	1	12.5	0	0.0
Moderate	97	12.8	96	12.8	1	12.5	0	0.0
Middle	440	58.0	435	58.1	5	62.5	0	0.0
Upper	214	28.2	211	28.2	1	12.5	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	759	100.0	749	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.7		1.1		0.3
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 D-13

2020 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	6.3	10,765	4.3	4,413	41.0	53,262	21.5
Moderate	76	27.9	57,255	23.1	11,405	19.9	43,878	17.7
Middle	111	40.8	106,931	43.1	9,570	8.9	50,431	20.3
Upper	68	25.0	73,083	29.5	2,835	3.9	100,463	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	272	100.0	248,034	100.0	28,223	11.4	248,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	2.7	29.1	12,302	53.7	3,930	17.2
Moderate	111,533	47,411	19.4	42.5	47,707	42.8	16,415	14.7
Middle	177,271	111,527	45.7	62.9	47,732	26.9	18,012	10.2
Upper	106,635	78,449	32.1	73.6	20,866	19.6	7,320	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	418,342	244,058	100.0	58.3	128,607	30.7	45,677	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,572	3.1	1,357	2.9	202	4.9	13	3.0
Moderate	11,628	22.7	10,268	21.9	1,254	30.5	106	24.1
Middle	20,710	40.3	18,806	40.2	1,731	42.1	173	39.4
Upper	17,423	33.9	16,352	35.0	924	22.5	147	33.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	51,333	100.0	46,783	100.0	4,111	100.0	439	100.0
Percentage of Total Businesses:				91.1		8.0		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.0	7	0.9	1	12.5	0	0.0
Moderate	99	12.6	99	12.8	0	0.0	0	0.0
Middle	447	56.9	443	57.2	4	50.0	0	0.0
Upper	231	29.4	226	29.2	3	37.5	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	785	100.0	775	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.7		1.0		0.3
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX E – 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.