



PUBLIC DISCLOSURE

September 8, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

RCB Bank
RSSD# 945053

300 West Patti Page Boulevard
Claremore, Oklahoma 74017

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 institution. 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 3

Institution

- Description of Institution 5
- Scope of Examination..... 5
- Conclusions With Respect to Performance Tests..... 7

Fair Lending or Other Illegal Credit Practices Review 13

State of Oklahoma

- Summary
 - State Rating 14
 - Scope of Examination 15
 - Description of Institution’s Operations..... 15
 - Conclusions With Respect to Performance Tests 15
- Tulsa MSA Metropolitan AA (Full-Scope Review)
 - Description of Institution’s Operations..... 20
 - Conclusions With Respect to Performance Tests 22
- Oklahoma City MSA Metropolitan AA (Full-Scope Review)
 - Description of Institution’s Operations..... 36
 - Conclusions With Respect to Performance Tests 38
- Kay County Nonmetropolitan AA (Full-Scope Review)
 - Description of Institution’s Operations..... 50
 - Conclusions With Respect to Performance Tests 52
- Northeast Oklahoma Nonmetropolitan AA (Full-Scope Review)
 - Description of Institution’s Operations..... 64
 - Conclusions With Respect to Performance Tests 66
- Oklahoma Nonmetropolitan AAs (Limited-Scope Review)
 - Description of Institution’s Operations..... 78
 - Conclusions With Respect to Performance Tests 79

State of Kansas

- Summary
 - State Rating 80
 - Scope of Examination 81
 - Description of Institution’s Operations..... 81
 - Conclusions With Respect to Performance Tests 81

Wichita MSA Metropolitan AA (Full-Scope Review)	
Description of Institution's Operations.....	85
Conclusions With Respect to Performance Tests.....	87
Lawrence MSA Metropolitan AA (Limited-Scope Review)	
Description of Institution's Operations.....	99
Conclusions With Respect to Performance Tests.....	99
Cowley County Nonmetropolitan AA (Full-Scope Review)	
Description of Institution's Operations.....	100
Conclusions With Respect to Performance Tests.....	102
Reno County Nonmetropolitan AAs (Full-Scope Review)	
Description of Institution's Operations.....	115
Conclusions With Respect to Performance Tests.....	117
Montgomery County Nonmetropolitan AAs (Limited-Scope Review)	
Description of Institution's Operations.....	124
Conclusions With Respect to Performance Tests.....	124
Appendix	
Appendix A: Scope of Examination	125
Appendix B: Summary of State Ratings	126
Appendix C: Maps of the Assessment Areas	127
Appendix D: 2022 Full-Scope Review Lending Tables.....	133
Appendix E: Demographic Information.....	188
Appendix F: Limited-Scope Review Assessment Area Tables	209
Appendix G: Glossary.....	276

INSTITUTION’S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Satisfactory**

The following table indicates the performance level of RCB Bank (the bank) with respect to the lending, investment, and service tests.

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

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to assessment area (AA) credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- A substantial majority of the bank’s loans are originated within the bank’s delineated AAs.
- The bank’s distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank’s distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is adequate.
- The bank makes a relatively high level of community development (CD) loans.

Investment Test

- The bank makes an adequate level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes rare use of innovative and/or complex investments to support CD initiatives but exhibits adequate responsiveness to credit and CD needs.

Service Test

- The bank’s delivery systems are readily accessible to geographies and/or individuals of different income levels in its AAs.

- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- The bank provides a relatively high level of CD services and is responsive to the available service opportunities.

INSTITUTION

DESCRIPTION OF INSTITUTION

The bank is an interstate financial institution headquartered in Claremore, Oklahoma. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of RCB Holding Company, Inc., a one bank holding company also headquartered in Claremore.
- The bank has total assets of \$3.9 billion as of March 31, 2025.
- The bank operates its network of 59 banking offices and 75 automated teller machines (ATMs) within 11 AAs in the contiguous states of Oklahoma and Kansas. Since the prior evaluation, the bank reduced its branch networks in Oklahoma and Kansas by a total of three offices through the closure, sale, and consolidation of individual branches.
- The bank’s primary business strategy is lending to small to medium-sized businesses, as well as residential real estate lending, although the composition of its loan portfolio in Table 1 illustrates a well-diversified mixture.

Table 1

Composition of Loan Portfolio as of March 31, 2025		
Loan Type	\$(000)	%
Construction and Land Development	137,347	6.0
Farmland	80,615	3.5
1- to 4-Family Residential Real Estate	456,094	20.1
Multifamily Residential Real Estate	25,542	1.1
Nonfarm Nonresidential Real Estate	628,998	27.7
Agricultural	60,152	2.6
Commercial and Industrial	107,119	4.7
Consumer	173,073	7.6
Other	602,495	26.5
Gross Loans	2,271.435	100.0

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

The bank was rated Satisfactory under the Community Reinvestment Act (CRA) at its March 27, 2023 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Examination Procedures for Large 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 11 AAs. The Tulsa Metropolitan Statistical Area (MSA), Oklahoma City MSA, Kay County, and Northeast Oklahoma AAs in Oklahoma and the Wichita MSA, Cowley County, and Reno County AAs in Kansas were assessed using a full-scope review. The Payne County and Washington County AAs in Oklahoma and the Lawrence MSA and Montgomery County AAs in Kansas were assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's home purchase, home refinance, home improvement, and multi-family loans reported on the bank's 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank's small business and small farm loans reported on the bank's 2022, 2023, and 2024 CRA LARs;
- CD loans originated from January 1, 2023 to December 31, 2024;
- Qualified investments that were made from January 1, 2023 to December 31, 2024, qualified investments made prior to but still outstanding during this period, and qualified grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services from January 1, 2023 to December 31, 2024.

For this evaluation, more weight was placed on the bank's performance in the state of Oklahoma when determining the overall institution rating given the bank's loan and deposit volumes as well as its larger branch presence within the state relative to the state of Kansas. The bank's small business lending was weighted more heavily in the analysis due to the volume of loans included in the analysis and strategic emphasis at the institution-level; however, home mortgage lending and, to a lesser extent, small farm lending, was weighted appropriately based on the volume of originations within each AA analysis and the credit needs of the AAs based on their unique characteristics.

Greater emphasis was placed on the bank's lending performance in comparison to aggregate lending data, as it is considered a representative indicator of credit demand within the AAs. Demographic data was incorporated into the analysis to a lesser extent to understand available opportunities present throughout the bank's various markets. Because CRA aggregate data for 2024 was not publicly available for this evaluation, 2023 is the primary lending year discussed for home mortgage, small business, and small farm lending.

While included in the lending tables and totals throughout this report, home mortgage loans reported on the bank's HMDA LAR with a purpose of "Other" or "Not Applicable" were not evaluated individually in the geographic and borrower analyses. Additionally, within the geographic distribution of home mortgage loan products, an evaluation of multifamily lending is not conducted throughout this report based on volumes too limited to conduct a meaningful analysis. The remaining products were evaluated or excluded, respectively, based on their loan volumes within each individual AA.

Table 2 illustrates the bank’s presence in each AA by number of branches, the percentage of lending and deposits compared to the bank-wide and the state level totals, and the bank’s June 30, 2024 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

Table 2

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. # ⁴	Percent of Bank’s Lending by \$ ¹		Percent of Bank’s Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
State of Oklahoma		42	70.7	100.0	81.1	100.0	2.7	7 of 113
Tulsa MSA	Full	16	30.5	43.2	41.0	50.5	3.8	6 of 60
Oklahoma City MSA	Full	10	9.8	13.8	8.1	9.9	0.5	35 of 70
Kay County	Full	5	10.5	14.9	12.3	15.2	33.1	1 of 8
Northeast Oklahoma	Full	6	13.2	18.7	12.7	15.6	20.6	1 of 15
Payne County	Limited	4	5.0	7.0	6.3	7.7	9.8	3 of 16
Washington County	Limited	1	1.7	2.4	0.8	1.0	2.7	7 of 11
State of Kansas		17	29.3	100.0	18.9	100.0	2.2	10 of 67
Wichita MSA	Full	6	11.4	38.7	3.3	17.7	0.5	31 of 46
Lawrence MSA	Limited	1	1.3	4.4	0.4	2.1	0.4	22 of 22
Cowley County	Full	6	8.9	30.3	9.7	51.4	37.2	1 of 7
Reno County	Full	3	7.4	25.4	4.9	26.2	10.7	3 of 11
Montgomery County	Limited	1	0.3	1.2	0.5	2.7	2.3	6 of 7

¹ Based on the bank’s HMDA, small business, and small farm lending used in the analysis.
² Based on the June 30, 2024 FDIC’s Deposit Market Share Report.
³ Based on the bank’s ranking among FDIC-insured financial institutions in each AA.
⁴ Based on the bank’s branches as of December 31, 2024.
Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the states of Oklahoma and Kansas. Conclusions with respect to the lending test for full-scope reviewed AAs are reflected in the body of the report, while lending data for AAs that received a limited-scope review are located in Appendix F.

While conclusions with respect to the lending test were evaluated for three years, only 2023 and 2024 lending tables are reflected in the body of this report. The bank’s 2022 lending data can be found in Appendix D of this report. As discussed, and unless otherwise noted, the bank’s performance in its Oklahoma AAs generally carried greater weight in the institutional conclusions.

LENDING TEST

The bank’s overall lending test performance is low satisfactory. The state of Oklahoma and the state of Kansas received low satisfactory lending test ratings.

Lending Activity

This performance criterion evaluates the bank’s lending volume considering the bank’s resources and business strategy and other information from the performance context. The bank’s overall lending activities reflect adequate responsiveness to AA credit needs. Table 3 summarizes the bank’s lending activities considered in this performance analysis.

Table 3

Summary of Lending Activity Reviewed				
Loan Type	2022-2024			
	#	\$(000)	#%	\$%
Home Improvement	252	19,447	10.9	4.1
Home Purchase	1,415	325,167	61.0	68.3
Multi-Family Housing	30	45,781	1.3	9.6
Refinancing	520	74,388	22.4	15.6
Other Purpose Closed-End	71	7,961	3.1	1.7
Other Purpose LOC	33	3,114	1.4	0.7
Total HMDA Loans	2,321	475,858	33.3	48.4
Small Business Loans	2,928	349,080	42.0	35.5
Small Farms Loans	1,717	158,024	24.6	16.1
Total Loans	6,966	982,962	100.0	100.0

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The bank continues to offer traditional, industry recognized government-guaranteed loan programs through agencies such as the Federal Housing Administration, the Veterans Administration, and the United States Department of Agriculture throughout each of the bank’s AAs for consumers seeking residential real estate loans. Small Business Administration (SBA) and Farm Service Agency loans are also offered for commercial and agricultural operating entities.

Additionally, in the wake of the May 2024 tornadoes that struck Claremore, Oklahoma and the surrounding communities, the bank offered a consumer loan program for residents that filed insurance-related claims in Rogers and Mayes Counties. The program offered loan financing at low interest rates and terms of up to five years for customers to cover out-of-pocket deductible expenses and other associated costs. Lastly, the bank provided payment deferrals for existing loan customers affected by the tornadoes.

Assessment Area Concentration

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

Table 4

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Improvement	241	95.6	18,498	95.1	11	4.4	949	4.9
Home Purchase - Conventional	1,139	91.0	259,139	88.0	112	9.0	35,174	12.0
Home Purchase - FHA	114	91.2	19,312	92.9	11	8.8	1,480	7.1
Home Purchase - VA	34	87.2	8,963	89.1	5	12.8	1,099	10.9
Multi-Family Housing	29	96.7	45,623	99.7	1	3.3	158	0.3
Other Purpose Closed-End	68	95.8	7,683	96.5	3	4.2	278	3.5
Other Purpose LOC	31	93.9	3,050	97.9	2	6.1	64	2.1
Refinancing	496	95.4	69,256	93.1	24	4.6	5,132	6.9
Total HMDA related	2,152	92.7	431,524	90.7	169	7.3	44,334	9.3
Small Business	2,773	94.7	324,183	92.9	155	5.3	24,897	7.1
Small Farm	1,460	85.0	130,164	82.4	257	15.0	27,860	17.6
Total Loans	6,385	91.7	885,871	90.1	581	8.3	97,091	9.9

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 adequate distribution among the different census tracts and dispersion throughout the AAs. The conclusion is derived from adequate penetration levels noted in the state evaluations of Oklahoma and Kansas.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. The conclusion is derived from adequate penetration levels noted in the state evaluation of Oklahoma and good levels reflected in Kansas.

Community Development Lending

This performance criterion evaluates the bank’s level of CD lending. The bank makes a relatively high level of CD loans when considering the bank’s capacity and the need and availability of such opportunities. AAs in the state of Oklahoma reflect a relatively high level of CD lending, while AAs in the state of Kansas reflect an adequate level of CD lending.

Table 5 illustrates the volume of CD loans by number and dollar volume based on their CD purpose. Consistent with its historical strategy, the bank provides a substantial portion of its CD loans, by dollar volume, via interim lease financing to area municipal organizations, including area schools with a majority of students eligible for free or reduced lunches under the National School Lunch Program.

Table 5

Community Development Loans – All		
Community Development Purpose	#	\$(000)
Affordable Housing	11	1,693
Community Services	8	85,487
Economic Development	1	10,813
Revitalization and Stabilization	0	0
Outside Activities	0	0
Total Loans	20	97,993

Examples of CD lending activities include:

- Three lending agreements with school districts totaling \$43.7 million (MM) in Oklahoma school districts with a majority of students eligible for free or reduced lunches. The funds allowed for the construction and furnishing of new buildings for students and staff.
- A loan for \$525 thousand (M) was extended by the bank supporting affordable housing for LMI individuals and families based on rents that were below the Housing and Urban Development’s (HUD’s) standards for fair market rent.

INVESTMENT TEST

This performance criterion evaluates the bank’s level of qualified grants, donations, or in-kind contributions of property made since the last examination that have a primary purpose of community development. The bank’s overall performance under the investment test is low satisfactory. The conclusion in Oklahoma was high satisfactory, while performance in Kansas was needs to improve.

The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits adequate responsiveness to the credit and CD needs of its AAs. Table 6 illustrates the total volume of investment and donation activity by CD purpose, including an itemization of investments that remain on the bank’s balance sheet (prior-period) and new investments made during the current evaluation period.

Examples of qualified CD investments include:

- One new school bond investment totaling \$3.0 MM for the construction, equipping, and furnishing of a new science and technology facility in a district with a majority of students eligible for free or reduced lunches.
- One new school bond investment totaling \$1.0 MM for the construction of an elementary school in a district with a majority of students eligible for free or reduced lunches.

In addition to its qualified investments, the bank’s level of CD donations was most responsive to area organizations that provide community services for LMI individuals and families. The bank’s philanthropic activity included donations to 195 different area organizations, including nonprofit entities and local grassroots agencies, and to organizations that support activities that provide for the revitalization and stabilization of their respective geographies. Examples of the responsive donations include:

- The bank donated \$25.0 M to a local organization providing direct relief to victims in the wake of the 2024 tornados in Rogers County Oklahoma, which was declared a disaster area.
- The bank donated \$68.2 M to various local chapters of well-known national organizations that provides services targeted to children from LMI families.

Table 6

Investments, Grants, and Donations – All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	11	14	11	14
Community Services	5	1,565	11	9,925	256	311	272	11,801
Economic Development	0	0	0	0	2	4	2	4
Revitalization and Stabilization	0	0	0	0	3	31	3	31
Outside Activities	0	0	0	0	0	0	0	0
Total	5	1,565	11	9,925	272	360	289	11,851
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may be off by 1 due to rounding.								

SERVICE TEST

The bank’s overall performance under the service test is high satisfactory. The conclusion was derived from a high satisfactory service rating in the state of Oklahoma and outstanding performance in the state of Kansas.

Retail Banking Services

This performance criterion evaluates the bank’s level of service-delivery systems provided in each geographic classification.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. As illustrated in Table 7, the locations of bank offices and full-service ATMs, including some Interactive Teller Machines (ITMs), distributed among the various census tracts align similarly to the proportion of such tracts throughout the bank’s geographic footprint, particularly in LMI tracts. Additionally, a number of banking offices located in middle- and upper-income tracts remain in close proximity to LMI tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank reduced its branch networks in Oklahoma and Kansas by a total of three offices through the closure, sale, and consolidation of individual branches. One branch was located in a moderate-income census tract but residents maintain accessibility to other branches within the bank’s network.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby hours and drive-through services vary among the bank’s markets, although accessible operating hours are generally between 8:00 a.m. and 5:00 p.m. Monday through Friday and 9:00 a.m. and 12:00 p.m. on Saturday.

Table 7

Retail Banking and Community Development Services – All												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.1	25.4	49.2	20.3	0.0	100.0	5.6	26.2	38.8	27.0	2.5	100.0
Changes in Branch Location	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.7	32.0	50.7	14.7	0.0	100.0	4.4	24.6	42.1	27.9	0.9	100.0
Community Development Services	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	59		2		3		0	(1)	0	0	0	(1)
Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
6		163		30		1		200		111		

¹ Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

This performance criterion evaluates the bank's level of CD services. The bank provides a relatively high level of CD services. Bank staff performed 200 services to 111 organizations during the evaluation period. As illustrated in Table 7, a substantial majority of services were provided to organizations that provide community services to LMI individuals and were comprised of an even mixture of board of directors (board) membership and financial literacy education. Examples of the types of CD services performed include:

- A bank employee served on the board for an organization whose primary purpose is to construct and provide affordable housing targeted to LMI individuals.
- A bank employee served on the board for an organization whose primary purpose is to provide support and advocacy for children facing crises.

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.

STATE OF OKLAHOMA

CRA rating for Oklahoma:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	High Satisfactory
The Service Test is rated:	High Satisfactory

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank makes a relatively high level of CD loans within its AAs and within the broader statewide area of Oklahoma.

Investment Test

- The bank makes a significant level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes rare use of innovative and/or complex investments to support CD initiatives but exhibits good responsiveness to the credit and CD needs throughout its Oklahoma AAs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank provides a relatively high level of CD services within its Oklahoma AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Tulsa MSA, Oklahoma City MSA, Kay County, and Northeast Oklahoma AAs. Limited-scope reviews were conducted for the Payne County and Washington County AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation. The overall state rating was influenced most heavily by the bank's performance in the Tulsa MSA AA due to the bank's large deposit, loan, and branching presence in this AA.

The analysis of loans originated in the state included 1,972 small business, 1,680 home mortgage, and 862 small farm loans. Relative weighting among individual loan products aligns with the discussion in the overall Institution Scope of Examination section of this report.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 6 of its 11 AAs and operates 42 of its 59 branches in the state of Oklahoma. The bank's presence in the state includes banking offices in the densely populated cities of Tulsa (Tulsa MSA AA) and Oklahoma City (Oklahoma City MSA AA), while its four remaining AAs, located adjacent to the Tulsa MSA AA, are comprised of lesser populated communities and generally reflect rural, nonmetropolitan characteristics. Six interviews with members of the communities within the bank's AAs were conducted or referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions.

Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on small business and home mortgage lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is low satisfactory. Lending test performance in the Tulsa MSA AA, Oklahoma City MSA AA, and Kay County AA was adequate, while the performance in the Northeast Oklahoma AA was good. The bank's leadership in CD lending performance had a positive influence on the overall lending test rating in the Northeast Oklahoma AA.

Lending Activity

The bank’s overall lending activities in the state of Oklahoma reflect adequate responsiveness to AA credit needs. The Northeast Oklahoma AA noted good performance, while the Tulsa MSA, Oklahoma City MSA, and Kay County AA noted adequate performance.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within Oklahoma reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is consistent with performance noted in the four full-scope reviewed AAs.

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

The bank’s lending within Oklahoma has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. The Tulsa MSA, Kay County, and Northeast Oklahoma AAs noted adequate performance, while the distribution in the Oklahoma City MSA AA was poor.

Community Development Lending

The bank provides a relatively high level of CD loans within the state of Oklahoma. The bank originated 13 CD loans totaling \$86.5 MM in Oklahoma, including three CD loans originated beyond the bank’s six AA boundaries. These transactions were comprised of government lease financing that benefited schools with a majority of students eligible for free or reduced lunches. The bank is a leader in making CD loans in the Northeast Oklahoma AA. The Tulsa MSA and Oklahoma City MSA are noted as having an adequate level of CD loans, while there are few, if any, in the Kay County AA.

Table 8

Community Development Loans – State of Oklahoma		
Community Development Purpose	#	\$(000)
Affordable Housing	5	1,041
Community Services	5	41,793
Economic Development	0	0
Revitalization and Stabilization	0	0
Outside Activities	3	43,694
Total Loans	13	86,528

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Oklahoma is high satisfactory. The investment test in the Tulsa MSA AA is excellent, while the Oklahoma City MSA, Kay County, and Northeast Oklahoma AAs reflect good performance.

The bank has a significant level of qualified CD investments and grants within Oklahoma but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AAs.

Consistent with prior evaluations, the bank’s CD investment strategy is comprised of purchasing municipal bonds that benefit area schools and districts which contain a majority of student populations eligible for free and reduced lunches. The bank also presented and received qualified investment credit for schools located in statewide areas beyond the bank’s AAs in rural communities that also have a majority of students eligible for free and reduced lunches.

Table 9

Investments, Grants, and Donations – State of Oklahoma								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	1	0	1	0
Community Services	3	885	11	9,925	172	263	186	11,073
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	3	31	3	31
Outside Activities	2	680	0	0	0	0	2	680
Total	5	1,565	11	9,925	176	294	192	11,784

^{1.} Book Value of Investment
^{2.} Original Market Value of Investment

SERVICE TEST

The bank’s overall performance under the service test in the state of Oklahoma is high satisfactory. The service test is excellent in the Kay County AA and good in the Tulsa MSA, Oklahoma City MSA, and Northeast Oklahoma AAs.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Oklahoma are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates

10 of its 42 statewide branches in LMI tracts, including 2 in low- and 8 in moderate-income census tracts. As illustrated in Table 10, the distribution of bank offices and full-service ATMs among the various census tracts aligns similarly to the proportion of said tracts throughout the bank’s geographic footprint, particularly in LMI tracts. Additionally, a number of banking offices located in middle- and upper-income tracts remain in close proximity to LMI tracts within the four full-scope review AAs.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There were several changes to the bank’s branching footprint in the state of Oklahoma since the prior evaluation. The bank closed a branch in Oilton, sold a branch in Stroud, and opened a branch in Vinita. The branch in Oilton was located in a moderate-income census tract but residents maintain accessibility to other branches within the bank’s network.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s operations in the state of Oklahoma generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 10

Retail Banking and Community Development Services – State of Oklahoma												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	4.8	19.1	50.0	26.2	0.0	100.0	5.9	26.2	36.5	28.6	2.7	100.0
Changes in Branch Location	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	1.9	30.2	49.1	18.9	0.0	100.0	5.0	24.8	40.0	29.3	0.9	100.0
Community Development Services	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	42		1		2		0	(1)	0	0	0	(1)
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	4	89	26	1	120	74						

¹ Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services within the state of Oklahoma. During the evaluation, bank representatives performed 120 services to 74 organizations throughout the state. A substantial majority of services performed were to organizations that provide various community services that benefit LMI individuals and families. The bank's CD services generally consisted of board membership for organizations that primarily serve LMI individuals and families and financial literacy instruction in schools with a majority of students eligible for free or reduced lunches.

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

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

The bank's Tulsa MSA AA consists of Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, and Wagoner Counties in their entirety, which also comprise the Tulsa, Oklahoma MSA. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 313 census tracts, including 16 low-, 93 moderate-, 106 middle-, 97 upper-, and 1 unknown-income census tract(s). There have been no changes to the AA delineation or census tract designations since the prior examination.
- Including its headquarters, the bank operates 16 banking offices in the AA, including 5 in moderate-, 8 in middle-, and 3 in upper-income census tracts. Additionally, it operates 24 ATMs in the AA (6 full-service) including 12 in moderate-, 9 in middle-, and 3 in upper-income tracts.
- As of June 30, 2024, the bank held a 3.8 percent market share of deposits in the AA, ranking 6th out of 60 FDIC-insured financial institutions operating from 274 offices in the AA.
- To further augment the evaluation, examiners referenced two interviews with members of the communities within the bank's AA that were previously conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions. Both contacts represented area economic development agencies.

Table 11

Population Change			
Assessment Area: Tulsa MSA			
Area	2015 Population	2020 Population	Percent Change
Tulsa MSA	962,676	1,015,331	5.5
Creek County, OK	70,761	71,754	1.4
Okmulgee County, OK	39,446	36,706	(6.9)
Osage County, OK	48,054	45,818	(4.7)
Pawnee County, OK	16,499	15,553	(5.7)
Rogers County, OK	89,190	95,240	6.8
Tulsa County, OK	623,335	669,279	7.4
Wagoner County, OK	75,391	80,981	7.4
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*

- Tulsa, the largest city in the AA, accounts for 40.1 percent of total AA population based on 2020 ACS data.

- A community member stated there has been a steady influx of individuals from the west coast in recent years seeking a lower cost of living while working remotely.

Table 12

Median Family Income Change			
Assessment Area: Tulsa MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Tulsa MSA	66,846	72,203	8.0
Creek County, OK	59,697	66,569	11.5
Okmulgee County, OK	53,473	57,161	6.9
Osage County, OK	62,463	62,130	(0.5)
Pawnee County, OK	59,434	61,250	3.1
Rogers County, OK	74,047	79,527	7.4
Tulsa County, OK	67,531	73,515	8.9
Wagoner County, OK	70,042	79,407	13.4
Oklahoma	63,401	67,511	6.5
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- According to the 2020 American Community Survey (ACS) data, the Tulsa MSA contained a concentration of families below the poverty level of 10.4 percent, which is below the statewide figure of 11.3 percent. Poverty rates ranged from 7.1 percent in Rogers County to 14.5 percent in Okmulgee County.

Table 13

Housing Cost Burden						
Assessment Area: Tulsa MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa MSA	73.0	36.9	38.0	54.2	28.5	16.0
Creek County, OK	53.6	19.0	28.3	45.6	17.4	15.3
Okmulgee County, OK	67.8	31.2	36.2	49.5	24.5	15.5
Osage County, OK	62.7	27.6	37.3	44.5	20.1	14.6
Pawnee County, OK	64.1	41.8	31.0	45.3	16.1	11.9
Rogers County, OK	67.6	36.5	34.1	54.6	31.1	15.1
Tulsa County, OK	75.5	38.8	39.1	58.4	31.5	16.9
Wagoner County, OK	75.7	29.2	37.2	48.2	30.4	13.6
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy</i>						
<i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i>						

- The median family housing value in the Tulsa MSA, at \$155,020, is above the statewide figure of \$142,400. Median values ranged from \$85,900 in Okmulgee County to a high of \$168,000 in Rogers County.
- The median gross rent in the Tulsa MSA of \$863 is above the state of Oklahoma figure of \$818.
- The housing cost burden for LMI renters and owners is comparable to the Oklahoma statewide figures. Variances were noted among the AA counties, particularly for LMI renters.
- A community member stated there is a shortage of both affordable and market rate housing units in Tulsa, with a study noting the need for 13,000 additional units over the next 10 years.

Table 14

Unemployment Rates					
Assessment Area: Tulsa MSA					
Area	2020	2021	2022	2023	2024
Tulsa MSA	6.5	4.1	3.1	3.2	3.3
Creek County, OK	6.6	4.3	3.5	3.3	3.5
Okmulgee County, OK	7.5	5.4	4.2	4.2	4.2
Osage County, OK	6.8	4.5	3.7	3.7	3.9
Pawnee County, OK	7.2	4.6	3.9	3.6	3.6
Rogers County, OK	5.8	3.6	2.8	2.8	2.9
Tulsa County, OK	6.7	4.2	3.1	3.2	3.3
Wagoner County, OK	5.8	3.6	2.9	3.0	3.1
Oklahoma	6.3	4.0	3.0	3.2	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The primary industries operating in the Tulsa MSA include advanced manufacturing, aerospace and defense, logistics and distribution, healthcare and social services, and professional services.
- Major employers operating in the Tulsa MSA include American Airlines, Ascension Healthcare, Hillcrest Healthcare, Saint Francis Health System, and Tulsa Public Schools.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA MSA AA

LENDING TEST

The bank’s performance under the lending test in the Tulsa MSA AA is adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA included 995 small business, 766 home mortgage, and 189 small farm loans.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. Small business and home mortgage lending, which carried greater weight in this AA analysis, reflect adequate penetration levels, while small farm lending reflects poor levels of penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among low-income tracts was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage loans in 2022 and 2024 reflected penetration levels consistent with 2023 lending patterns.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among low-income tracts was below the aggregate lending data and the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home purchase loans in 2022 and 2024 reflected penetration levels consistent with 2023 lending patterns.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2023 home refinance loans among low-income tracts was below the aggregate lending data and the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home refinance loans in 2022 reflected penetration levels above 2023 lending patterns, while the distribution in 2024 was below the 2023 distribution. Performance in 2022 and 2024 generally offset one another, with deferral to 2023 lending levels to support the overall conclusion for home refinance lending.

Home Improvement Loans

The geographic distribution of home improvement lending is poor. Home improvement loans were only evaluated for 2022 as 2023 and 2024 had lending volumes too low to render meaningful analyses. The distribution of 2022 home improvement loans among low-income tracts was below the aggregate lending data and the demographic figure. Lending among moderate-income tracts was below the aggregate lending data by number, comparable by dollar volume, and below the demographic figure.

Table 15 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.9	0	0.0	1.0	2	1.4	2.1	293	0.8	1.1	2.9
Moderate	20	16.4	21.9	3,762	12.8	15.0	26	17.7	21.1	5,245	14.7	13.6	22.7
Middle	46	37.7	34.1	9,320	31.7	30.7	51	34.7	34.3	11,175	31.4	28.7	37.4
Upper	56	45.9	42.0	16,284	55.5	53.3	68	46.3	42.3	18,918	53.1	56.5	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	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	122	100.0	100.0	29,366	100.0	100.0	147	100.0	100.0	35,631	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	1.0	1	2.4	1.8	170	3.1	1.2	2.9
Moderate	12	22.2	21.3	1,313	12.5	15.1	5	11.9	20.4	431	7.8	14.3	22.7
Middle	31	57.4	38.8	6,547	62.2	36.5	21	50.0	37.2	2,359	42.9	34.9	37.4
Upper	11	20.4	38.1	2,658	25.3	47.4	15	35.7	40.5	2,542	46.2	49.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	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	54	100.0	100.0	10,518	100.0	100.0	42	100.0	100.0	5,502	100.0	100.0	100.0
Home Improvement Loans													
Low	1	5.0	1.6	61	5.0	1.3	0	0.0	1.7	0	0.0	1.5	2.9
Moderate	3	15.0	17.7	186	15.2	15.0	2	10.5	16.9	161	9.1	12.4	22.7
Middle	6	30.0	34.1	371	30.4	30.3	12	63.2	32.7	1,085	61.4	30.7	37.4
Upper	10	50.0	46.6	604	49.4	53.4	5	26.3	48.7	520	29.4	55.4	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	20	100.0	100.0	1,222	100.0	100.0	19	100.0	100.0	1,766	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	10.2	0	0.0	13.0	0	0.0	10.3	0	0.0	5.0	11.7
Moderate	0	0.0	37.3	0	0.0	21.6	1	50.0	45.4	636	36.2	42.3	38.2
Middle	1	100.0	28.8	976	100.0	22.8	1	50.0	24.7	1,120	63.8	19.6	28.1
Upper	0	0.0	23.7	0	0.0	42.6	0	0.0	19.6	0	0.0	33.2	20.7
Unknown	0	0.0	0.0	0	0.0	0.0	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	1	100.0	100.0	976	100.0	100.0	2	100.0	100.0	1,756	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	1.0	1.9	87	0.2	2.0	3	1.4	2.0	463	1.0	1.3	2.9
Moderate	37	17.9	21.2	5,338	12.5	15.4	34	15.5	20.4	6,473	14.0	15.3	22.7
Middle	86	41.5	34.9	17,308	40.5	30.7	91	41.4	34.6	16,776	36.2	29.2	37.4
Upper	82	39.6	42.0	20,052	46.9	51.8	92	41.8	43.0	22,675	48.9	54.1	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	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	207	100.0	100.0	42,785	100.0	100.0	220	100.0	100.0	46,387	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 15 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%		
Other Purpose LOC													
Low	0	0.0	0.9	0	0.0	0.5	0	0.0	1.2	0	0.0	0.9	2.9
Moderate	0	0.0	13.4	0	0.0	8.0	0	0.0	13.0	0	0.0	8.5	22.7
Middle	1	100.0	32.4	30	100.0	29.6	0	0.0	31.4	0	0.0	26.6	37.4
Upper	0	0.0	53.0	0	0.0	61.6	0	0.0	54.4	0	0.0	63.9	36.9
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	30	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	11.1	1.4	26	3.9	0.9	0	0.0	1.4	0	0.0	1.2	2.9
Moderate	2	22.2	17.2	77	11.4	12.5	0	0.0	16.8	0	0.0	13.0	22.7
Middle	1	11.1	37.5	64	9.5	29.6	6	60.0	34.4	1,037	59.9	33.9	37.4
Upper	5	55.6	43.9	506	75.2	57.1	4	40.0	47.4	695	40.1	51.9	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	9	100.0	100.0	673	100.0	100.0	10	100.0	100.0	1,732	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	5.3	0	0.0	3.6	0	0.0	7.5	0	0.0	4.6	2.9
Moderate	0	0.0	36.2	0	0.0	21.7	0	0.0	24.5	0	0.0	16.6	22.7
Middle	0	0.0	37.2	0	0.0	39.3	0	0.0	41.5	0	0.0	40.0	37.4
Upper	0	0.0	21.3	0	0.0	35.5	0	0.0	26.4	0	0.0	38.8	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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 adequate. The distribution of 2023 small business loans among low-income tracts was below the aggregate lending data and the demographic figure, which represents the percentage of businesses in each census tract income level. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of 2022 and 2024 small business loans reflected penetration levels consistent with 2023 lending patterns.

An evaluation of the dispersion of small business loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank’s branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Table 16

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Tulsa MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	3	0.9	3.3	735	1.8	4.7	2	0.7	508	1.5	4.3
Moderate	87	24.9	22.9	12,251	30.6	27.4	59	20.1	7,891	23.7	27.5
Middle	155	44.3	32.3	16,351	40.9	31.4	141	48.1	14,996	45.1	34.6
Upper	105	30.0	40.6	10,680	26.7	36.2	91	31.1	9,863	29.7	33.5
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0.8	0	0.0	0.2	0	0.0	0	0.0	0.0
Total	350	100.0	100.0	40,017	100.0	100.0	293	100.0	33,258	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. *Aggregate data is not currently available.

Small Farm Lending

The geographic distribution of small farm lending is poor. The distribution of 2023 small farm loans among low-income tracts was significantly below the aggregate lending data and below the demographic figure, which represents the percentage of farms in each census tract income level. Lending among moderate-income tracts was below the aggregate lending data and significantly below the demographic figure.

The geographic distribution of 2022 and 2024 small farm loans reflected penetration levels above 2023 lending patterns, but at levels that support the overall conclusion for small farm lending as lending was below levels of aggregate lenders, especially in low-income tracts.

An evaluation of the dispersion of small farm loans identified gaps and lapses that included LMI census tracts and supports the conclusion for this product.

Table 17

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Tulsa MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	%	%	#	#%	\$(000)	%	
Low	0	0.0	1.9	0	0.0	3.7	0	0.0	0	0.0	1.6
Moderate	3	5.2	14.9	149	3.9	11.0	4	6.9	239	6.0	18.8
Middle	49	84.5	65.3	3,485	90.1	66.6	43	74.1	3,283	82.2	48.8
Upper	6	10.3	17.5	235	6.1	18.6	11	19.0	470	11.8	30.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0	0.0	0.0
Total	58	100.0	100.0	3,869	100.0	100.0	58	100.0	3,992	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. *Aggregate data is not currently available.

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and small farm lending reflect good penetration, while home mortgage lending reflects adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among low-income borrowers was significantly above the aggregate lending data by number, comparable by dollar volume, and below the demographic figure, which represents the percentage of families by income level. Lending among moderate-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The borrower distribution of 2022 and 2024 home mortgage loans reflected performance consistent with 2023 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data and the demographic figure.

The borrower distribution of 2022 and 2024 home purchase loans reflected performance consistent with 2023 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2023 home refinance loans among low-income borrowers was significantly above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data by number, significantly below by dollar volume, and below the demographic figure.

The borrower distribution of 2022 home refinance loans reflected performance consistent with 2023 lending patterns and contributed to the conclusion for this product, while the distribution in 2024 reflected performance above the prior two years.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. Home improvement loans were evaluated for 2022 based on lending volumes too low to conduct meaningful analyses in 2023 and 2024. The distribution of 2022 home improvement loans among low-income borrowers was above the aggregate lending data by number, significantly above by dollar, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and below the demographic figure.

Table 18 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa MSA													
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	7	5.7	5.4	810	2.8	2.7	6	4.1	4.4	753	2.1	1.9	21.5
Moderate	13	10.7	16.1	1,984	6.8	11.0	20	13.6	16.8	3,007	8.4	10.7	17.7
Middle	20	16.4	20.2	4,302	14.6	18.1	27	18.4	20.6	5,859	16.4	16.7	19.7
Upper	70	57.4	31.6	19,723	67.2	42.5	71	48.3	29.7	21,498	60.3	36.8	41.2
Unknown	12	9.8	26.6	2,547	8.7	25.7	23	15.6	28.4	4,514	12.7	33.9	0.0
Total	122	100.0	100.0	29,366	100.0	100.0	147	100.0	100.0	35,631	100.0	100.0	100.0
Refinance Loans													
Low	9	16.7	8.0	437	4.2	3.9	4	9.5	5.7	264	4.8	2.6	21.5
Moderate	6	11.1	17.0	403	3.8	11.3	8	19.0	14.6	778	14.1	9.4	17.7
Middle	11	20.4	19.6	990	9.4	16.5	13	31.0	18.3	1,498	27.2	13.7	19.7
Upper	18	33.3	33.5	3,599	34.2	42.6	16	38.1	32.0	2,779	50.5	38.2	41.2
Unknown	10	18.5	21.8	5,089	48.4	25.6	1	2.4	29.4	183	3.3	36.2	0.0
Total	54	100.0	100.0	10,518	100.0	100.0	42	100.0	100.0	5,502	100.0	100.0	100.0
Home Improvement Loans													
Low	1	5.0	5.6	35	2.9	3.0	1	5.3	5.9	31	1.8	3.3	21.5
Moderate	4	20.0	15.9	213	17.4	11.6	2	10.5	15.3	193	10.9	9.6	17.7
Middle	6	30.0	22.9	313	25.6	18.6	4	21.1	21.1	282	16.0	17.3	19.7
Upper	8	40.0	48.2	578	47.3	56.5	9	47.4	49.0	857	48.5	57.0	41.2
Unknown	1	5.0	7.4	83	6.8	10.3	3	15.8	8.7	403	22.8	12.9	0.0
Total	20	100.0	100.0	1,222	100.0	100.0	19	100.0	100.0	1,766	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	20	9.7	6.0	1,387	3.3	2.9	11	5.0	5.0	1,048	2.3	2.2	21.5
Moderate	25	12.1	16.3	2,726	6.5	11.0	32	14.7	16.3	4,184	9.4	10.5	17.7
Middle	37	18.0	20.3	5,605	13.4	17.8	47	21.6	20.4	7,880	17.7	16.3	19.7
Upper	101	49.0	34.2	24,372	58.3	43.3	101	46.3	32.7	26,419	59.2	38.0	41.2
Unknown	23	11.2	23.3	7,719	18.5	24.9	27	12.4	25.7	5,100	11.4	33.1	0.0
Total	206	100.0	100.0	41,809	100.0	100.0	218	100.0	100.0	44,631	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 18 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa MSA													
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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	6.8	0	0.0	5.3	0	0.0	5.4	0	0.0	3.8	21.5
Moderate	0	0.0	15.3	0	0.0	10.7	0	0.0	14.9	0	0.0	9.1	17.7
Middle	0	0.0	21.3	0	0.0	15.5	0	0.0	23.6	0	0.0	17.3	19.7
Upper	1	100.0	49.5	30	100.0	60.5	0	0.0	49.4	0	0.0	63.5	41.2
Unknown	0	0.0	7.1	0	0.0	8.0	0	0.0	6.7	0	0.0	6.3	0.0
Total	1	100.0	100.0	30	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	3	33.3	10.4	105	15.6	6.7	0	0.0	10.3	0	0.0	6.5	21.5
Moderate	2	22.2	19.0	126	18.7	13.5	2	20.0	18.7	206	11.9	14.7	17.7
Middle	0	0.0	20.0	0	0.0	15.6	3	30.0	23.4	241	13.9	18.8	19.7
Upper	4	44.4	44.6	442	65.7	58.5	5	50.0	42.1	1,285	74.2	51.5	41.2
Unknown	0	0.0	5.9	0	0.0	5.7	0	0.0	5.5	0	0.0	8.5	0.0
Total	9	100.0	100.0	673	100.0	100.0	10	100.0	100.0	1,732	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.5
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	1.9	0	0.0	2.5	17.7
Middle	0	0.0	1.1	0	0.0	2.1	0	0.0	1.9	0	0.0	4.6	19.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.2
Unknown	0	0.0	98.9	0	0.0	97.9	0	0.0	96.2	0	0.0	92.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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

Small Business Lending

The borrower distribution of small business lending is good. The distribution of 2023 loans originated to businesses with annual revenues of \$1MM or less (small businesses) reflected penetration levels which were comparable to the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure, which represents the percentage of businesses with annual gross revenues of \$1MM or less.

The distribution of loans originated in 2022 and 2024 to small businesses reflected performance above 2023 levels and contributed to the overall conclusion for this product.

Table 19

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses												
Assessment Area: Tulsa MSA												
	Bank And Aggregate Loans By Year											Total Businesses %
	2023						2024*					
	Bank		Agg	Bank		Agg	Bank					
	#	%	%	\$(000)	%	%	#	%	\$(000)	%		
By Revenue												
\$1 Million or Less	218	62.3	55.4	19,838	49.6	36.9	196	66.9	15,659	47.1	90.8	
Over \$1 Million	126	36.0		19,441	48.6		95	32.4	16,589	49.9	8.2	
Revenue Unknown	6	1.7		738	1.8		2	0.7	1,010	3.0	1.0	
Total	350	100.0		40,017	100.0		293	100.0	33,258	100.0	100.0	
By Loan Size												
\$100,000 or Less	260	74.3	92.3	11,029	27.6	33.9	215	73.4	8,821	26.5		
\$100,001 - \$250,000	46	13.1	3.9	7,824	19.6	16.2	40	13.7	6,593	19.8		
\$250,001 - \$1 Million	44	12.6	3.8	21,164	52.9	49.9	38	13.0	17,844	53.7		
Total	350	100.0	100.0	40,017	100.0	100.0	293	100.0	33,258	100.0		
By Loan Size and Revenues \$1 Million or Less												
\$100,000 or Less	176	80.7		6,914	34.9		162	82.7	6,015	38.4		
\$100,001 - \$250,000	23	10.6		3,607	18.2		20	10.2	3,173	20.3		
\$250,001 - \$1 Million	19	8.7		9,317	47.0		14	7.1	6,471	41.3		
Total	218	100.0		19,838	100.0		196	100.0	15,659	100.0		
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>												
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>												

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of 2023 loans originated to farms with annual revenues of \$1MM or less (small farms) reflected penetration levels which were above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure, which represents the percentage of farms with annual gross revenues of \$1MM or less.

The distribution of loans originated in 2022 and 2024 to small farms reflected performance consistent with 2023 levels.

Table 20

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Tulsa MSA											
	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	56	96.6	82.8	3,798	98.2	83.3	53	91.4	3,729	93.4	98.7
Over \$1 Million	2	3.4		71	1.8		4	6.9	213	5.3	1.0
Revenue Unknown	0	0.0		0	0.0		1	1.7	50	1.3	0.3
Total	58	100.0		3,869	100.0		58	100.0	3,992	100.0	100.0
By Loan Size											
\$100,000 or Less	50	86.2	80.6	1,993	51.5	35.1	49	84.5	1,996	50.0	
\$100,001 - \$250,000	5	8.6	14.0	826	21.3	34.9	6	10.3	946	23.7	
\$250,001 - \$500,000	3	5.2	5.4	1,050	27.1	30.0	3	5.2	1,050	26.3	
Total	58	100.0	100.0	3,869	100.0	100.0	58	100.0	3,992	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	48	85.7		1,922	50.6		44	83.0	1,733	46.5	
\$100,001 - \$250,000	5	8.9		826	21.7		6	11.3	946	25.4	
\$250,001 - \$500,000	3	5.4		1,050	27.6		3	5.7	1,050	28.2	
Total	56	100.0		3,798	100.0		53	100.0	3,729	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. *Aggregate data is not currently available.

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated three CD loans totaling \$6.6 MM in this AA. A description of the bank’s CD lending activities in the AA includes:

- Financing totaling \$6.5 MM for the construction and furnishing of an elementary school in a district where the majority of students are on the free and reduced lunch program.
- Two revolving lines of credit (RLOC) totaling \$155M were extended by the bank in support of affordable housing for LMI individuals and families based on rents that were below HUD’s standards for fair market rent in the Tulsa MSA.

Table 21

Community Development Loans – Tulsa MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	2	155
Community Services	1	6,484
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	3	6,639

INVESTMENT TEST

The bank’s performance under the investment test in the Tulsa MSA AA is excellent. The bank has an excellent level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits excellent responsiveness to the credit and CD needs of its AA. Consistent with prior evaluations, the bank’s investment activities in the AA are predominately comprised of school bonds for area educational facilities where the majority of students are eligible for free or reduced lunches, as well as organizations that provide community services to LMI individuals and families.

Examples of investment activities include:

- Six new school bond investments totaling \$3.1 MM for the construction or improvement of schools in districts with a majority of students eligible for free or reduced lunches.
- The bank donated a total of \$13,500 during the evaluation period to an organization that provides emergency shelter and services to LMI individuals and families in crisis.

Table 22

Investments, Grants, and Donations – Tulsa MSA AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	1	0	1	0
Community Services	3	885	8	7,067	65	170	76	8,123
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	3	31	3	31
Total	3	885	0	7,067	69	202	80	8,154
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Tulsa MSA AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates 5 of its 16 full-service branches in moderate-income tracts and the remaining branches are distributed among middle- and upper-income tracts, and a number of the branches are in close proximity to

LMI tracts throughout the AA. Additionally, the bank operates four full-service ATMs/ITMs in moderate-income tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed one branch in the city of Oilton that was located in a moderate-income census tract, but residents maintain accessibility to a branch in a contiguous moderate-income census tract.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 23

Retail Banking and Community Development Services – Tulsa MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	31.3	50.0	18.8	0.0	100.0	5.1	29.7	33.9	31.0	0.3	100.0
Changes in Branch Location	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	50.0	37.5	12.5	0.0	100.0	5.2	29.0	35.1	30.5	0.2	100.0
Community Development Services	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	16		0		1		0	(1)	0	0	0	(1)
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	25	13	0	38	27						

¹ Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services. During the evaluation period, bank staff performed 38 services to 27 organizations. The services were a mixture of board membership for organizations that provide community services to LMI individuals and families and financial education instruction to students from schools with majority populations eligible for free or reduced lunches.

Examples of CD services include:

- Three bank employees served on the board of an organization that provides emergency shelter and services to LMI individuals and families in crisis.
- A bank employee served on the board of an organization whose primary purpose is to administer anti-poverty programs.

**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 consists of Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma Counties in their entirety, which also comprise the Oklahoma City, Oklahoma MSA. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 419 census tracts, including 30 low-, 104 moderate-, 147 middle-, 119 upper-, and 19 unknown-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior evaluation.
- The bank operates ten banking offices in the AA, including one in moderate-, three in middle-, and six in upper-income census tract(s). Additionally, the bank operates nine ATMs in the AA (five full-service), including one in moderate-, three in middle-, and five in upper-income tract(s).
- As of June 30, 2024, the bank held a 0.5 percent market share of deposits in the AA, ranking 35th out of 70 FDIC-insured financial institutions operating from 391 offices in the AA.
- To further augment the evaluation, examiners referenced two interviews with members of the communities within the bank’s AA that were previously conducted 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 members represented organizations focused on economic development.

Table 24

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

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

- Population growth in the Oklahoma City MSA and its underlying counties is greater than the state of Oklahoma growth rate, except for Grady and Lincoln Counties, which are more rural in nature.
- Oklahoma City, in Oklahoma County, is the largest city in the AA and accounts for 47.8 percent of the total AA population.
- Population growth was highest in Canadian County, an affluent bedroom community to Oklahoma City.

Table 25

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.

- In the Oklahoma City MSA AA, 9.5 percent of families live below the poverty level, which is lower than the statewide figure of 11.3 percent.
- Among families below the poverty level in the Oklahoma City MSA, 68.2 percent reside in Oklahoma County.

Table 26

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

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy

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

- The median housing value in the Oklahoma City MSA, at \$162,599, is above the statewide figure of \$142,400.
- The median gross rent in the Oklahoma City MSA of \$886 is above the state of Oklahoma figure of \$818.
- The housing cost burden for LMI renters and owners in the AA is above the Oklahoma statewide figures.
- A community contact stated that housing stock in the area has increased in conjunction with the migration of residents to the area from coastal cities. The contact also stated that prices have not increased to the levels experienced in many other parts of the country.

Table 27

Unemployment Rates					
Assessment Area: Oklahoma City MSA					
Area	2020	2021	2022	2023	2024
Oklahoma City MSA	6.1	3.8	2.8	3.0	3.1
Canadian County, OK	5.9	3.2	2.5	2.6	2.8
Cleveland County, OK	5.5	3.3	2.6	2.8	2.9
Grady County, OK	6.4	3.7	2.8	2.9	3.0
Lincoln County, OK	6.1	3.9	3.2	3.3	3.4
Logan County, OK	5.1	3.3	2.7	3.0	3.1
McClain County, OK	5.5	3.2	2.6	2.7	2.8
Oklahoma County, OK	6.5	4.2	3.0	3.1	3.2
Oklahoma	6.3	4.0	3.0	3.2	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The major industries operating in the AA include health care, retail trade, educational services, and accommodation and food services.
- Major employers operating in the Oklahoma City MSA include the State of Oklahoma, Tinker Air Force Base, Oklahoma State University, the University of Oklahoma, INTEGRIS Health, and Amazon.
- A community contact stated Liberty Energy, a major employer in Canadian County, continues to add jobs. The contact also noted that more companies are considering relocating to Canadian County due to its rapid population growth.

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 adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA included 305 small business, 307 home mortgage, and 11 small farm loans. Small farm, home improvement, and multifamily loans were not evaluated based on lending levels too low to conduct meaningful analyses.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small business and home mortgage loans both reflect adequate penetration levels.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among LMI census tracts was below the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage loans in 2022 and 2024 reflected penetration levels above 2023 lending patterns and contributed to the overall conclusion for home mortgage lending.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among low-income tracts was significantly below the aggregate lending data by number, below by dollar volume, and significantly below the demographic figure. Lending among moderate-income tracts was below the aggregate lending data and the demographic figure.

The geographic distribution of home purchase loans in 2022 and 2024 reflected penetration levels above 2023 lending patterns and contributed to the overall conclusion for home purchase lending.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. Home refinance loans were evaluated only for 2022 as 2023 and 2024 had lending volumes too low to render meaningful analyses. The distribution of 2022 home refinance loans among low-income tracts was significantly below the aggregate lending data by number, below by dollar, and significantly below the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

Table 28 (1 of 2)

Distribution of 2023 and 2024 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 %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.3	0	0.0	2.1	1	2.6	2.6	147	1.3	1.7	3.4
Moderate	5	7.8	15.7	1,141	6.7	10.9	5	13.2	16.8	1,385	12.1	12.0	18.0
Middle	25	39.1	36.4	5,350	31.5	32.0	14	36.8	37.0	2,984	26.0	32.5	40.1
Upper	34	53.1	43.9	10,479	61.8	54.5	17	44.7	43.0	6,828	59.5	53.3	37.7
Unknown	0	0.0	0.6	0	0.0	0.5	1	2.6	0.5	123	1.1	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	64	100.0	100.0	16,970	100.0	100.0	38	100.0	100.0	11,467	100.0	100.0	100.0
Refinance Loans													
Low	1	7.7	3.1	100	4.9	1.7	0	0.0	3.5	0	0.0	2.0	3.4
Moderate	2	15.4	17.7	212	10.4	12.2	0	0.0	16.6	0	0.0	12.0	18.0
Middle	5	38.5	39.4	985	48.3	34.7	0	0.0	38.8	0	0.0	34.5	40.1
Upper	5	38.5	39.4	743	36.4	51.0	3	100.0	40.5	627	100.0	51.0	37.7
Unknown	0	0.0	0.5	0	0.0	0.4	0	0.0	0.7	0	0.0	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	13	100.0	100.0	2,040	100.0	100.0	3	100.0	100.0	627	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.0	0	0.0	3.0	1	33.3	2.4	122	57.5	2.2	3.4
Moderate	1	33.3	14.3	91	19.4	10.7	0	0.0	16.7	0	0.0	13.8	18.0
Middle	2	66.7	37.8	378	80.6	34.1	2	66.7	35.1	90	42.5	31.1	40.1
Upper	0	0.0	44.0	0	0.0	51.6	0	0.0	45.2	0	0.0	52.0	37.7
Unknown	0	0.0	0.8	0	0.0	0.6	0	0.0	0.6	0	0.0	0.9	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	3	100.0	100.0	469	100.0	100.0	3	100.0	100.0	212	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	7.6	0	0.0	6.4	1	100.0	12.8	150	100.0	14.1	7.3
Moderate	0	0.0	34.8	0	0.0	36.6	0	0.0	31.4	0	0.0	24.4	34.7
Middle	1	100.0	29.9	1,061	100.0	26.5	0	0.0	28.7	0	0.0	23.9	37.5
Upper	0	0.0	27.2	0	0.0	28.7	0	0.0	25.0	0	0.0	36.8	17.2
Unknown	0	0.0	0.5	0	0.0	1.9	0	0.0	2.1	0	0.0	0.8	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	1	100.0	100.0	1,061	100.0	100.0	1	100.0	100.0	150	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	1.2	3.2	100	0.5	2.3	3	6.1	2.8	419	3.2	2.6	3.4
Moderate	8	9.5	15.7	1,444	6.9	12.4	5	10.2	16.5	1,385	10.6	12.9	18.0
Middle	35	41.7	37.0	7,999	38.1	32.0	17	34.7	37.3	3,274	25.2	32.2	40.1
Upper	40	47.6	43.5	11,472	54.6	52.7	23	46.9	42.8	7,809	60.0	51.8	37.7
Unknown	0	0.0	0.6	0	0.0	0.5	1	2.0	0.6	123	0.9	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	84	100.0	100.0	21,015	100.0	100.0	49	100.0	100.0	13,010	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 28 (2 of 2)

Distribution of 2023 and 2024 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 %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	1.4	0	0.0	0.9	0	0.0	0.6	0	0.0	0.3	3.4
Moderate	0	0.0	9.7	0	0.0	5.6	0	0.0	10.0	0	0.0	6.5	18.0
Middle	0	0.0	35.0	0	0.0	26.8	0	0.0	37.4	0	0.0	29.5	40.1
Upper	1	100.0	53.5	250	100.0	66.4	0	0.0	51.5	0	0.0	63.3	37.7
Unknown	0	0.0	0.4	0	0.0	0.4	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	1	100.0	100.0	250	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.6	0	0.0	2.0	0	0.0	1.8	0	0.0	1.4	3.4
Moderate	0	0.0	12.0	0	0.0	9.6	0	0.0	12.9	0	0.0	10.9	18.0
Middle	2	100.0	39.5	225	100.0	32.3	1	25.0	40.7	200	36.1	34.1	40.1
Upper	0	0.0	46.4	0	0.0	55.4	3	75.0	44.1	354	63.9	53.3	37.7
Unknown	0	0.0	0.5	0	0.0	0.7	0	0.0	0.5	0	0.0	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	2	100.0	100.0	225	100.0	100.0	4	100.0	100.0	554	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	6.3	0	0.0	3.0	0	0.0	7.5	0	0.0	4.5	3.4
Moderate	0	0.0	25.0	0	0.0	19.3	0	0.0	17.0	0	0.0	10.0	18.0
Middle	0	0.0	44.4	0	0.0	46.7	0	0.0	47.2	0	0.0	47.2	40.1
Upper	0	0.0	24.3	0	0.0	31.0	0	0.0	27.4	0	0.0	37.9	37.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 adequate. The distribution of 2023 small business loans among low-income tracts was comparable to the aggregate lending data by number, below by dollar, and comparable to the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of 2022 and 2024 small business loans reflected penetration levels consistent with 2023 lending patterns.

An evaluation of the dispersion of small business loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank’s branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches and volume of lending within the AA.

Table 29

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Oklahoma City MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	3	3.8	3.9	242	1.9	4.9	5	5.4	1,248	7.3	4.8
Moderate	13	16.5	19.1	2,954	23.1	22.8	16	17.4	2,626	15.3	23.2
Middle	34	43.0	31.9	4,718	36.9	29.2	36	39.1	8,104	47.2	34.9
Upper	28	35.4	42.9	4,366	34.2	41.1	33	35.9	4,588	26.7	34.3
Unknown	1	1.3	1.5	500	3.9	1.9	2	2.2	590	3.4	2.8
Tract-Unk	0	0.0	0.7	0	0.0	0.2	0	0.0	0	0.0	0.0
Total	79	100.0	100.0	12,780	100.0	100.0	92	100.0	17,156	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. *Aggregate data is not currently available.

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

The bank’s lending has a poor distribution among individuals of different income levels and businesses of different sizes. The distribution of small business lending reflects adequate penetration, while home mortgage lending reflects poor penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The distribution of 2023 home mortgage loans among low-income borrowers was below the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data by number, significantly below by dollar, and below the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected performance consistent with 2023 lending patterns while the distribution in 2024 reflected performance below both of the previous years, which contributed to the conclusion for this product.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2023 home purchase loans among low-income borrowers was significantly below the aggregate lending data and the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data and the demographic figure.

The borrower distribution of 2022 home purchase loans reflected performance consistent with 2023 lending patterns while the distribution in 2024 reflected performance below the two previous years, contributing to the overall conclusion.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. Home refinance loans were evaluated only for 2022 as lending volumes in 2023 and 2024 were too low to render meaningful analyses. The distribution of 2022 home refinance loans among low-income borrowers was above the aggregate lending data by number, comparable by dollar, and below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data by number, comparable by dollar, and below the demographic figure.

Table 30 (1 of 2)

Distribution of 2023 and 2024 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 %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	1.6	4.7	60	0.4	2.4	0	0.0	4.6	0	0.0	2.4	21.1
Moderate	5	7.8	16.3	712	4.2	11.4	1	2.6	16.7	180	1.6	11.8	17.6
Middle	13	20.3	18.7	2,761	16.3	16.9	7	18.4	19.0	1,411	12.3	16.8	20.5
Upper	30	46.9	30.9	9,980	58.8	41.5	18	47.4	29.9	6,462	56.4	39.9	40.8
Unknown	15	23.4	29.3	3,457	20.4	27.9	12	31.6	29.6	3,414	29.8	29.2	0.0
Total	64	100.0	100.0	16,970	100.0	100.0	38	100.0	100.0	11,467	100.0	100.0	100.0
Refinance Loans													
Low	1	7.7	7.0	117	5.7	3.4	0	0.0	6.0	0	0.0	2.6	21.1
Moderate	0	0.0	15.5	0	0.0	10.2	0	0.0	13.2	0	0.0	7.9	17.6
Middle	2	15.4	18.4	414	20.3	15.5	2	66.7	16.6	305	48.6	12.6	20.5
Upper	6	46.2	32.6	1,117	54.8	41.7	0	0.0	28.9	0	0.0	34.5	40.8
Unknown	4	30.8	26.6	392	19.2	29.2	1	33.3	35.2	322	51.4	42.4	0.0
Total	13	100.0	100.0	2,040	100.0	100.0	3	100.0	100.0	627	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.4	0	0.0	3.8	0	0.0	7.0	0	0.0	4.0	21.1
Moderate	0	0.0	17.3	0	0.0	11.8	0	0.0	15.0	0	0.0	10.1	17.6
Middle	0	0.0	20.7	0	0.0	16.1	1	33.3	22.9	40	18.9	18.1	20.5
Upper	0	0.0	47.6	0	0.0	56.6	0	0.0	47.0	0	0.0	56.0	40.8
Unknown	3	100.0	8.0	469	100.0	11.7	2	66.7	8.1	172	81.1	11.7	0.0
Total	3	100.0	100.0	469	100.0	100.0	3	100.0	100.0	212	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	2.4	5.2	177	0.9	2.6	0	0.0	5.2	0	0.0	2.5	21.1
Moderate	5	6.0	16.2	712	3.6	11.2	2	4.2	15.9	358	2.8	11.0	17.6
Middle	15	18.1	19.0	3,175	15.9	16.7	10	20.8	19.1	1,756	13.7	16.1	20.5
Upper	39	47.0	33.2	11,572	58.0	42.1	21	43.8	31.6	6,838	53.2	39.5	40.8
Unknown	22	26.5	26.4	4,318	21.6	27.3	15	31.3	28.2	3,908	30.4	30.8	0.0
Total	83	100.0	100.0	19,954	100.0	100.0	48	100.0	100.0	12,860	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 30 (2 of 2)

Distribution of 2023 and 2024 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 %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.4	0	0.0	3.9	0	0.0	5.0	0	0.0	3.1	21.1
Moderate	0	0.0	15.1	0	0.0	11.1	0	0.0	11.7	0	0.0	6.6	17.6
Middle	0	0.0	21.9	0	0.0	15.8	0	0.0	25.1	0	0.0	20.1	20.5
Upper	1	100.0	49.9	250	100.0	62.6	0	0.0	48.0	0	0.0	59.9	40.8
Unknown	0	0.0	7.7	0	0.0	6.6	0	0.0	10.2	0	0.0	10.3	0.0
Total	1	100.0	100.0	250	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	6.4	0	0.0	4.0	0	0.0	8.2	0	0.0	5.9	21.1
Moderate	0	0.0	18.2	0	0.0	14.2	1	25.0	19.1	178	32.1	14.3	17.6
Middle	0	0.0	23.1	0	0.0	17.8	0	0.0	24.3	0	0.0	19.4	20.5
Upper	2	100.0	46.4	225	100.0	56.5	3	75.0	43.1	376	67.9	52.4	40.8
Unknown	0	0.0	6.0	0	0.0	7.5	0	0.0	5.3	0	0.0	8.1	0.0
Total	2	100.0	100.0	225	100.0	100.0	4	100.0	100.0	554	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.1	0	0.0	1.6	0	0.0	0.9	0	0.0	0.8	21.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	0	0.0	0.3	17.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	97.9	0	0.0	98.4	0	0.0	98.1	0	0.0	98.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans to small businesses in 2023 was comparable to the aggregate lending by number, below by dollar, and below the demographic figure.

The distribution of loans originated in 2022 and 2024 to small businesses reflected performance consistent with 2023 lending levels.

Table 31

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Oklahoma City MSA											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	33	41.8	55.7	3,045	23.8	37.8	44	47.8	8,193	47.8	91.2
Over \$1 Million	44	55.7		9,495	74.3		45	48.9	8,930	52.1	7.6
Revenue Unknown	2	2.5		240	1.9		3	3.3	33	0.2	1.2
Total	79	100.0		12,780	100.0		92	100.0	17,156	100.0	100.0
By Loan Size											
\$100,000 or Less	49	62.0	93.0	2,268	17.7	38.5	52	56.5	2,324	13.5	
\$100,001 - \$250,000	15	19.0	3.9	2,869	22.4	17.0	21	22.8	3,876	22.6	
\$250,001 - \$1 Million	15	19.0	3.1	7,643	59.8	44.5	19	20.7	10,956	63.9	
Total	79	100.0	100.0	12,780	100.0	100.0	92	100.0	17,156	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	26	78.8		1,157	38.0		24	54.5	1,191	14.5	
\$100,001 - \$250,000	3	9.1		420	13.8		9	20.5	1,527	18.6	
\$250,001 - \$1 Million	4	12.1		1,468	48.2		11	25.0	5,475	66.8	
Total	33	100.0		3,045	100.0		44	100.0	8,193	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. *Aggregate data is not currently available.											

Community Development Lending

The bank provided an adequate level of CD loans. The bank originated two CD loans totaling \$5.8 MM in this AA. Examples of responsive CD lending include:

- Lease financing of \$5.6 MM that benefited a school district with a majority of the students eligible for free or reduced lunches.
- A loan for \$222M extended by the bank supported affordable housing for LMI individuals and families based on rents that were below the HUD standards for fair market rent.

Table 32

Community Development Loans – Oklahoma City MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	222
Community Services	1	5,620
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	2	5,842

INVESTMENT TEST

The bank’s performance under the investment test in the Oklahoma City MSA AA is good. The bank has a significant level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AA.

Examples of investment activities include:

- The bank invested in a \$721M bond for the benefit of a high school with a majority of students eligible for free or reduced lunches. The bond issuance was for construction and furnishing of a new building and emergency storm shelter for the students and staff.
- The bank donated \$4,000 to an organization providing services for infants and toddlers from homes in need of emergency aid, including formula, diapers, and critical necessities.

Table 33

Investments, Grants, and Donations – Oklahoma City MSA AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	1	722	12	18	13	739
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	1	722	12	18	13	739
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Oklahoma City MSA AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates one of its ten full-service branches in a moderate-income tract, with the remaining branches distributed among middle- and upper-income tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since

the prior evaluation, the bank sold a branch in Stroud that was located in a middle-income census tract.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 34

Retail Banking and Community Development Services – Oklahoma City MSA AA												
Branch	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	Accessibility	0.0	10.0	30.0	60.0	0.0	100.0	7.2	24.8	35.1	28.4	4.5
Branch	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	Accessibility	0.0	11.1	33.3	55.6	0.0	100.0	5.6	23.6	39.4	30.1	1.3
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	10		0		1		0	0	(1)	0	0	(1)
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	18		9		0		27		14		

¹ Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services. During the evaluation period, bank staff performed 27 services to 14 organizations. The services were a mixture of board membership for organizations that provide community services to LMI individuals and families and financial education instruction to students from schools with majority populations eligible for free or reduced lunches.

Examples of CD services include:

- A bank employee served on the board for an organization that provides services, healthcare, and accommodations for adults with disabilities, the majority of whom are LMI.
- A bank employee served on the board for an organization that provides a free clinic, food pantry, and discounted essentials to families in need.

**KAY COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

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

The bank's Kay County AA consists of Kay County in its entirety. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 11 census tracts, including 2 moderate-, 7 middle-, and 2 upper-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior examination.
- The bank operates five offices in the AA, including four in middle- and one in an upper-income census tract(s). Additionally, it operates seven ATMs in the AA (one full-service) including six in middle- and one in upper-income tracts.
- As of June 30, 2024, the bank held a 33.1 percent market share of deposits in the AA, ranking 1st out of 8 FDIC-insured financial institutions operating from 21 offices in the AA.
- To further augment the evaluation, an interview with a local member of the community within the bank's AA was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions. The contact represented an organization that promotes and participates in area economic development activities.

Table 35

Population Change			
Assessment Area: Kay County			
Area	2015 Population	2020 Population	Percent Change
Kay County	45,587	43,700	(4.1)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
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*

- Ponca City, the largest city in the AA, contains 63.6 percent of the total AA population.

Table 36

Median Family Income Change			
Assessment Area: Kay County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Kay County	56,106	58,856	4.9
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5

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

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- AA incomes have grown at a rate slightly above NonMSA Oklahoma (rural areas statewide), but below the Oklahoma statewide rate.
- The AA contains a concentration of families below the poverty level at 12.8 percent, which is above the state of Oklahoma figure of 11.3 percent and below the figure of 13.5 percent for rural areas statewide.

Table 37

Housing Cost Burden						
Assessment Area: Kay County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Kay County	74.2	36.5	33.6	53.4	23.4	14.2
NonMSA Oklahoma	66.5	30.6	35.0	48.2	22.2	14.9
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy

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

- The housing cost burden for LMI renters and owners in the AA is above figures for rural areas statewide.
- The median housing value of \$96,654 in the Kay County AA is below both the statewide figure of \$142,400 and the figure of \$110,370 for rural areas statewide.
- The AA median gross rent of \$699 is below the state of Oklahoma figure of \$818 but comparable to the figure of \$698 for rural areas statewide.
- The median age of housing stock in the AA of 61 years is higher than the figures for the state of Oklahoma and rural areas statewide, at 41 and 39 years, respectively. This indicates an older housing stock with potential need for home improvement loans.
- A community contact stated that housing is the largest issue facing the area, with a lack of homes for first-time buyers. Furthermore, developers infrequently build homes at lower price points.

Table 38

Unemployment Rates Assessment Area: Kay County					
Area	2020	2021	2022	2023	2024
Kay County	6.4	4.3	3.3	3.3	3.5
NonMSA Oklahoma	6.2	4.1	3.3	3.4	3.5
Oklahoma	6.3	4.0	3.0	3.2	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The major industries operating in the AA include manufacturing, retail trade, health care and social assistance, and accommodation and food services.
- Major employers operating in the AA include Phillips 66 Refinery, Ponca City Public Schools, Dorada Foods, Alliance Health Ponca City, and the City of Ponca City.
- A community contact stated that the recent tariffs increases are causing uncertainty for local businesses and farmers.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KAY COUNTY AA

LENDING TEST

The bank’s performance under the lending test in the Kay County AA is adequate.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA included 223 small business, 234 home mortgage, and 214 small farm loans. Home refinance, home improvement, and multifamily loans were not evaluated at the product level based on lending levels too low to conduct meaningful analyses.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank’s flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. Small farm lending reflects good penetration levels, while small business and home mortgage lending reflect adequate levels of penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As discussed in the AA description, there were no low-income tracts in the AA during the evaluation period. The distribution of 2023 home mortgage loans among moderate-income tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The geographic distribution of home mortgage loans in 2022 and 2024 reflected penetration levels consistent with 2023 lending patterns.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among moderate-income tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The geographic distribution of home purchase loans in 2022 reflected penetration levels above 2023 lending patterns, while the distribution in 2024 was below 2023 lending levels. The differing performance levels in 2022 and 2024 generally offset one another and the combined performance over the three-year review period resulted in a conclusion of adequate performance for this product.

Table 39 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Kay County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	15.6	15.1	407	6.2	11.1	2	4.3	13.7	231	3.2	10.1	15.3
Middle	26	57.8	61.1	3,852	58.8	54.0	32	68.1	62.8	3,525	49.2	55.5	62.2
Upper	12	26.7	23.8	2,290	35.0	34.9	13	27.7	23.5	3,405	47.5	34.4	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	6,549	100.0	100.0	47	100.0	100.0	7,161	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	5.6	9.3	51	3.0	7.4	3	20.0	12.5	153	9.8	10.5	15.3
Middle	11	61.1	66.4	682	40.7	56.1	7	46.7	63.9	615	39.3	60.1	62.2
Upper	6	33.3	24.3	942	56.2	36.5	5	33.3	23.6	797	50.9	29.4	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	1,675	100.0	100.0	15	100.0	100.0	1,565	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	13.6	0	0.0	16.8	0	0.0	11.7	0	0.0	9.6	15.3
Middle	4	66.7	55.9	147	48.0	39.9	2	66.7	53.3	99	59.6	46.2	62.2
Upper	2	33.3	30.5	159	52.0	43.3	1	33.3	35.0	67	40.4	44.3	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	306	100.0	100.0	3	100.0	100.0	166	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	17.0	0	0.0	0.0	0	0.0	0.0	8.5
Middle	0	0.0	25.0	0	0.0	61.9	0	0.0	83.3	0	0.0	96.1	84.4
Upper	0	0.0	50.0	0	0.0	21.1	0	0.0	16.7	0	0.0	3.9	7.1
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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	11.4	14.1	458	5.3	10.8	6	9.0	13.2	435	4.8	9.3	15.3
Middle	41	58.6	61.1	4,681	54.5	54.3	42	62.7	62.1	4,309	47.8	59.5	62.2
Upper	21	30.0	24.8	3,445	40.1	34.9	19	28.4	24.8	4,269	47.4	31.2	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	70	100.0	100.0	8,584	100.0	100.0	67	100.0	100.0	9,013	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 39 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Kay County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
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	11.1	0	0.0	5.3	0	0.0	0.0	0	0.0	0.0	15.3
Middle	0	0.0	55.6	0	0.0	56.0	0	0.0	50.0	0	0.0	55.7	62.2
Upper	0	0.0	33.3	0	0.0	38.7	0	0.0	50.0	0	0.0	44.3	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
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	13.0	0	0.0	6.6	1	50.0	16.7	51	42.1	12.9	15.3
Middle	0	0.0	60.9	0	0.0	76.6	1	50.0	44.4	70	57.9	50.2	62.2
Upper	1	100.0	26.1	54	100.0	16.8	0	0.0	38.9	0	0.0	36.9	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	54	100.0	100.0	2	100.0	100.0	121	100.0	100.0	100.0
Purpose Not Applicable													
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	50.0	0	0.0	43.6	0	0.0	0.0	0	0.0	0.0	15.3
Middle	0	0.0	50.0	0	0.0	56.4	0	0.0	100.0	0	0.0	100.0	62.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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 adequate. The distribution of 2023 small business loans among moderate-income tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The geographic distribution of 2022 small business lending reflected penetration levels consistent with 2023 lending patterns and contributed to the overall small business conclusion, while the distribution of 2024 lending reflected penetration levels below 2023 lending patterns.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 40

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Kay County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	8	9.9	11.2	303	3.9	7.4	3	4.6	262	3.6	11.6
Middle	45	55.6	66.7	4,414	56.9	69.2	44	67.7	4,635	64.1	70.1
Upper	28	34.6	21.8	3,040	39.2	23.4	18	27.7	2,332	32.3	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.0	0	0.0	0	0.0	0.0
Total	81	100.0	100.0	7,757	100.0	100.0	65	100.0	7,229	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. *Aggregate data is not currently available.

Small Farm Lending

The geographic distribution of small farm lending is good. The distribution of 2023 small farm loans among moderate-income tracts was above the aggregate lending data and significantly above the demographic figure.

The geographic distribution of 2022 and 2024 small farm lending reflected penetration levels consistent with 2023 lending patterns.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses.

Table 41

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Kay County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	12	17.4	12.2	1,693	23.7	16.3	14	18.9	2,868	32.2	11.1
Middle	48	69.6	71.4	4,657	65.1	72.1	45	60.8	4,661	52.4	72.6
Upper	9	13.0	16.5	803	11.2	11.6	15	20.3	1,369	15.4	16.2
Unknown	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
Total	69	100.0	100.0	7,153	100.0	100.0	74	100.0	8,898	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. *Aggregate data is not currently available.

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small farm lending reflects good penetration, while small business and home mortgage lending reflect adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of 2022 and 2024 home mortgage loans reflected performance consistent with 2023 lending patterns

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among low-income borrowers was above the aggregate lending data by number, comparable by dollar, and significantly below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data by number, comparable by dollar, and below the demographic figure.

The borrower distribution of 2022 and 2024 home purchase loans reflected performance consistent with 2023 lending patterns.

Table 42 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kay County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	3	6.7	5.2	257	3.9	3.2	2	4.3	5.3	137	1.9	2.8	20.1
Moderate	5	11.1	16.9	705	10.8	12.8	10	21.3	18.5	1,066	14.9	14.2	19.5
Middle	6	13.3	20.4	865	13.2	18.2	6	12.8	15.6	969	13.5	13.9	20.5
Upper	22	48.9	27.3	4,078	62.3	34.8	22	46.8	29.8	4,299	60.0	39.5	39.9
Unknown	9	20.0	30.2	644	9.8	31.1	7	14.9	30.7	690	9.6	29.5	0.0
Total	45	100.0	100.0	6,549	100.0	100.0	47	100.0	100.0	7,161	100.0	100.0	100.0
Refinance Loans													
Low	2	11.1	10.0	104	6.2	4.6	2	13.3	9.7	93	5.9	4.4	20.1
Moderate	2	11.1	12.1	85	5.1	7.7	3	20.0	13.9	213	13.6	8.3	19.5
Middle	5	27.8	19.3	443	26.4	18.1	4	26.7	18.1	258	16.5	13.8	20.5
Upper	8	44.4	37.9	818	48.8	44.8	4	26.7	35.4	885	56.5	44.0	39.9
Unknown	1	5.6	20.7	225	13.4	24.8	2	13.3	22.9	116	7.4	29.6	0.0
Total	18	100.0	100.0	1,675	100.0	100.0	15	100.0	100.0	1,565	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.4	0	0.0	3.1	1	33.3	8.3	48	28.9	4.8	20.1
Moderate	2	33.3	15.3	51	16.7	7.4	0	0.0	20.0	0	0.0	16.3	19.5
Middle	1	16.7	22.0	73	23.9	20.9	0	0.0	10.0	0	0.0	6.1	20.5
Upper	3	50.0	52.5	182	59.5	62.3	1	33.3	51.7	67	40.4	59.4	39.9
Unknown	0	0.0	6.8	0	0.0	6.3	1	33.3	10.0	51	30.7	13.3	0.0
Total	6	100.0	100.0	306	100.0	100.0	3	100.0	100.0	166	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	7.1	6.9	361	4.2	3.6	5	7.5	6.3	278	3.1	3.1	20.1
Moderate	10	14.3	15.8	895	10.4	11.7	13	19.4	17.6	1,279	14.2	13.3	19.5
Middle	12	17.1	19.9	1,381	16.1	18.0	11	16.4	16.0	1,297	14.4	13.8	20.5
Upper	33	47.1	31.8	5,078	59.2	38.2	28	41.8	32.7	5,302	58.8	40.9	39.9
Unknown	10	14.3	25.7	869	10.1	28.5	10	14.9	27.5	857	9.5	28.9	0.0
Total	70	100.0	100.0	8,584	100.0	100.0	67	100.0	100.0	9,013	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 42 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kay 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	33.3	0	0.0	15.6	0	0.0	16.7	0	0.0	7.1	20.1
Moderate	0	0.0	11.1	0	0.0	7.1	0	0.0	0.0	0	0.0	0.0	19.5
Middle	0	0.0	16.7	0	0.0	13.5	0	0.0	16.7	0	0.0	18.6	20.5
Upper	0	0.0	33.3	0	0.0	61.3	0	0.0	33.3	0	0.0	25.7	39.9
Unknown	0	0.0	5.6	0	0.0	2.4	0	0.0	33.3	0	0.0	48.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	17.4	0	0.0	7.4	0	0.0	0.0	0	0.0	0.0	20.1
Moderate	1	100.0	17.4	54	100.0	11.9	0	0.0	16.7	0	0.0	18.0	19.5
Middle	0	0.0	13.0	0	0.0	4.0	1	50.0	33.3	70	57.9	29.5	20.5
Upper	0	0.0	52.2	0	0.0	76.8	1	50.0	44.4	51	42.1	45.8	39.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	5.6	0	0.0	6.7	0.0
Total	1	100.0	100.0	54	100.0	100.0	2	100.0	100.0	121	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans to small businesses in 2023 was comparable to the aggregate lending data by number, below by dollar, and comparable to the demographic figure.

The distribution of loans originated in 2022 and 2024 to small businesses reflected performance consistent with 2023 levels.

Table 43

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses												
Assessment Area: Kay County												
	Bank And Aggregate Loans By Year											Total Businesses %
	2023						2024*					
	Bank		Agg	Bank		Agg	Bank					
	#	%	%	\$(000)	%	%	#	%	\$(000)	%		
By Revenue												
\$1 Million or Less	51	63.0	63.0	1,718	22.1	39.2	43	66.2	2,296	31.8	89.7	
Over \$1 Million	28	34.6		5,915	76.3		20	30.8	4,816	66.6	8.6	
Revenue Unknown	2	2.5		124	1.6		2	3.1	117	1.6	1.7	
Total	81	100.0		7,757	100.0		65	100.0	7,229	100.0	100.0	
By Loan Size												
\$100,000 or Less	61	75.3	89.7	2,257	29.1	37.4	45	69.2	1,908	26.4		
\$100,001 - \$250,000	14	17.3	6.6	2,430	31.3	23.2	13	20.0	1,921	26.6		
\$250,001 - \$1 Million	6	7.4	3.7	3,070	39.6	39.4	7	10.8	3,400	47.0		
Total	81	100.0	100.0	7,757	100.0	100.0	65	100.0	7,229	100.0		
By Loan Size and Revenues \$1 Million or Less												
\$100,000 or Less	50	98.0		1,568	91.3		36	83.7	1,384	60.3		
\$100,001 - \$250,000	1	2.0		150	8.7		7	16.3	912	39.7		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0		
Total	51	100.0		1,718	100.0		43	100.0	2,296	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. *Aggregate data is not currently available.												

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of loans to small farms in 2023 was comparable to the aggregate lending data and the demographic figure.

The distribution of loans originated in 2022 and 2024 to small farms reflected performance above 2023 levels and contributed to the overall conclusion for this product.

Table 44

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Kay County											
	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg		Bank		Bank		Agg		
	#	%	#	%	\$(000)	%	\$(000)	%	#	%	
By Revenue											
\$1 Million or Less	62	89.9	79.5	4,908	68.6	76.6	67	90.5	6,625	74.5	100.0
Over \$1 Million	7	10.1		2,245	31.4		7	9.5	2,273	25.5	0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	0.0
Total	69	100.0		7,153	100.0		74	100.0	8,898	100.0	100.0
By Loan Size											
\$100,000 or Less	44	63.8	76.8	1,723	24.1	32.2	47	63.5	1,912	21.5	
\$100,001 - \$250,000	21	30.4	17.6	3,885	54.3	39.8	15	20.3	2,558	28.7	
\$250,001 - \$500,000	4	5.8	5.7	1,545	21.6	28.0	12	16.2	4,428	49.8	
Total	69	100.0	100.0	7,153	100.0	100.0	74	100.0	8,898	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	44	71.0		1,723	35.1		47	70.1	1,912	28.9	
\$100,001 - \$250,000	18	29.0		3,185	64.9		13	19.4	2,153	32.5	
\$250,001 - \$500,000	0	0.0		0	0.0		7	10.4	2,560	38.6	
Total	62	100.0		4,908	100.0		67	100.0	6,625	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. *Aggregate data is not currently available.											

Community Development Lending

The bank provides few, if any, CD loans. The bank did not originate any CD loans in this AA during the review period. This level of CD lending is considered adequate given the lack of opportunity for CD lending in the AA. Kay County is sparsely populated and predominantly rural in nature. Rural areas typically have fewer CD needs than larger metropolitan areas. Further, a review of the universe of loans extended during the evaluation period revealed that the bank originated a limited volume of large dollar loans that are not required to be reported on the CRA LAR as part of the lending test, thereby limiting the volume of loans eligible for CD lending consideration.

INVESTMENT TEST

The bank’s performance under the investment test in the Kay County AA is good. The bank has a significant level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AA.

Examples of investment activities include:

- The bank invested in a \$1.0 MM bond for the benefit of a school district with a majority student population eligible for free or reduced lunches. The bond issuance was for construction and furnishing of new buildings for the students and staff.
- The bank donated \$2,250 to an organization providing shelter for unhoused individuals.

Table 45

Investments, Grants, and Donations – Kay County AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	1	1,013	35	28	36	1,041
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	1	1,013	35	28	36	1,041
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Kay County AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates four branches in middle-income tracts and one branch in an upper-income tract. It is noted that a majority of branches are located in close proximity to the AA’s only moderate-income tracts, located in Ponca City and Blackwell. In addition to its branches, the bank operates a full-service onsite ATM at a branch in a middle-income tract.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the AA since the prior evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 46

Retail Banking and Community Development Services – Kay County AA												
Branch	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	Accessibility	0.0	0.0	80.0	20.0	0.0	100.0	0.0	18.2	63.6	18.2	0.0
Branch	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	Accessibility	0.0	0.0	85.7	14.3	0.0	100.0	0.0	16.4	64.2	19.4	0.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	5		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	21	2	0	23	15						

^{1.} Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. During the evaluation period, bank staff performed 23 services to 15 organizations. The services were a mixture of board membership for organizations that provide community services to LMI individuals and families and financial education instruction to students from schools with a majority of students eligible for free or reduced lunches.

Examples of CD services include:

- A bank employee served on the board of an organization that provides shelter for unhoused individuals.
- A bank employee served on the board of an organization that provides a food pantry and resources for families in need.

**NORTHEAST OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE NORTHEAST OKLAHOMA AA

The bank’s Northeast Oklahoma AA consists of Craig, Delaware, and Mayes Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 28 census tracts, including 4 moderate-, 21 middle-, and 3 upper-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior examination.
- The bank operates six offices in the AA, including one in a moderate-, four in middle-, and one in upper-income census tract(s). Additionally, it operates nine ATMs in the AA (two full-service) including two in moderate-, six in middle-, and one in upper-income tracts. One of the full-service ATMs in a moderate-income tract is also an ITM.
- Based on 2024 FFIEC designations, some of the bank’s AA middle-income census tracts in Craig County were designated as distressed, which was a change from prior designations.
- As of June 30, 2024, the bank held a 20.6 percent market share of deposits in the AA, ranking 1st of 15 FDIC-insured financial institutions operating from 33 offices in the AA.
- To further augment the evaluation, an interview with a local member of the community within the bank’s AA was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and local economic conditions. The contact represented an organization that provides services supporting area agricultural operations.

Table 47

Population Change			
Assessment Area: Northeast Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Northeast Oklahoma	97,160	93,550	(3.7)
Craig County, OK	14,744	14,107	(4.3)
Delaware County, OK	41,409	40,397	(2.4)
Mayes County, OK	41,007	39,046	(4.8)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
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>			

- The AA is comprised of several small towns, and the largest community in the AA is Pryor Creek, in Mayes County, with a population of 9,520.
- The AA contains an older population, with 22.5 percent of residents aged 65 and over, compared to figures for the state of Oklahoma and rural areas statewide, at 15.6 percent and 18.3 percent, respectively.

Table 48

Median Family Income Change Assessment Area: Northeast Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northeast Oklahoma	53,620	55,725	3.9
Craig County, OK	51,978	50,176	(3.5)
Delaware County, OK	51,630	56,025	8.5
Mayes County, OK	56,641	59,807	5.6
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5

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

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- Growth in AA incomes throughout the AA counties have varied, while the nominal median family incomes in two of the three AA counties were above rural areas statewide in 2020.
- The AA contains a concentration of families below the poverty level at 14.2 percent, which is above the Oklahoma figure of 11.3 percent and the figure of 13.5 percent for rural areas statewide.

Table 49

Housing Cost Burden Assessment Area: Northeast Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northeast Oklahoma	64.9	24.8	32.7	51.4	27.0	18.1
Craig County, OK	52.9	30.4	31.6	56.8	23.3	19.2
Delaware County, OK	67.5	21.9	33.1	53.4	32.1	21.1
Mayes County, OK	66.8	25.6	32.6	47.7	22.7	14.6
NonMSA Oklahoma	66.5	30.6	35.0	48.2	22.2	14.9
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy

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

- The housing cost burden for LMI renters in the AA was below the figure for rural areas statewide, but above the respective figures for LMI owners.

- The median housing value in the AA of \$117,428 is below the statewide figure of \$142,400 and above the figure of \$110,370 for rural areas statewide.
- The median gross rent of \$728 for the AA is below the state of Oklahoma figure of \$818 but is comparable to the figure of \$698 for rural areas statewide.
- Delaware County contains the lowest percentage of owner-occupied units (50.3 percent) and highest percentage of vacant units (33.5 percent) in the AA, which is attributed to its location near multiple lakes where non-owner-occupied, second homes are more frequently found.

Table 50

Unemployment Rates					
Assessment Area: Northeast Oklahoma					
Area	2020	2021	2022	2023	2024
Northeast Oklahoma	5.7	4.0	3.2	3.5	3.5
Craig County, OK	5.5	3.8	3.1	3.3	3.4
Delaware County, OK	5.8	3.7	3.1	3.5	3.8
Mayes County, OK	5.8	4.3	3.4	3.5	3.3
NonMSA Oklahoma	6.2	4.1	3.3	3.4	3.5
Oklahoma	6.3	4.0	3.0	3.2	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The major industries operating in the AA include manufacturing, retail trade, health care and social assistance, and accommodation and food services.
- Major employers operating in the AA include Google, Cascades, Home of Hope, Inc., Saint Francis Hospital, and Vinita Public Schools.
- A community contact stated the Google data center, which has seen significant reinvestment, has provided both direct jobs as well as jobs and contract work for other employers.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHEAST OKLAHOMA AA

LENDING TEST

The bank’s performance under the lending test in the Northeast Oklahoma AA is good and was bolstered by the bank’s leadership in originating CD loans.

Lending Activity

The bank’s lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 290 small business, 169 home mortgage, and 383 small farm loans. Small farm lending generally carried greater weight in the AA analysis based on larger loan volumes. Home refinance, home improvement, and

multifamily loans were not evaluated at the product level based on lending levels too low to conduct meaningful analyses.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. Home mortgage and small business lending reflect good penetration levels, while small farm lending reflects adequate levels of penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is good. As discussed in the AA description, there were no low-income tracts in the AA during the evaluation period. The distribution of 2023 home mortgage loans among moderate-income tracts was above the aggregate lending data by number, comparable by dollar, and significantly above the demographic figure.

The geographic distribution of home mortgage loans in 2024 reflected consistent penetration levels with 2023 lending patterns and contributed to the overall conclusion, while the distribution in 2022 was below 2023 and 2024 performance.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps noted in an area with several geographic barriers posed by lakes and waterways which restricted access to one or more of the bank's offices in the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is good. The distribution of 2023 home purchase loans among moderate-income tracts was comparable to the aggregate lending data and above the demographic figure.

The distribution of 2024 home purchase loans among moderate-income tracts was not evaluated due to lending volumes too low to render a meaningful analysis. The geographic distribution of home purchase loans in 2022 and reflected penetration levels above 2023 lending patterns, supporting the overall conclusion.

Table 51 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northeast Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	12.5	10.8	505	7.6	10.0	4	17.4	13.1	731	17.0	13.0	9.0
Middle	23	71.9	79.1	5,102	76.5	77.2	15	65.2	76.9	2,576	59.9	76.1	80.1
Upper	5	15.6	10.1	1,062	15.9	12.9	4	17.4	10.0	990	23.0	10.9	10.9
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	32	100.0	100.0	6,669	100.0	100.0	23	100.0	100.0	4,297	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	23.1	11.4	179	15.4	9.1	2	10.5	9.3	537	19.3	10.2	9.0
Middle	8	61.5	78.3	820	70.5	76.4	16	84.2	79.6	2,200	79.0	76.5	80.1
Upper	2	15.4	10.3	164	14.1	14.4	1	5.3	11.1	47	1.7	13.3	10.9
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	13	100.0	100.0	1,163	100.0	100.0	19	100.0	100.0	2,784	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	20.0	12.4	108	9.9	7.8	3	42.9	18.2	248	35.2	12.7	9.0
Middle	7	70.0	74.3	908	83.6	73.3	3	42.9	74.4	157	22.3	80.1	80.1
Upper	1	10.0	13.3	70	6.4	18.9	1	14.3	7.4	300	42.6	7.2	10.9
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	10	100.0	100.0	1,086	100.0	100.0	7	100.0	100.0	705	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.9
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	66.7	0	0.0	90.5	79.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	9.5	1.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	16.1	10.9	792	8.8	9.8	9	17.6	12.2	1,516	18.7	11.9	9.0
Middle	39	69.6	78.8	6,951	76.9	77.2	36	70.6	77.4	5,242	64.8	76.6	80.1
Upper	8	14.3	10.3	1,296	14.3	13.0	6	11.8	10.4	1,337	16.5	11.4	10.9
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	56	100.0	100.0	9,039	100.0	100.0	51	100.0	100.0	8,095	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 51 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northeast Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
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	2.7	0	0.0	18.5	0	0.0	8.3	0	0.0	8.2	9.0
Middle	0	0.0	83.8	0	0.0	71.6	0	0.0	77.1	0	0.0	79.0	80.1
Upper	0	0.0	13.5	0	0.0	10.0	0	0.0	14.6	0	0.0	12.8	10.9
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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
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	11.5	0	0.0	18.0	0	0.0	8.8	0	0.0	6.7	9.0
Middle	1	100.0	78.7	121	100.0	72.4	2	100.0	76.5	309	100.0	77.7	80.1
Upper	0	0.0	9.8	0	0.0	9.6	0	0.0	14.7	0	0.0	15.5	10.9
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	1	100.0	100.0	121	100.0	100.0	2	100.0	100.0	309	100.0	100.0	100.0
Purpose Not Applicable													
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	22.2	0	0.0	23.3	0	0.0	0.0	0	0.0	0.0	9.0
Middle	0	0.0	77.8	0	0.0	76.7	0	0.0	100.0	0	0.0	100.0	80.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	10.9
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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 good. The distribution of 2023 small business loans among moderate-income tracts was comparable to the aggregate lending data by number, above by dollar, and comparable to the demographic figure.

The geographic distribution of 2022 small business lending reflected penetration levels above 2023 lending patterns and contributed to the overall conclusion for this product, while the distribution of 2024 lending reflected penetration levels consistent with 2023 lending patterns.

An evaluation of the dispersion of small business loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank’s branches are located, with gaps noted in areas where lending was constrained by one or more geographic barriers. These barriers were primarily comprised of a number of lakes and waterways in two of the AA’s three counties.

Table 52

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Northeast Oklahoma											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	14	13.7	11.1	1,529	15.2	11.2	9	10.7	1,384	14.9	14.0
Middle	74	72.5	80.1	6,743	67.1	80.2	66	78.6	6,069	65.3	77.7
Upper	14	13.7	7.9	1,771	17.6	8.3	9	10.7	1,836	19.8	8.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.2	0	0.0	0	0.0	0.0
Total	102	100.0	100.0	10,043	100.0	100.0	84	100.0	9,289	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. *Aggregate data is not currently available.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of 2023 small farm loans among moderate-income tracts was below the aggregate lending data by number, significantly above by dollar, and significantly below the demographic figure. However, two of the three moderate-income tracts in the AA are located in areas that are geographically isolated by several lakes, and contain a small number of farms, making it more challenging to originate loans in these outlying areas.

The geographic distribution of 2022 and 2024 small farm lending reflected penetration levels consistent with 2023 lending patterns.

An evaluation of the dispersion of small farm loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank’s branches are located, with gaps noted in a substantial land area beyond several waterways that create barriers to lending for the bank.

Table 53

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Northeast Oklahoma											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg		Bank		Agg		Bank		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	2	1.8	2.9	365	4.6	2.6	4	3.3	840	8.0	5.7
Middle	100	90.1	93.0	6,929	87.2	93.8	112	91.1	9,438	89.4	84.2
Upper	9	8.1	3.7	655	8.2	3.6	7	5.7	282	2.7	10.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.0	0	0.0	0	0.0	0.0
Total	111	100.0	100.0	7,949	100.0	100.0	123	100.0	10,560	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. *Aggregate data is not currently available.*

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small farm lending reflects good penetration, while small business and home mortgage lending reflects adequate and poor penetration, respectively.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The distribution of 2023 home mortgage loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data and the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected performance consistent with 2023 lending patterns and contributed to the conclusion, while the distribution in 2024 was above 2022 and 2023 performance to some LMI borrowers, but was still significantly below aggregate lenders to other LMI borrowers.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. Home purchase loans were only evaluated for 2022 and 2023, as 2024 lending volumes were too low to render a meaningful analysis. The distribution of 2023 home purchase loans among low-income borrowers was significantly below the aggregate lending data and the demographic figure.

Lending among moderate-income borrowers was below the aggregate lending data and the demographic figure.

The borrower distribution of 2022 home purchase loans reflected performance above 2023 lending patterns, although the higher number of originations in 2023 supported the overall conclusion.

Table 54 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northeast Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	3.3	0	0.0	1.3	1	4.3	2.0	102	2.4	1.0	23.3
Moderate	2	6.3	11.6	249	3.7	7.0	0	0.0	12.5	0	0.0	7.0	18.0
Middle	6	18.8	19.4	891	13.4	14.8	2	8.7	17.9	340	7.9	13.1	20.2
Upper	16	50.0	40.2	4,843	72.6	52.0	15	65.2	43.1	3,294	76.7	54.3	38.5
Unknown	8	25.0	25.5	686	10.3	24.9	5	21.7	24.4	561	13.1	24.6	0.0
Total	32	100.0	100.0	6,669	100.0	100.0	23	100.0	100.0	4,297	100.0	100.0	100.0
Refinance Loans													
Low	2	15.4	4.2	90	7.7	1.4	5	26.3	5.8	461	16.6	2.4	23.3
Moderate	2	15.4	15.6	146	12.6	8.1	1	5.3	10.2	498	17.9	6.0	18.0
Middle	4	30.8	19.8	231	19.9	12.3	6	31.6	19.4	680	24.4	14.0	20.2
Upper	5	38.5	43.7	696	59.8	55.2	4	21.1	40.7	564	20.3	49.4	38.5
Unknown	0	0.0	16.7	0	0.0	23.0	3	15.8	23.8	581	20.9	28.2	0.0
Total	13	100.0	100.0	1,163	100.0	100.0	19	100.0	100.0	2,784	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	8.0	0	0.0	5.8	1	14.3	7.4	57	8.1	4.3	23.3
Moderate	0	0.0	10.6	0	0.0	9.1	0	0.0	12.4	0	0.0	7.1	18.0
Middle	4	40.0	24.8	264	24.3	16.0	1	14.3	15.7	300	42.6	14.4	20.2
Upper	4	40.0	47.8	666	61.3	54.6	3	42.9	54.5	282	40.0	65.9	38.5
Unknown	2	20.0	8.8	156	14.4	14.5	2	28.6	9.9	66	9.4	8.4	0.0
Total	10	100.0	100.0	1,086	100.0	100.0	7	100.0	100.0	705	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	3.6	3.8	90	1.0	1.4	7	13.7	3.7	620	7.7	1.5	23.3
Moderate	4	7.1	12.7	395	4.4	7.4	1	2.0	12.2	498	6.2	6.9	18.0
Middle	14	25.0	19.6	1,386	15.3	14.3	10	19.6	18.5	1,485	18.3	13.4	20.2
Upper	26	46.4	41.7	6,326	70.0	52.7	23	45.1	43.4	4,284	52.9	53.6	38.5
Unknown	10	17.9	22.2	842	9.3	24.3	10	19.6	22.2	1,208	14.9	24.6	0.0
Total	56	100.0	100.0	9,039	100.0	100.0	51	100.0	100.0	8,095	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 54 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northeast Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$	%	\$	#	%	#	\$	%	\$	
Other Purpose LOC													
Low	0	0.0	5.4	0	0.0	3.2	0	0.0	2.1	0	0.0	1.4	23.3
Moderate	0	0.0	8.1	0	0.0	6.3	0	0.0	18.8	0	0.0	11.6	18.0
Middle	0	0.0	18.9	0	0.0	8.9	0	0.0	22.9	0	0.0	16.6	20.2
Upper	0	0.0	62.2	0	0.0	55.3	0	0.0	54.2	0	0.0	67.7	38.5
Unknown	0	0.0	5.4	0	0.0	26.3	0	0.0	2.1	0	0.0	2.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	4.9	0	0.0	2.1	0	0.0	14.7	0	0.0	7.4	23.3
Moderate	0	0.0	26.2	0	0.0	17.2	0	0.0	16.2	0	0.0	9.0	18.0
Middle	0	0.0	16.4	0	0.0	13.9	1	50.0	26.5	165	53.4	14.1	20.2
Upper	1	100.0	44.3	121	100.0	50.0	1	50.0	39.7	144	46.6	57.2	38.5
Unknown	0	0.0	8.2	0	0.0	16.7	0	0.0	2.9	0	0.0	12.2	0.0
Total	1	100.0	100.0	121	100.0	100.0	2	100.0	100.0	309	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	23.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	38.5
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans to small businesses in 2023 was comparable to the aggregate lending data and the demographic figure.

The distribution of loans originated in 2022 and 2024 to small businesses reflected performance consistent with 2023 levels.

Table 55

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Northeast Oklahoma											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	72	70.6	61.1	3,821	38.0	31.0	58	69.0	4,244	45.7	89.7
Over \$1 Million	27	26.5		5,880	58.5		24	28.6	4,821	51.9	7.9
Revenue Unknown	3	2.9		342	3.4		2	2.4	224	2.4	2.4
Total	102	100.0		10,043	100.0		84	100.0	9,289	100.0	100.0
By Loan Size											
\$100,000 or Less	71	69.6	90.3	2,385	23.7	33.2	60	71.4	1,945	20.9	
\$100,001 - \$250,000	23	22.5	5.5	3,656	36.4	20.0	14	16.7	2,348	25.3	
\$250,001 - \$1 Million	8	7.8	4.2	4,002	39.8	46.9	10	11.9	4,996	53.8	
Total	102	100.0	100.0	10,043	100.0	100.0	84	100.0	9,289	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	62	86.1		1,987	52.0		48	82.8	1,304	30.7	
\$100,001 - \$250,000	9	12.5		1,341	35.1		6	10.3	819	19.3	
\$250,001 - \$1 Million	1	1.4		493	12.9		4	6.9	2,121	50.0	
Total	72	100.0		3,821	100.0		58	100.0	4,244	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of loans to small farms in 2023 was above the aggregate lending data by number, comparable by dollar, and comparable to the demographic figure.

The distribution of loans originated in 2022 and 2024 to small farms reflected performance consistent with 2023 levels.

Table 56

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Northeast Oklahoma											
	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	106	95.5	84.9	7,684	96.7	87.2	112	91.1	9,420	89.2	99.4
Over \$1 Million	3	2.7		215	2.7		8	6.5	1,045	9.9	0.0
Revenue Unknown	2	1.8		50	0.6		3	2.4	95	0.9	0.6
Total	111	100.0		7,949	100.0		123	100.0	10,560	100.0	100.0
By Loan Size											
\$100,000 or Less	92	82.9	81.2	3,384	42.6	37.8	95	77.2	3,363	31.8	
\$100,001 - \$250,000	14	12.6	12.3	2,471	31.1	29.2	19	15.4	3,359	31.8	
\$250,001 - \$500,000	5	4.5	6.5	2,094	26.3	33.1	9	7.3	3,838	36.3	
Total	111	100.0	100.0	7,949	100.0	100.0	123	100.0	10,560	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	88	83.0		3,270	42.6		88	78.6	3,111	33.0	
\$100,001 - \$250,000	13	12.3		2,320	30.2		16	14.3	2,871	30.5	
\$250,001 - \$500,000	5	4.7		2,094	27.3		8	7.1	3,438	36.5	
Total	106	100.0		7,684	100.0		112	100.0	9,420	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Community Development Lending

The bank is a leader in providing CD loans, which bolstered the lending test rating in this AA from adequate to good. The bank originated four CD loans totaling \$29.8 MM in this AA and was most responsive to community services provided to LMI individuals and families. Examples of CD lending activities include:

- Two lending agreements with local school districts totaling \$28.5 MM for districts with a majority of the student population eligible for free or reduced lunches. The funds were delegated to the construction and furnishing of new buildings for the students and staff.
- One loan for \$1.2 MM to refurbish a building to allow an organization to continue operations. The organization provides a variety of services targeted to LMI individuals and families.

Table 57

Community Development Loans – Northeast Oklahoma AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	140
Community Services	3	29,689
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	4	29,829

INVESTMENT TEST

The bank’s performance under the investment test in the Northeast Oklahoma AA is good. The bank has a significant level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AA.

Examples of investment activities include:

- The bank invested in a \$1.1 MM bond for the benefit of a district with a majority of the student population eligible for free or reduced lunches. The bond issuance was for construction and furnishing of new buildings for the students and staff.
- The bank donated \$5,000 to a school for a food and clothing pantry that supports LMI students, providing them with basic needs.

Table 58

Investments, Grants, and Donations – Northeast Oklahoma AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	1	1,123	40	32	41	1,155
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	1	1,123	40	32	41	1,155
¹ <i>Book Value of Investment</i> ² <i>Original Market Value of Investment</i>								

SERVICE TEST

The bank’s performance under the service test in the Northeast Oklahoma AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and

online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates one branch in a moderate-, four in middle-, and one branch in an upper-income tract(s). The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank acquired one branch location in a middle-income tract during the review period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 59

Retail Banking and Community Development Services – Northeast Oklahoma AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	16.7	66.7	16.7	0.0	100.0	0.0	14.3	75.0	10.7	0.0	100.0
Branch Accessibility	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	22.2	66.7	11.1	0.0	100.0	0.0	10.4	80.3	9.2	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	6		1	0			0	0	1	0	0	1
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	12		0		1		13		9		

¹ Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services. During the evaluation period, bank staff performed 13 services to 9 organizations. The services were a mixture of board membership for organizations that provide community services to LMI individuals and families, and financial education instruction to schools with majority of students eligible for free or reduced lunches.

Examples of CD services include:

- A bank employee served on the board of an organization that provides shelter, food, and assistance to individuals experiencing homelessness or poverty.
- A bank employee served on the board of an organization that provides scholarships to area students which are based on financial need.

**OKLAHOMA ASSESSMENT AREAS
NONMETROPOLITAN AREA
(Limited-Scope Review)**

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

The bank's AA is comprised of Payne County in its entirety, which is located directly northeast of the Oklahoma City, Oklahoma MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 23 census tracts, including 2 low-, 6 moderate-, 7 middle-, 6 upper-, and 2 unknown-income census tracts based on 2016-2020 ACS data.
- Based on 2023 FFIEC designations, all seven middle-income tracts were designated as underserved, although these designations were no longer applicable in 2024.
- Based on 2020 ACS data, the AA population was 81,646.
- The AA is home to 16,712 total families. According to 2020 ACS data, 17.8 percent of families are low-, 17.3 percent are moderate-, 16.6 percent are middle-, and 48.3 percent are upper-income families.
- The bank maintains one full-service and one limited-service branch in one of the AA's low-income tracts, a full-service branch in a moderate-income census tract, and a full-service branch in a middle-income census tract. The bank has not opened or closed any branches in this AA since the prior evaluation. Additionally, the bank operates three ATMs in the AA (one full-service) including one in low-, one in moderate-, and one in middle-income tracts. The full-service ATM/ITM is located in a low-income tract.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd of 16 FDIC-insured depository institutions operating from 29 locations in the AA, with a total deposit market share of 9.8 percent.

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

The bank’s AA is comprised of Washington County in its entirety and is located directly north of Tulsa County in the northeastern portion of the state. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 14 census tracts, including 3 moderate-, 7 middle-, and 4 upper-income census tracts based on 2016-2020 ACS data.
- Based on 2020 ACS data, the AA population was 52,455.
- The AA is home to 12,969 total families. According to 2020 ACS data, 17.1 percent of families are low-, 15.6 percent are moderate-, 18.0 percent are middle-, and 49.4 percent are upper-income families.
- The bank maintains a full-service branch in one of the AA’s middle-income tracts. The bank has not opened or closed any branches in this AA since the prior evaluation. Additionally, it operates one cash-only ATM in the AA located in a middle-income tract.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 7th of 11 FDIC-insured depository institutions operating from 17 locations in the AA, with a total deposit market share of 2.7 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The state of Oklahoma AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in these areas do not change the rating for the state of Oklahoma.

Table 60

Assessment Area	Lending Test	Investment Test	Service Test
Payne County	Consistent	Below	Exceeds
Washington County	Consistent	Below	Consistent

STATE OF KANSAS

CRA rating for Kansas:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Needs to Improve
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is good.
- The bank makes an adequate level of CD loans within its AAs.

Investment Test

- The bank makes a poor level of qualified CD investments and grants. In addition, the bank makes rare use of innovative and/or complex investments to support CD initiatives and exhibits poor responsiveness to the credit and CD needs throughout its Kansas AAs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Kansas AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Wichita MSA, Cowley County, and Reno County AAs. Limited-scope reviews were conducted for the Lawrence MSA and Montgomery County AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation. The overall state rating was influenced most heavily by the bank's performance in the Wichita MSA AA due to the bank's large deposit, loan, and branching presence in this AA.

The analysis of loans originated in the state included 801 small business, 472 home mortgage, and 598 small farm loans. Weighting among individual product groups aligns with the discussion in the overall Institution Scope of Examination section of this report unless otherwise noted.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS

The bank delineates 5 of its 11 AAs and operates 17 of its 59 branches in the state of Kansas. The bank's presence in the state includes banking offices in the state's largest city (Wichita), while the remaining branches are situated in less populated communities and primarily reflect rural, nonmetropolitan characteristics. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis. Three interviews with members of the communities within the bank's AAs were conducted or referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance under the lending test in the state of Kansas is low satisfactory. Lending test performance in the Wichita MSA AA and Cowley County AAs was adequate, while the performance in the Reno County AA was good.

Lending Activity

The bank's overall lending activities in the state of Kansas reflect adequate responsiveness to AA credit needs. The Reno County AA noted good performance, while the Wichita MSA AA and Cowley County AA noted adequate performance.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within Kansas reflects adequate distribution among the different census tracts and dispersion throughout the AAs. The conclusion is derived from adequate penetration levels noted in the Wichita MSA and Cowley County AAs and excellent levels noted in the Reno County AA.

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

The bank’s lending within Kansas has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. The borrower distribution in the Wichita MSA and Reno County AAs was good, while the distribution in the Cowley County AA was adequate.

Community Development Lending

The bank provides an adequate level of CD loans within the state of Kansas. The bank originated seven CD loans totaling \$11.5 MM in the state. CD lending was adequate in the Wichita MSA and Reno County AAs, while there were few, if any, CD loans originated in the Cowley County AA. Additionally, the bank originated one CD loan outside of its AAs, but within the broader statewide region, for the expansion of a plant, creating and retaining jobs for LMI individuals.

Table 61

Community Development Loans – State of Kansas		
Community Development Purpose	#	\$(000)
Affordable Housing	6	652
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
Outside Activities	1	10,813
Total Loans	7	11,465

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Kansas needs to improve. The investment test performance in the Wichita MSA, Cowley County and Reno County AAs is poor.

The bank has a poor level of qualified CD investments and grants within Kansas. The bank makes rare use of innovative and/or complex investments, is rarely in a leadership position, and exhibits poor responsiveness to the credit and CD needs of its AAs. The bank’s composition of investments during the evaluation period was exclusively comprised of donations, as the bank did not present any qualified debt or equity investments within its delineated AAs or report any prior period investments. Donation activities by unit volume were most prevalent in the bank’s three full-scope reviewed AAs.

Table 62

Investments, Grants, and Donations – State of Kansas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	10	14	10	14
Community Services	0	0	0	0	84	48	84	48
Economic Development	0	0	0	0	2	4	2	4
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside Activities	0	0	0	0	0	0	0	0
Total	0	0	0	0	96	66	96	66
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of Kansas is outstanding. The service test is excellent in the Wichita MSA and Cowley County AAs and good in the Reno County AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Kansas are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates 8 of its 17 statewide branches in LMI tracts, including 1 in low- and 7 in moderate-income tract(s). As illustrated in the table below, the locations of bank offices and full-service ATMs distributed among the various census tracts align favorably to the proportion of these tracts throughout the bank’s geographic footprint, particularly in moderate-income tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank consolidated a branch in Hutchinson and opened a branch in Caney; both offices were located in middle-income tracts.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s operations in the state of Kansas generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 63

Retail Banking and Community Development Services – State of Kansas												
Branch	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
		5.9	41.2	47.1	5.9	0.0	100.0	4.3	26.1	46.6	21.4	1.7
Accessibility	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
		4.5	36.4	54.5	4.5	0.0	100.0	2.9	24.1	48.2	23.7	1.1
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	17		1		1		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	2	74		4		0		80		37		

¹ Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services within the state of Kansas. During the evaluation, bank representatives performed 80 services to 37 organizations throughout the state. A substantial majority of services performed were to organizations that provide various community services that benefit LMI individuals and families. The bank’s CD services generally consisted of board membership and financial literacy instruction in schools with a majority of students eligible for free or reduced lunches.

**WICHITA MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

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

The bank's Wichita MSA AA consists of Sedgwick, Sumner, Harvey, and Butler Counties in their entirety, which also comprise the Wichita, Kansas MSA. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 167 total census tracts, including 8 low-, 44 moderate-, 71 middle-, 42 upper-, and 2 unknown-income census tracts. There have been no changes to the bank's AA delineation since the prior evaluation.
- The bank operates six branches in the AA, including two in moderate-, three in middle-, and one in an upper-income census tract(s).
- The bank offers full-service ATMs/ITMs at three of its branch locations, while three branches offer cash-only ATMs. The bank also maintains a standalone full-service ATM/ITM in one of the AA's smaller communities.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 31st of 46 FDIC-insured depository institutions operating from 215 locations in the AA, with a total deposit market share of 0.5 percent.
- To further augment the evaluation, examiners referenced one interview with a member of the community within the bank's AA that was previously conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an area economic development organization.

Table 64

Population Change Assessment Area: Wichita MSA			
Area	2015 Population	2020 Population	Percent Change
Wichita MSA	631,094	647,610	2.6
Butler County, KS	66,092	67,380	1.9
Harvey County, KS	34,835	34,024	(2.3)
Sedgwick County, KS	506,529	523,824	3.4
Sumner County, KS	23,638	22,382	(5.3)
Kansas	2,892,987	2,937,880	1.6

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

- The AA’s population change between 2015 and 2020 outpaced growth in the state of Kansas, while the AA’s two most sparsely populated counties noted population decline.
- Sedgwick County, where Wichita is located, contained a majority of the AA population, at 80.9 percent.
- The AA population accounts for approximately 22.0 percent of residents in the state of Kansas.

Table 65

Median Family Income Change			
Assessment Area: Wichita MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Wichita MSA	70,287	74,120	5.5
Butler County, KS	79,511	83,602	5.1
Harvey County, KS	71,430	69,739	(2.4)
Sedgwick County, KS	69,683	73,508	5.5
Sumner County, KS	70,945	70,220	(1.0)
Kansas	72,535	77,620	7.0

*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.

- Similar to population figures, growth rates in median family income were positive in two of the AA’s most populous counties, while declines were noted in Harvey and Sumner Counties.
- Based on 2020 ACS data, the portion of AA families living below the poverty level was 8.7 percent, which is slightly above the Kansas statewide figure of 7.6 percent. The portion of families living below the poverty level in the four AA counties ranged from 6.6 percent in Butler County to 9.5 percent in Sumner County.

Table 66

Housing Cost Burden						
Assessment Area: Wichita MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Wichita MSA	77.5	27.4	38.9	56.0	28.2	15.2
Butler County, KS	75.7	30.3	40.2	50.9	25.2	13.7
Harvey County, KS	78.2	17.2	32.9	54.7	26.0	13.9
Sedgwick County, KS	78.5	27.8	39.3	57.4	28.8	15.4
Sumner County, KS	51.0	21.9	30.2	47.5	27.4	16.0
Kansas	75.7	29.8	38.2	58.1	26.8	15.3

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy

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

- The housing cost burden in the AA was significantly lower for low-income owners and all owners when compared to respective figures for renters.
- The median housing value in the four AA counties ranged from \$94,800 in Sumner County to a high of \$150,300 in Butler County, compared to \$144,240 for the AA and \$157,600 for the state of Kansas.
- A community contact noted that Wichita was designated as the best city in the country for first-time homebuyers in 2023 by a nationally-recognized publication.

Table 67

Unemployment Rates					
Assessment Area: Wichita MSA					
Area	2020	2021	2022	2023	2024
Wichita MSA	8.1	4.4	3.1	3.1	3.9
Butler County, KS	6.5	3.6	2.8	2.9	3.7
Harvey County, KS	5.2	3.0	2.5	3.1	4.2
Sedgwick County, KS	8.5	4.6	3.1	3.1	3.9
Sumner County, KS	8.4	4.4	3.1	3.0	3.9
Kansas	5.8	3.4	2.7	2.9	3.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates have generally stabilized after the global pandemic in 2020, although 2024 noted an uptick in unemployment rates in all of the AA counties and the state of Kansas.
- Major employers in Wichita include Spirit AeroSystems, Inc. (13,000 employees), Textron Aviation (9,350), McConnell Air Force Base (5,679), Wichita Public Schools (5,614), Ascension Via Christi Health, Inc. (4,413), and Koch Industries (3,100).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WICHITA MSA AA

LENDING TEST

The bank’s performance under the lending test in the Wichita MSA AA is adequate.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA included 306 small business, 202 home mortgage, and 217 small farm loans. Home refinance, home improvement, and multifamily loans were not evaluated at the product level based on lending levels too low to conduct meaningful analyses.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from a good distribution level for home mortgage lending and an adequate distribution level for small business and small farm lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is good. The distribution of 2023 home mortgage loans among low-income census tracts was below the aggregate lending data and the demographic figure. The distribution of home mortgage loans among moderate-income census tracts was comparable to the aggregate lending data by number, below by dollar volume, and above the demographic figure.

The geographic distribution of home mortgage lending in 2024 and 2022 was above the bank's 2023 performance and contributed to the overall conclusion for home mortgage lending.

An analysis of the dispersion of loans revealed conspicuous lending gaps and lapses that included LMI tracts. However, these lending gaps were often the result of concentrations of bank lending in proximity to the branch locations, as well as a limited number of loans dispersed among a significantly larger number of census tracts.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among low-income census tracts was below the aggregate lending data and the demographic figure. The distribution of home mortgage loans among moderate-income census tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage lending in 2024 was above performance in 2023, while the distribution in 2022 was consistent with 2023 performance and contributed to the overall conclusion for home purchase lending.

Table 68 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Wichita MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.4	0	0.0	0.7	1	2.6	1.4	116	1.4	0.7	1.6
Moderate	7	19.4	18.6	897	11.8	11.8	11	28.2	20.7	1,262	15.7	12.1	17.5
Middle	13	36.1	45.4	1,751	23.1	40.3	13	33.3	44.0	2,225	27.8	39.6	47.3
Upper	16	44.4	34.4	4,925	65.0	47.2	14	35.9	33.6	4,411	55.0	47.3	33.4
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.3	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	36	100.0	100.0	7,573	100.0	100.0	39	100.0	100.0	8,014	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.6	0	0.0	1.0	0	0.0	1.5	0	0.0	0.8	1.6
Moderate	3	33.3	17.3	226	15.7	13.4	5	33.3	17.7	1,344	40.3	12.2	17.5
Middle	2	22.2	48.1	147	10.2	43.5	4	26.7	46.6	344	10.3	43.4	47.3
Upper	4	44.4	32.8	1,062	74.0	42.0	6	40.0	34.0	1,644	49.3	43.5	33.4
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	1,435	100.0	100.0	15	100.0	100.0	3,332	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.8	0	0.0	0.6	0	0.0	2.3	0	0.0	0.3	1.6
Moderate	1	100.0	14.2	21	100.0	11.3	2	28.6	12.0	232	52.0	9.2	17.5
Middle	0	0.0	42.4	0	0.0	37.3	3	42.9	42.7	93	20.9	34.7	47.3
Upper	0	0.0	40.5	0	0.0	50.8	2	28.6	42.8	121	27.1	55.8	33.4
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.2	0	0.0	0.1	0.2
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	21	100.0	100.0	7	100.0	100.0	446	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	2.5	0	0.0	6.5	0	0.0	3.9	0	0.0	1.6	
Moderate	0	0.0	38.2	0	0.0	26.9	0	0.0	28.1	0	0.0	30.9	33.5
Middle	0	0.0	37.2	0	0.0	27.7	0	0.0	35.1	0	0.0	28.5	36.6
Upper	6	100.0	19.6	8,408	100.0	30.4	1	100.0	32.0	4,265	100.0	38.8	21.5
Unknown	0	0.0	2.5	0	0.0	8.5	0	0.0	0.9	0	0.0	0.2	4.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	8,408	100.0	100.0	1	100.0	100.0	4,265	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.6	0	0.0	1.3	1	1.5	1.5	116	0.7	0.8	
Moderate	12	22.2	18.1	1,234	7.0	13.4	18	27.3	18.9	2,838	17.5	14.2	17.5
Middle	16	29.6	45.6	1,936	11.0	39.4	21	31.8	44.5	2,683	16.5	38.8	47.3
Upper	26	48.1	34.6	14,395	82.0	45.0	26	39.4	34.9	10,611	65.3	46.0	33.4
Unknown	0	0.0	0.1	0	0.0	0.9	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	54	100.0	100.0	17,565	100.0	100.0	66	100.0	100.0	16,248	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 68 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Wichita MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.4	0	0.0	0.4	0	0.0	0.7	0	0.0	0.9	1.6
Moderate	0	0.0	12.0	0	0.0	7.0	0	0.0	11.9	0	0.0	7.4	17.5
Middle	0	0.0	45.4	0	0.0	41.1	0	0.0	43.3	0	0.0	37.9	47.3
Upper	0	0.0	42.0	0	0.0	51.3	0	0.0	44.0	0	0.0	53.7	33.4
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.9	0	0.0	1.4	0	0.0	0.4	0	0.0	0.3	1.6
Moderate	1	50.0	14.8	90	70.3	10.0	0	0.0	11.7	0	0.0	7.4	17.5
Middle	1	50.0	46.9	38	29.7	38.1	1	25.0	49.1	21	11.0	40.7	47.3
Upper	0	0.0	36.1	0	0.0	50.4	3	75.0	38.8	170	89.0	51.5	33.4
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	128	100.0	100.0	4	100.0	100.0	191	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.8	0	0.0	2.3	0	0.0	3.7	0	0.0	1.4	1.6
Moderate	0	0.0	34.5	0	0.0	26.3	0	0.0	22.2	0	0.0	11.2	17.5
Middle	0	0.0	44.0	0	0.0	49.7	0	0.0	44.4	0	0.0	37.7	47.3
Upper	0	0.0	16.7	0	0.0	21.7	0	0.0	29.6	0	0.0	49.8	33.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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 adequate. The distribution of 2023 small business lending among low-income census tracts was below the aggregate lending data by number, comparable by dollar volume, and below the demographic figure. The distribution of small business lending among moderate-income tracts was below the aggregate lending data and the demographic figure.

The geographic distribution of small business lending in 2024 and 2022 was above the performance noted in 2023 and contributed to the overall conclusion for this product.

An analysis of the bank’s loan dispersion among geographies of different income levels revealed conspicuous gaps or lapses. However, these lending gaps were often the result of concentrations of bank lending in proximity to the bank’s branch locations, as well as

a limited number of small business loans dispersed among a larger number of census tracts during each of the three years subject to the lending test evaluation.

Table 69

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Wichita MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	1	1.0	2.3	374	3.1	2.8	4	3.9	497	4.0	2.5
Moderate	11	11.1	20.1	1,560	12.9	20.0	13	12.7	2,103	17.0	23.2
Middle	44	44.4	35.7	7,009	58.0	35.3	56	54.9	7,626	61.5	40.6
Upper	43	43.4	39.1	3,137	26.0	38.3	29	28.4	2,164	17.5	31.1
Unknown	0	0.0	2.4	0	0.0	3.6	0	0.0	0	0.0	2.5
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0	0.0	0.0
Total	99	100.0	100.0	12,080	100.0	100.0	102	100.0	12,390	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. *Aggregate data is not currently available.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of 2023 small farm lending among low-income tracts was comparable to the aggregate lending data and to the demographic figure. As noted in the table below, the bank and aggregate lenders did not originate any small farm loans within the AA’s low-income census tracts, and the percentage of farms in low-income census tracts was extremely low. Lending in the AA’s moderate-income tracts was below the aggregate lending data by number, above by dollar volume, and below the demographic figure. While small farm lending in the AA’s LMI tracts was limited, these tracts are predominantly located within the city of Wichita, where farming operations are not prevalent. Furthermore, 2024 Dun & Bradstreet data indicates that only 24 farming operations are located in the AA’s LMI tracts, thereby demonstrating limited opportunity among the various financial institutions operating within the AA to lend to small farms.

The geographic distribution of small farm lending in 2024 and 2022 reflected performance consistent with 2023 lending patterns.

An analysis of the dispersion of small farm loans revealed conspicuous lending gaps and lapses that included LMI census tracts. However, the majority of small farm lending occurred in outlying areas that were frequently a considerable distance from the bank’s branching network. Moreover, there are a limited number of farming operations located within the city of Wichita, where the majority of LMI census tracts are located. Furthermore, the bank originated a limited number of small farm loans relative to the numbers of census tracts in the AA. Accordingly, the overall conclusion was not impacted.

Table 70

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Wichita MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.3
Moderate	1	1.5	3.0	300	4.9	3.4	1	1.3	400	5.6	3.6
Middle	54	81.8	70.1	5,192	84.6	79.3	59	73.8	5,034	70.5	66.1
Upper	11	16.7	26.7	642	10.5	17.2	20	25.0	1,710	23.9	29.6
Unknown	0	0.0	0.2	0	0.0	0.0	0	0.0	0	0.0	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Total	66	100.0	100.0	6,134	100.0	100.0	80	100.0	7,144	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. *Aggregate data is not currently available.

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

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage lending is poor, small business lending is adequate, and small farm lending reflects excellent performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The distribution of 2023 loans among low-income borrowers was significantly below the aggregate lending data and the demographic figure. Lending to moderate-income borrowers was below the aggregate data by number, significantly below by dollar volume, and below the demographic figure.

The borrower distribution of home mortgage lending in 2024 was above 2023 performance, while 2022 was consistent with 2023 performance and contributed to the overall conclusion for home mortgage lending.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2023 loans among low-income borrowers was significantly below the aggregate lending data and the demographic figure. Lending to moderate-income borrowers was below the aggregate data by number, significantly below by dollar volume, and below the demographic figure.

The borrower distribution of home purchase lending in 2024 and 2022 was above the 2023 lending levels but was still below aggregate lenders and contributed to the overall conclusion for home purchase lending.

Table 71 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Wichita MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	7.4	0	0.0	3.6	3	7.7	8.1	294	3.7	4.1	19.5
Moderate	3	8.3	19.4	287	3.8	14.0	4	10.3	19.8	595	7.4	14.5	18.4
Middle	4	11.1	19.7	650	8.6	18.9	5	12.8	20.2	770	9.6	19.7	21.7
Upper	12	33.3	27.9	4,084	53.9	39.3	10	25.6	26.2	2,491	31.1	38.3	40.4
Unknown	17	47.2	25.6	2,552	33.7	24.2	17	43.6	25.7	3,864	48.2	23.4	0.0
Total	36	100.0	100.0	7,573	100.0	100.0	39	100.0	100.0	8,014	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	8.6	0	0.0	4.7	1	6.7	7.7	23	0.7	3.6	19.5
Moderate	0	0.0	19.4	0	0.0	14.2	3	20.0	16.9	549	16.5	11.5	18.4
Middle	2	22.2	20.1	66	4.6	18.1	2	13.3	20.2	267	8.0	16.2	21.7
Upper	3	33.3	31.7	613	42.7	38.7	4	26.7	25.4	1,408	42.3	29.7	40.4
Unknown	4	44.4	20.1	756	52.7	24.3	5	33.3	29.8	1,085	32.6	39.0	0.0
Total	9	100.0	100.0	1,435	100.0	100.0	15	100.0	100.0	3,332	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.9	0	0.0	3.9	1	14.3	6.9	25	5.6	3.7	19.5
Moderate	0	0.0	17.4	0	0.0	11.4	1	14.3	16.8	35	7.8	10.0	18.4
Middle	0	0.0	22.8	0	0.0	17.8	1	14.3	24.3	150	33.6	18.1	21.7
Upper	0	0.0	43.2	0	0.0	53.8	3	42.9	41.8	215	48.2	53.7	40.4
Unknown	1	100.0	9.7	21	100.0	13.2	1	14.3	10.2	21	4.7	14.5	0.0
Total	1	100.0	100.0	21	100.0	100.0	7	100.0	100.0	446	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	2.1	7.7	38	0.4	3.8	5	7.7	8.0	342	2.9	4.0	19.5
Moderate	4	8.3	19.1	377	4.1	14.0	8	12.3	18.7	1,179	9.8	13.7	18.4
Middle	6	12.5	20.3	716	7.8	18.8	10	15.4	20.8	1,232	10.3	19.0	21.7
Upper	15	31.3	30.2	4,697	51.3	39.7	19	29.2	28.3	4,260	35.6	37.5	40.4
Unknown	22	45.8	22.6	3,329	36.4	23.7	23	35.4	24.1	4,970	41.5	25.7	0.0
Total	48	100.0	100.0	9,157	100.0	100.0	65	100.0	100.0	11,983	100.0	100.0	100.0
<i>Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>													

Table 71 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Wichita MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$	#	\$	#	\$	#	\$	#	\$	
Other Purpose LOC													
Low	0	0.0	7.1	0	0.0	5.3	0	0.0	7.3	0	0.0	2.9	19.5
Moderate	0	0.0	20.0	0	0.0	13.7	0	0.0	14.3	0	0.0	9.6	18.4
Middle	0	0.0	24.4	0	0.0	20.4	0	0.0	25.3	0	0.0	19.2	21.7
Upper	0	0.0	43.1	0	0.0	53.2	0	0.0	48.2	0	0.0	61.1	40.4
Unknown	0	0.0	5.5	0	0.0	7.4	0	0.0	4.9	0	0.0	7.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	50.0	13.4	38	29.7	8.1	0	0.0	12.5	0	0.0	7.8	19.5
Moderate	1	50.0	17.9	90	70.3	13.1	0	0.0	18.4	0	0.0	13.4	18.4
Middle	0	0.0	28.5	0	0.0	27.3	2	50.0	25.8	45	23.6	22.3	21.7
Upper	0	0.0	35.9	0	0.0	48.2	2	50.0	37.1	146	76.4	47.6	40.4
Unknown	0	0.0	4.3	0	0.0	3.2	0	0.0	6.3	0	0.0	9.0	0.0
Total	2	100.0	100.0	128	100.0	100.0	4	100.0	100.0	191	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.6	0	0.0	4.2	0	0.0	11.1	0	0.0	10.2	19.5
Moderate	0	0.0	4.8	0	0.0	5.4	0	0.0	3.7	0	0.0	2.7	18.4
Middle	0	0.0	2.4	0	0.0	1.6	0	0.0	0.0	0	0.0	0.0	21.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.4
Unknown	0	0.0	89.3	0	0.0	88.8	0	0.0	85.2	0	0.0	87.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is adequate. The bank’s 2023 distribution of lending to small businesses was comparable to the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The distribution of small business loans originated in 2024 was consistent with 2023 performance and contributed to the overall conclusion based on the combined number of loans over both years, while 2022 lending levels were above those noted in 2023 and 2024.

Table 72

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Wichita MSA											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	61	61.6	55.5	5,737	47.5	36.6	64	62.7	8,061	65.1	88.9
Over \$1 Million	32	32.3		5,327	44.1		36	35.3	4,253	34.3	10.2
Revenue Unknown	6	6.1		1,016	8.4		2	2.0	76	0.6	0.9
Total	99	100.0		12,080	100.0		102	100.0	12,390	100.0	100.0
By Loan Size											
\$100,000 or Less	69	69.7	90.8	3,026	25.0	28.5	75	73.5	3,221	26.0	
\$100,001 - \$250,000	16	16.2	4.5	2,361	19.5	16.7	10	9.8	1,627	13.1	
\$250,001 - \$1 Million	14	14.1	4.7	6,693	55.4	54.8	17	16.7	7,542	60.9	
Total	99	100.0	100.0	12,080	100.0	100.0	102	100.0	12,390	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	48	78.7		1,891	33.0		45	70.3	1,915	23.8	
\$100,001 - \$250,000	7	11.5		941	16.4		7	10.9	1,057	13.1	
\$250,001 - \$1 Million	6	9.8		2,905	50.6		12	18.8	5,089	63.1	
Total	61	100.0		5,737	100.0		64	100.0	8,061	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. *Aggregate data is not currently available.											

Small Farm Lending

The borrower distribution of small farm lending is excellent. The lending distribution in 2023 was significantly above the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The distribution of small farm loans originated in 2024 and 2022 reflected performance consistent with the 2023 distribution.

Table 73

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Wichita MSA											
	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	65	98.5	55.3	6,074	99.0	73.8	78	97.5	6,294	88.1	99.0
Over \$1 Million	0	0.0		0	0.0		2	2.5	850	11.9	1.0
Revenue Unknown	1	1.5		60	1.0		0	0.0	0	0.0	0.0
Total	66	100.0		6,134	100.0		80	100.0	7,144	100.0	100.0
By Loan Size											
\$100,000 or Less	50	75.8	81.7	1,759	28.7	29.0	61	76.3	2,276	31.9	
\$100,001 - \$250,000	8	12.1	9.9	1,360	22.2	25.0	11	13.8	1,760	24.6	
\$250,001 - \$500,000	8	12.1	8.4	3,015	49.2	46.1	8	10.0	3,108	43.5	
Total	66	100.0	100.0	6,134	100.0	100.0	80	100.0	7,144	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	49	75.4		1,699	28.0		61	78.2	2,276	36.2	
\$100,001 - \$250,000	8	12.3		1,360	22.4		11	14.1	1,760	28.0	
\$250,001 - \$500,000	8	12.3		3,015	49.6		6	7.7	2,258	35.9	
Total	65	100.0		6,074	100.0		78	100.0	6,294	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Community Development Lending

The bank provided an adequate level of CD loans in the AA, originating three CD loans totaling \$457M that were responsive to affordable housing needs within the AA. A description of the bank’s CD lending activities in the AA includes:

- Three RLOCs totaling \$457M were extended by the bank in support of affordable housing for LMI individuals and families based on rents that were below HUD’s standards for fair market rent in the Wichita MSA.

Table 74

Community Development Loans – Wichita MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	3	457
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	3	457

INVESTMENT TEST

The bank’s performance under the investment test in the Wichita AA is poor. The bank has a poor level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA. As the table below indicates, the bank’s performance in this AA was limited to 36 donations totaling \$15M.

Table 75

Investments, Grants, and Donations – Wichita MSA AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	36	15	36	15
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	36	15	36	15
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Wichita MSA AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates six branches in the AA, including two branches in moderate-, three in middle-, and one in an upper-income tract(s). All of the branch locations are equipped with ATMs, and the bank also maintains a full-service standalone ATM in a middle-income census tract. Four of the AA ATMs also offer ITM capabilities.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There have been no branch openings or closures in the AA since the prior CRA evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 76

Retail Banking and Community Development Services – Wichita MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	33.3	50.0	16.7	0.0	100.0	4.8	26.3	42.5	25.1	1.2	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	28.6	57.1	14.3	0.0	100.0	3.3	24.7	44.1	27.1	0.8	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches	Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	6	0		0		0	0	0	0	0	0	
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	23		3		0		26		7		
^{1.} Based on 2024 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. Bank officers and staff provided 26 CD services to 7 organizations throughout the Wichita MSA AA. As noted in the table above, these activities were primarily focused on community service organizations. Examples of CD services provided by bank employees include:

- A bank employee served on the board of an organization that is engaged in various economic development activities.
- A bank employee provided a number of financial literacy seminars to area schools in which a majority of students qualified for the free and reduced lunch program.

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

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

The bank's AA is comprised of the Lawrence, Kansas MSA which consists of Douglas County in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 27 census tracts, including 7 moderate-, 13 middle-, 5 upper-, and 2 unknown-income census tracts based on 2016-2020 ACS data.
- Based on 2020 ACS data, the AA population was 118,785.
- The AA is home to 26,281 total families. According to 2020 ACS data, 19.6 percent of families are low-, 18.9 percent are moderate-, 22.6 percent are middle-, and 38.9 percent are upper-income.
- The bank operates one full-service branch in Lawrence, located in a middle-income census tract. The bank has not opened or closed any branches in this AA since the prior CRA evaluation. Additionally, it operates one full-service ATM/ITM in the AA located in a middle-income tract.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 22nd of 22 FDIC-insured depository institutions operating from 45 locations in the AA, with a total deposit market share of 0.4 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LAWRENCE MSA AA

The state of Kansas AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area do not change the rating for the state of Kansas.

Table 77

Assessment Area	Lending Test	Investment Test	Service Test
Lawrence MSA	Consistent	Consistent	Consistent

**COWLEY COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE COWLEY COUNTY AA

The bank’s Cowley County AA consists of Cowley County in its entirety. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 11 census tracts, including 3 moderate-, 6 middle-, and 2 upper-income census tracts. There have been no changes to the AA delineation or census tract designations since the prior evaluation.
- The bank operates six banking offices in the AA, including five in moderate- and one in a middle-income census tract(s). Additionally, it operates eight ATMs in the AA (one full-service that is also an ITM) including six in moderate- and two in middle-income tracts.
- As of June 30, 2024, the bank held a 37.2 percent market share of deposits in the AA, ranking 1st out of 7 FDIC-insured financial institutions operating from 20 offices in the AA.
- To further augment the evaluation, examiners referenced one interview with a community member within the bank’s AA that was previously conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions. The contact represented an organization that provides services in support of area agricultural operations.

Table 78

Population Change			
Assessment Area: Cowley County			
Area	2015 Population	2020 Population	Percent Change
Cowley County	36,079	34,549	(4.2)
NonMSA Kansas	901,451	872,644	(3.2)
Kansas	2,892,987	2,937,880	1.6
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- A majority of the population resides in the towns of Arkansas City and Winfield, which contain 11,974 and 11,731 residents, respectively.
- A community contact noted that Winfield has a considerable number of individuals who work in town but commute to the city from outlying areas.

Table 79

Median Family Income Change			
Assessment Area: Cowley County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Cowley County	59,547	60,888	2.3
NonMSA Kansas	62,676	65,183	4.0
Kansas	72,535	77,620	7.0

*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.

- AA incomes have grown at a rate below rural areas statewide and well below the Kansas statewide rate.
- The AA contains a concentration of families below the poverty level at 10.4 percent, which is above figures for the state of Kansas and rural areas statewide, at 7.6 and 8.3 percent, respectively.

Table 80

Housing Cost Burden						
Assessment Area: Cowley County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Cowley County	70.2	18.2	33.8	50.8	18.6	14.6
NonMSA Kansas	68.2	23.3	34.6	53.9	22.3	14.8
Kansas	75.7	29.8	38.2	58.1	26.8	15.3

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy

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

- The housing cost burden for moderate-income renters and LMI owners is below both the figures for the state of Kansas and rural areas statewide. The housing cost burden for low-income renters is above the figure for rural areas statewide, but below the state of Kansas figure.
- The median housing value of \$88,569 in the Cowley County AA is below both the statewide figure of \$157,600 and the figure for rural areas statewide of \$104,213.
- The median gross rent of \$670 for the AA is below the state of Kansas figure of \$863 but comparable to the \$697 figure for rural areas statewide.

Table 81

Unemployment Rates					
Assessment Area: Cowley County					
Area	2020	2021	2022	2023	2024
Cowley County	6.8	3.8	3.1	3.4	4.3
NonMSA Kansas	4.6	2.9	2.6	2.8	3.4
Kansas	5.8	3.4	2.7	2.9	3.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Noteworthy industries operating in the AA include plastics manufacturing, aviation, and food processing.
- Major employers operating in the AA include the Arkansas City and Winfield school districts, Newell Rubbermaid, Kan-Pak, GE Aviation, and Creekstone Farms Premium Beef.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COWLEY COUNTY AA

LENDING TEST

The bank’s performance under the lending test in the Cowley County AA is adequate.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA included 146 small business, 149 home mortgage, and 272 small farm loans. Home refinance, home improvement, and multifamily loans at the product level were not evaluated based on lending levels too low to conduct meaningful analyses.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank’s flexible lending products is discussed in the overall Institution section of this report.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage, small business, and small farm lending all reflect adequate penetration levels.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As discussed in the AA description, there were no low-income tracts in the AA during the evaluation period. The distribution of 2023 home mortgage loans among moderate-income tracts was significantly above the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage loans in 2022 and 2024 reflected penetration levels below 2023 lending patterns and contributed to the conclusion for this product.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending is good. The distribution of 2023 home purchase loans among moderate-income tracts was significantly above the aggregate lending data and the demographic figure.

The distribution of 2024 home purchase loans was not evaluated due to lending volumes too low to render a meaningful analysis. The geographic distribution of home purchase loans in 2022 reflected penetration levels below 2023 lending patterns, supporting the overall good conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. Home refinance loans were evaluated only for 2022 as 2023 and 2024 had lending volumes too low to render meaningful analyses. The distribution of 2022 home refinance loans among moderate-income tracts was below the aggregate lending data by number, significantly below by dollar, and below the demographic figure.

Table 82 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Cowley County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	52.0	23.7	1,838	46.7	20.0	5	22.7	21.9	933	22.3	20.4	20.4
Middle	5	20.0	55.5	482	12.2	51.3	9	40.9	60.3	1,623	38.8	54.5	57.1
Upper	7	28.0	20.8	1,618	41.1	28.6	8	36.4	17.9	1,628	38.9	25.1	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	3,938	100.0	100.0	22	100.0	100.0	4,184	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	11.1	13.2	61	9.6	9.2	1	10.0	13.5	54	7.2	9.0	20.4
Middle	6	66.7	62.3	439	69.2	60.5	6	60.0	59.5	467	62.4	52.7	57.1
Upper	2	22.2	24.6	134	21.1	30.3	3	30.0	27.0	227	30.3	38.2	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	634	100.0	100.0	10	100.0	100.0	748	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	40.0	26.5	80	37.4	20.3	1	100.0	21.1	71	100.0	18.6	20.4
Middle	3	60.0	58.8	134	62.6	60.7	0	0.0	55.3	0	0.0	46.4	57.1
Upper	0	0.0	14.7	0	0.0	19.0	0	0.0	23.7	0	0.0	35.0	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	214	100.0	100.0	1	100.0	100.0	71	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	42.9	0	0.0	42.5	0	0.0	25.0	0	0.0	20.4	49.5
Middle	0	0.0	42.9	0	0.0	40.3	0	0.0	75.0	0	0.0	79.6	50.5
Upper	0	0.0	14.3	0	0.0	17.2	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	42.9	21.4	2,039	41.7	18.8	8	22.9	20.0	1,118	21.9	18.1	20.4
Middle	15	35.7	57.9	1,098	22.5	53.1	16	45.7	59.7	2,125	41.7	55.1	57.1
Upper	9	21.4	20.7	1,752	35.8	28.2	11	31.4	20.3	1,855	36.4	26.9	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	4,889	100.0	100.0	35	100.0	100.0	5,098	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 82 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Cowley County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	11.1	0	0.0	8.3	20.4
Middle	0	0.0	81.8	0	0.0	78.1	0	0.0	50.0	0	0.0	37.6	57.1
Upper	0	0.0	18.2	0	0.0	21.9	0	0.0	38.9	0	0.0	54.1	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	33.3	60	58.3	44.4	1	50.0	35.7	60	63.2	41.2	20.4
Middle	1	33.3	55.6	43	41.7	42.2	1	50.0	50.0	35	36.8	46.2	57.1
Upper	0	0.0	11.1	0	0.0	13.5	0	0.0	14.3	0	0.0	12.6	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	103	100.0	100.0	2	100.0	100.0	95	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.4
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	57.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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 adequate. The distribution of 2023 small business loans among moderate-income tracts was comparable to the aggregate lending data and below the demographic figure.

The geographic distribution of 2022 small business lending reflected penetration levels consistent with 2023 lending patterns and contributed to the overall conclusion for this product, while the distribution of 2024 lending reflected penetration levels above 2022 and 2023 lending patterns but was given less weight given the lack of comparative aggregate data.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses.

Table 83

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Cowley County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	11	23.9	26.5	529	15.5	22.2	17	35.4	1,814	44.2	39.3
Middle	18	39.1	49.7	765	22.4	41.4	18	37.5	892	21.7	44.7
Upper	17	37.0	23.5	2,122	62.1	36.4	13	27.1	1,400	34.1	16.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.0	0	0.0	0	0.0	0.0
Total	46	100.0	100.0	3,416	100.0	100.0	48	100.0	4,106	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. *Aggregate data is not currently available.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of 2023 small farm loans among moderate-income tracts was below the aggregate lending data by number, comparable by dollar, and below the demographic figure. While the bank did not originate any small farm loans in the AA’s moderate-income tracts, these tracts are located in the more populated areas of Arkansas City and Winfield and offer limited opportunities to originate farm loans. Furthermore, according to 2024 Dun & Bradstreet data, there were only two farming operations located in the AA’s moderate-income census tracts, thereby presenting limited opportunities to area lenders to extend farm loans in these tracts.

The geographic distribution of 2022 and 2024 small farm lending reflected penetration levels consistent with 2023 lending patterns.

An evaluation of the dispersion of small farm loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed limited small farm lending in the AA’s moderate-income tracts, which is attributed to the aforementioned demographic makeup of these tracts and results in limited lending opportunities.

Table 84

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Cowley County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	2.5	0	0.0	0.5	0	0.0	0	0.0	2.0
Middle	64	74.4	59.6	5,409	67.9	53.5	77	83.7	6,771	79.2	73.7
Upper	22	25.6	37.3	2,559	32.1	45.6	15	16.3	1,775	20.8	24.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.4	0	0.0	0	0.0	0.0
Total	86	100.0	100.0	7,968	100.0	100.0	92	100.0	8,546	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. *Aggregate data is not currently available.*

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business lending reflects good penetration, while home mortgage and small farm lending reflect adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among low-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected performance consistent with 2023 lending patterns and contributed to the conclusion for this product, while the distribution in 2024 was above performance levels in 2022 and 2023 but was given less weight given the lack of comparative aggregate data.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. Home purchase loans were evaluated only for 2022 and 2023, as 2024 had lending volumes too low to render a meaningful analysis. The distribution of 2023 home purchase loans among low-income borrowers was below the aggregate lending data by number, significantly below by dollar volume, and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of 2022 home purchase loans reflected performance consistent with 2023 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is good. Home refinance loans were evaluated only for 2022 as lending volumes in 2023 and 2024 were too low to render meaningful analyses. The distribution of 2022 home refinance loans among low-income borrowers was significantly above the aggregate lending data and comparable to the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data by number, significantly below by dollar, and below the demographic figure.

Table 85 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Cowley County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	4.0	7.9	30	0.8	4.8	0	0.0	9.1	0	0.0	4.8	19.0
Moderate	6	24.0	22.4	633	16.1	17.9	9	40.9	20.5	1,258	30.1	14.9	21.5
Middle	10	40.0	25.5	1,443	36.6	24.3	2	9.1	23.5	406	9.7	21.9	21.6
Upper	8	32.0	23.2	1,832	46.5	32.3	8	36.4	23.2	2,250	53.8	36.9	37.8
Unknown	0	0.0	21.1	0	0.0	20.7	3	13.6	23.7	270	6.5	21.5	0.0
Total	25	100.0	100.0	3,938	100.0	100.0	22	100.0	100.0	4,184	100.0	100.0	100.0
Refinance Loans													
Low	1	11.1	11.4	40	6.3	6.9	1	10.0	9.5	66	8.8	4.6	19.0
Moderate	4	44.4	20.2	338	53.3	18.2	2	20.0	12.7	265	35.4	11.2	21.5
Middle	1	11.1	18.4	109	17.2	24.3	1	10.0	19.0	54	7.2	20.2	21.6
Upper	2	22.2	32.5	86	13.6	35.7	4	40.0	38.1	236	31.6	43.3	37.8
Unknown	1	11.1	17.5	61	9.6	14.9	2	20.0	20.6	127	17.0	20.6	0.0
Total	9	100.0	100.0	634	100.0	100.0	10	100.0	100.0	748	100.0	100.0	100.0
Home Improvement Loans													
Low	1	20.0	2.9	23	10.7	1.3	0	0.0	7.9	0	0.0	7.6	19.0
Moderate	0	0.0	11.8	0	0.0	6.5	0	0.0	13.2	0	0.0	7.0	21.5
Middle	1	20.0	32.4	41	19.2	32.1	0	0.0	28.9	0	0.0	23.9	21.6
Upper	1	20.0	47.1	35	16.4	53.3	1	100.0	44.7	71	100.0	57.1	37.8
Unknown	2	40.0	5.9	115	53.7	6.7	0	0.0	5.3	0	0.0	4.4	0.0
Total	5	100.0	100.0	214	100.0	100.0	1	100.0	100.0	71	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	9.5	8.5	125	2.6	5.1	3	8.6	9.4	161	3.2	5.1	19.0
Moderate	11	26.2	21.3	999	20.4	17.5	11	31.4	18.3	1,523	29.9	13.9	21.5
Middle	13	31.0	24.4	1,636	33.5	24.4	3	8.6	22.5	460	9.0	21.4	21.6
Upper	11	26.2	26.4	1,953	39.9	33.4	13	37.1	29.0	2,557	50.2	39.1	37.8
Unknown	3	7.1	19.3	176	3.6	19.6	5	14.3	20.8	397	7.8	20.5	0.0
Total	42	100.0	100.0	4,889	100.0	100.0	35	100.0	100.0	5,098	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 85 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Cowley 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	18.2	0	0.0	12.5	0	0.0	5.6	0	0.0	5.5	19.0
Moderate	0	0.0	36.4	0	0.0	16.0	0	0.0	22.2	0	0.0	11.8	21.5
Middle	0	0.0	9.1	0	0.0	3.5	0	0.0	22.2	0	0.0	14.1	21.6
Upper	0	0.0	36.4	0	0.0	68.0	0	0.0	50.0	0	0.0	68.6	37.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	33.3	11.1	32	31.1	11.6	2	100.0	28.6	95	100.0	31.1	19.0
Moderate	1	33.3	22.2	28	27.2	10.9	0	0.0	21.4	0	0.0	23.1	21.5
Middle	1	33.3	55.6	43	41.7	54.9	0	0.0	14.3	0	0.0	10.5	21.6
Upper	0	0.0	11.1	0	0.0	22.5	0	0.0	35.7	0	0.0	35.2	37.8
Unknown	0	0.0	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	103	100.0	100.0	2	100.0	100.0	95	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.5
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	37.8
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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

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

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans to small businesses in 2023 was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2022 reflected performance consistent with 2023 levels and contributed to the overall conclusion for this product, while the distribution in 2024 was below the 2022 and 2023 distribution and was given less weight given the lack of comparative aggregate data.

Table 86

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Cowley County											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	39	84.8	66.6	1,403	41.1	51.7	37	77.1	1,645	40.1	89.6
Over \$1 Million	7	15.2		2,013	58.9		11	22.9	2,461	59.9	8.2
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	2.2
Total	46	100.0		3,416	100.0		48	100.0	4,106	100.0	100.0
By Loan Size											
\$100,000 or Less	39	84.8	90.6	1,248	36.5	37.1	41	85.4	1,465	35.7	
\$100,001 - \$250,000	4	8.7	5.1	593	17.4	17.0	3	6.3	631	15.4	
\$250,001 - \$1 Million	3	6.5	4.3	1,575	46.1	45.9	4	8.3	2,010	49.0	
Total	46	100.0	100.0	3,416	100.0	100.0	48	100.0	4,106	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	37	94.9		1,118	79.7		34	91.9	979	59.5	
\$100,001 - \$250,000	2	5.1		285	20.3		2	5.4	381	23.2	
\$250,001 - \$1 Million	0	0.0		0	0.0		1	2.7	285	17.3	
Total	39	100.0		1,403	100.0		37	100.0	1,645	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Small Farm Lending

The borrower distribution of small farm lending is adequate. The distribution of loans to small farms in 2023 was comparable to the aggregate lending and to the demographic figure.

The distribution of loans originated in 2022 reflected performance consistent with 2023 levels and contributed to the overall conclusion for this product, while the distribution in 2024 was above 2022 and 2023 lending levels.

Table 87

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Cowley County											
	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	80	93.0	75.8	6,934	87.0	73.3	86	93.5	7,242	84.7	99.0
Over \$1 Million	5	5.8		934	11.7		6	6.5	1,304	15.3	1.0
Revenue Unknown	1	1.2		100	1.3		0	0.0	0	0.0	0.0
Total	86	100.0		7,968	100.0		92	100.0	8,546	100.0	100.0
By Loan Size											
\$100,000 or Less	59	68.6	73.3	2,377	29.8	28.3	67	72.8	2,797	32.7	
\$100,001 - \$250,000	21	24.4	18.6	3,549	44.5	37.0	16	17.4	2,643	30.9	
\$250,001 - \$500,000	6	7.0	8.1	2,042	25.6	34.8	9	9.8	3,106	36.3	
Total	86	100.0	100.0	7,968	100.0	100.0	92	100.0	8,546	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	57	71.3		2,180	31.4		66	76.7	2,727	37.7	
\$100,001 - \$250,000	18	22.5		2,964	42.7		13	15.1	2,123	29.3	
\$250,001 - \$500,000	5	6.3		1,790	25.8		7	8.1	2,392	33.0	
Total	80	100.0		6,934	100.0		86	100.0	7,242	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. *Aggregate data is not currently available.											

Community Development Lending

The bank provides few, if any, CD loans. The bank did not originate any CD loans in this AA during the review period. This level of CD lending is considered adequate given the lack of opportunity for CD lending in the AA. Cowley County is sparsely populated and predominantly rural in nature. Rural areas typically have fewer CD needs than larger, more populated metropolitan areas. Furthermore, a review of the universe of loans originated during the evaluation period revealed that the bank extended a limited volume of large dollar loans of \$1MM or more that are not required to be reported on the CRA LAR as part of the lending test, thereby limiting the volume of loans eligible for CD lending consideration.

INVESTMENT TEST

The bank’s performance under the investment test in the Cowley County AA is poor. The bank has a poor level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments, and exhibits poor responsiveness to the credit and CD needs of its AA. As the table below indicates, the bank’s performance in this AA was limited to 33 donations totaling \$22M.

Table 88

Investments, Grants, and Donations – Cowley County AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	4	6	4	6
Community Services	0	0	0	0	29	17	29	17
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	33	22	33	22
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Cowley County AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates five branches in moderate- and one branch in an upper-income census tract(s).

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branches during the review period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations in the AA generally reflect those of the overall institution, which is described in the overall Institution Retail Banking Services section of this evaluation.

Table 89

Retail Banking and Community Development Services – Cowley County AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	83.3	16.7	0.0	0.0	100.0	0.0	27.3	54.5	18.2	0.0	100.0
Changes in Branch Location	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	75.0	25.0	0.0	0.0	100.0	0.0	24.9	57.8	17.3	0.0	100.0
Community Development Services	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	6		0	0			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	28	1	0	29	15						

^{1.} Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. During the evaluation period, bank staff performed 29 services to 15 organizations. The services were a mixture of board membership for organizations that provide community services to LMI individuals and families and financial education instruction to schools with a majority of students eligible for free or reduced lunches.

Examples of CD services include:

- A bank employee served on the board of an organization that provides food, clothing, and critical necessities to LMI individuals.
- Two bank employees served on the board of an organization that extends grants to other area non-profits which provide an array of services targeted to LMI individuals and families.

**RENO COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

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

The bank's Reno County AA consists of Reno County in its entirety. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 17 total census tracts, including 1 low-, 2 moderate-, 13 middle-, and 1 upper-income tract(s). There have been no changes to the AA delineation or census tract designations since the prior examination.
- The bank consolidated one of its branch locations and onsite ATM with another nearby branch on January 1, 2024. The bank currently operates three branches with onsite ATMs in the county seat of Hutchinson. The distribution of branches includes one branch in a low-income tract and two in middle-income census tracts.
- The bank operates five ATMs in the AA; two full-service and three cash-only.
- As of June 30, 2024, the bank held a 10.7 percent market share of deposits in the AA, ranking 3rd out of 11 FDIC-insured financial institutions operating from 24 offices in the AA.
- To further augment the evaluation, one interview with a member of the community was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an economic development organization in Reno County.

Table 90

Population Change			
Assessment Area: Reno County			
Area	2015 Population	2020 Population	Percent Change
Reno County	64,058	61,898	(3.4)
NonMSA Kansas	901,451	872,644	(3.2)
Kansas	2,892,987	2,937,880	1.6

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

- The AA and rural areas statewide both experienced a decline in population from 2015 to 2020, while the state of Kansas experienced a slight increase in residents.
- Hutchinson, the largest city in the AA, had a population of 40,209 residents in 2020, or 65.0 percent of the population of Reno County.

Table 91

Median Family Income Change			
Assessment Area: Reno County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Reno County	62,836	64,108	2.0
NonMSA Kansas	62,676	65,183	4.0
Kansas	72,535	77,620	7.0

*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’s growth in median family income lagged rural areas statewide and the state of Kansas from 2015 to 2020.

Table 92

Housing Cost Burden						
Assessment Area: Reno County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Reno County	75.9	29.8	38.9	55.8	23.4	14.2
NonMSA Kansas	68.2	23.3	34.6	53.9	22.3	14.8
Kansas	75.7	29.8	38.2	58.1	26.8	15.3

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy

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

- The AA housing affordability ratio¹ of 48.7 percent was comparable to the figure for rural areas statewide, at 49.0 percent, and higher than the state of Kansas figure of 38.8 percent.
- The AA’s median housing value in 2020 was \$106,124 compared to \$104,213 for rural areas statewide and \$157,600 for the state of Kansas.
- A community contact discussed a recent study that revealed the need for 1,000 homes in the area over the next decade.

Table 93

Unemployment Rates					
Assessment Area: Reno County					
Area	2020	2021	2022	2023	2024
Reno County	5.5	3.4	2.9	3.1	3.7
NonMSA Kansas	4.6	2.9	2.6	2.8	3.4
Kansas	5.8	3.4	2.7	2.9	3.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- The largest private employment sectors in the AA consist of health care and social assistance (3,853 employees), manufacturing (3,739), retail trade (2,774), accommodation and food services (2,634), construction (1,439), and wholesale trade (1,054).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE RENO COUNTY AA

LENDING TEST

The bank's performance under the lending test in the Reno County AA is good.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of AA lending included 323 small business and 92 small farm loans. The bank's home mortgage lending was not evaluated based on lending volumes too low to conduct meaningful analyses.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Institution Lending Activity section of this evaluation.

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 small business lending was excellent, and the distribution of small farm lending was adequate.

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of 2023 small business lending among low-income tracts was significantly above the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure. Lending in the AA's moderate-income tracts was significantly above the aggregate lending data by number, comparable by dollar volume, and significantly above the demographic figure.

The geographic distribution of small business lending in 2024 and 2022 reflected consistent performance with 2023 lending patterns.

An analysis of the bank's loan dispersion among geographies of different income levels revealed no conspicuous gaps or lapses.

Table 94

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Reno County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	15	15.2	9.0	1,760	22.1	16.1	13	14.0	1,022	11.5	15.0
Moderate	16	16.2	8.8	749	9.4	8.1	17	18.3	2,977	33.6	7.7
Middle	56	56.6	69.4	4,317	54.1	57.5	53	57.0	3,899	44.0	68.3
Upper	12	12.1	11.9	1,147	14.4	18.2	10	10.8	969	10.9	9.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.1	0	0.0	0	0.0	0.0
Total	99	100.0	100.0	7,973	100.0	100.0	93	100.0	8,867	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. *Aggregate data is not currently available.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The bank did not originate any small farm loans in the AA’s low-income tracts in 2023, which was comparable to the aggregate lending data and below the demographic figure. Similarly, the bank did not originate any loans in the AA’s moderate-income tracts, which was comparable to the aggregate lending data and the demographic figure. A review of 2023 Dun & Bradstreet data noted three farms in the AA’s low-income census tract and one farm in one of the AA’s moderate-income census tracts, thereby limiting lending opportunities among the area’s financial institutions.

A review of the bank’s 2024 small farm lending was not conducted based on lending volume too low to conduct a meaningful analysis, while bank performance in 2022 was consistent with 2023 lending levels.

An analysis of the bank’s loan dispersion by income level of AA geographies revealed several conspicuous lending gaps and lapses that included LMI tracts; however, this did not impact the overall conclusion based on the limited number of farms in the AA’s LMI census tracts.

Table 95

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Reno County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.8	0	0.0	0.5	0	0.0	0	0.0	1.4
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.5
Middle	33	94.3	97.5	4,753	96.8	97.5	22	95.7	2,843	99.1	93.7
Upper	2	5.7	1.7	155	3.2	1.9	1	4.3	25	0.9	4.5
Unknown	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
Total	35	100.0	100.0	4,908	100.0	100.0	23	100.0	2,868	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. *Aggregate data is not currently available.

Lending to Businesses and Farms of Different Sizes

The bank’s lending has a good distribution among businesses and farms of different sizes. The distribution of small business lending was good, and the distribution of small farm lending was excellent.

Small Business Lending

The borrower distribution of small business lending is good. The bank’s 2023 distribution of lending to small businesses was above the aggregate lending data and comparable to the demographic figure.

The distribution of small business lending in 2024 and 2022 was consistent with the 2023 distribution.

Table 96

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Reno County											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	82	82.8	63.0	5,586	70.1	47.7	70	75.3	4,090	46.1	87.6
Over \$1 Million	17	17.2		2,387	29.9		21	22.6	4,597	51.8	11.0
Revenue Unknown	0	0.0		0	0.0		2	2.2	180	2.0	1.4
Total	99	100.0		7,973	100.0		93	100.0	8,867	100.0	100.0
By Loan Size											
\$100,000 or Less	81	81.8	94.6	3,727	46.7	42.5	72	77.4	3,087	34.8	
\$100,001 - \$250,000	12	12.1	2.3	1,928	24.2	11.2	13	14.0	1,897	21.4	
\$250,001 - \$1 Million	6	6.1	3.1	2,318	29.1	46.3	8	8.6	3,883	43.8	
Total	99	100.0	100.0	7,973	100.0	100.0	93	100.0	8,867	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	71	86.6		3,002	53.7		60	85.7	2,195	53.7	
\$100,001 - \$250,000	8	9.8		1,367	24.5		8	11.4	1,172	28.7	
\$250,001 - \$1 Million	3	3.7		1,217	21.8		2	2.9	723	17.7	
Total	82	100.0		5,586	100.0		70	100.0	4,090	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. *Aggregate data is not currently available.											

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of 2023 lending to small farms was significantly above the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2022 was consistent with 2023 lending patterns, while bank lending in 2024 was too low to conduct a meaningful analysis.

Table 97

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Reno County											
	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Bank					
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	30	85.7	43.7	3,521	71.7	55.6	18	78.3	1,323	46.1	100.0
Over \$1 Million	5	14.3		1,387	28.3		5	21.7	1,545	53.9	0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	0.0
Total	35	100.0		4,908	100.0		23	100.0	2,868	100.0	100.0
By Loan Size											
\$100,000 or Less	22	62.9	81.5	939	19.1	30.4	16	69.6	701	24.4	
\$100,001 - \$250,000	6	17.1	10.9	1,124	22.9	26.6	2	8.7	362	12.6	
\$250,001 - \$500,000	7	20.0	7.6	2,845	58.0	43.0	5	21.7	1,805	62.9	
Total	35	100.0	100.0	4,908	100.0	100.0	23	100.0	2,868	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	20	66.7		837	23.8		15	83.3	626	47.3	
\$100,001 - \$250,000	6	20.0		1,124	31.9		1	5.6	112	8.5	
\$250,001 - \$500,000	4	13.3		1,560	44.3		2	11.1	585	44.2	
Total	30	100.0		3,521	100.0		18	100.0	1,323	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Community Development Lending

The bank provided an adequate level of CD loans. The bank originated three CD loans totaling \$195M in this AA that supported affordable housing initiatives. Examples of responsive CD lending include:

- Three RLOCs totaling \$195M that supported affordable housing for LMI individuals and families in the AA.

Table 98

Community Development Loans – Reno County AA		
Community Development Purpose	#	\$(000)
Affordable Housing	3	195
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	0	0
Total Loans	3	195

INVESTMENT TEST

The bank’s performance under the investment test in the Reno County AA is poor. The bank has a poor level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA. The bank did not report any current or prior period debt or equity investments. Accordingly, the investment activity in this AA was limited to 17 donations totaling \$15M over the two-year evaluation period.

Table 99

Investments, Grants, and Donations – Reno County AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	4	4	4	4
Community Services	0	0	0	0	11	7	11	7
Economic Development	0	0	0	0	2	4	2	4
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	17	14	17	14
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may differ due to rounding								

SERVICE TEST

The bank’s performance under the service test in the Reno County AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates three branches in the AA, including one branch in a low-income census tract and two branches in a middle-income census tract. In addition, all of the branches are equipped with onsite ATMs with two ATMs also offering ITM services.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank consolidated a branch in Hutchinson that was located in a middle-income census tract. The existing branch is located less than a city block from the branch that was closed as part of the consolidation process.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank’s markets, which are described in the overall Retail Banking Services section of this evaluation.

Table 100

Retail Banking and Community Development Services – Reno County AA												
Branch	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	Accessibility	33.3	0.0	66.7	0.0	0.0	100.0	5.9	11.8	76.5	5.9	0.0
Branch	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	20.0	0.0	80.0	0.0	0.0	100.0	4.3	12.1	76.9	6.8	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	3		0	1			0	0	(1)	0	0	(1)
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	13	0	0	13	10						

¹ Based on 2024 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services in the AA. During the evaluation period, bank employees provided 13 CD services to 10 area organizations. The services consisted of community services focused on financial education seminars presented to local schools with a majority of the student body eligible for the free and reduced lunch program. Examples of services provided by bank employees include:

- A bank employee provided five CD services by conducting financial literacy sessions to local schools with a majority of the student body eligible for the free and reduced lunch program.
- A bank employee served as a volunteer to an organization with a stated purpose of helping LMI people attain affordable and safe housing by providing guidance on financial literacy, preparing personal financial statements, and how to build good credit.

**MONTGOMERY COUNTY ASSESSMENT AREAS
NONMETROPOLITAN AREA
(Limited-Scope Review)**

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

The bank's AA is comprised of Montgomery County in its entirety and is located approximately 65 miles north of Tulsa, Oklahoma on the Kansas-Oklahoma state line. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation or census tract designations since the prior CRA evaluation. The AA is comprised of 12 census tracts, including 1 low-, 5 moderate-, and 6 middle-income census tract(s) based on 2016-2020 ACS data.
- Based on 2020 ACS data, the AA population was 31,486.
- The AA is home to 8,434 total families. According to 2020 ACS data, 26.3 percent of families are low-, 18.2 percent are moderate-, 22.9 percent are middle-, and 32.6 percent are upper-income.
- The bank maintains a full-service branch in a middle-income census tract. The bank has not opened or closed any branches in this AA since the prior evaluation. Additionally, it operates one cash-only ATM in the AA located in a middle-income tract.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 6th of 7 FDIC-insured depository institutions operating from 15 locations in the AA, with a total deposit market share of 2.7 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MONTGOMERY COUNTY AA

The state of Kansas AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area do not change the rating for the state of Kansas.

Table 101

Assessment Area	Lending Test	Investment Test	Service Test
Montgomery County	Exceeds	Consistent	Below

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
Financial Institution RCB Bank Claremore, Oklahoma		Products/Services Reviewed <ul style="list-style-type: none"> • Home Purchase Loans • Home Refinance Loans • Home Improvement Loans • Multifamily Loans • Small Business (SB) Loans • Small Farm (SF) Loans • Community Development Loans • Qualified Investments and Donations • Community Development Services 	
Time Period			
<u>HMDA LAR and CRA SB and SF Loans:</u>		January 1, 2022 to December 31, 2024	
<u>Community Development Activities:</u>		January 1, 2023 to December 31, 2024	
List of Affiliates Considered in this Evaluation			
Affiliates	Affiliate Relationship		Products Reviewed
None	None		None
List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<u>Oklahoma</u>			
Tulsa MSA	Full Review	None	Two Prior
Oklahoma City MSA	Full Review	None	Two Prior
Kay County	Full Review	None	One Current
Northeast Oklahoma	Full Review	None	One Current
Payne County	Limited Review	None	None
Washington County	Limited Review	None	None
<u>Kansas</u>		None	
Wichita MSA	Full Review		One Prior
Lawrence MSA	Limited Review	None	None
Cowley County	Full Review	None	One Prior
Reno County	Full Review	None	One Current
Montgomery County	Limited Review	None	None

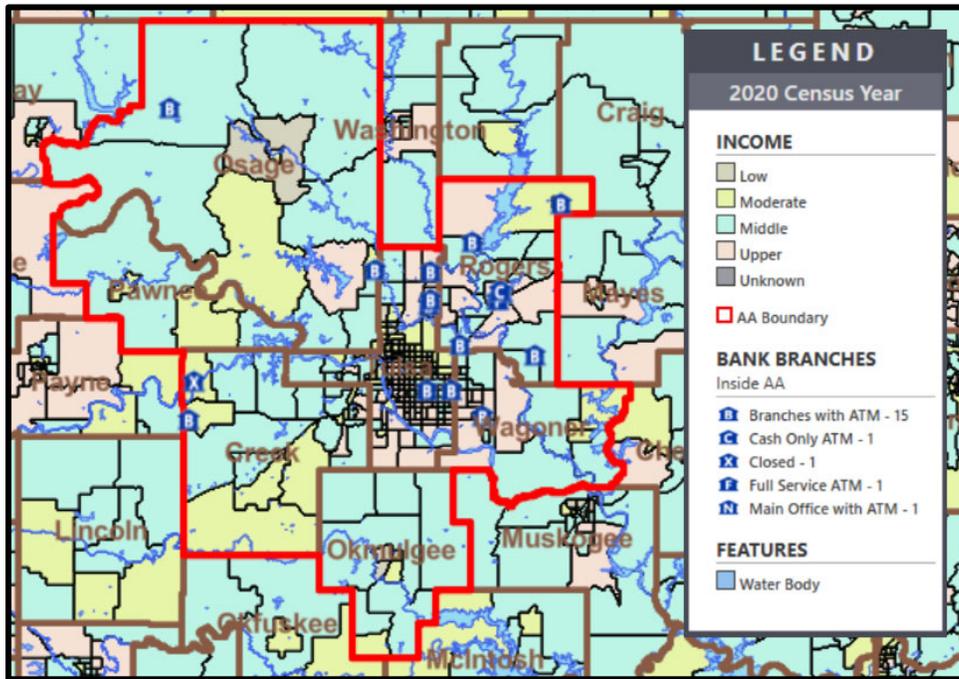
APPENDIX B – SUMMARY OF STATE RATINGS

Table B-1

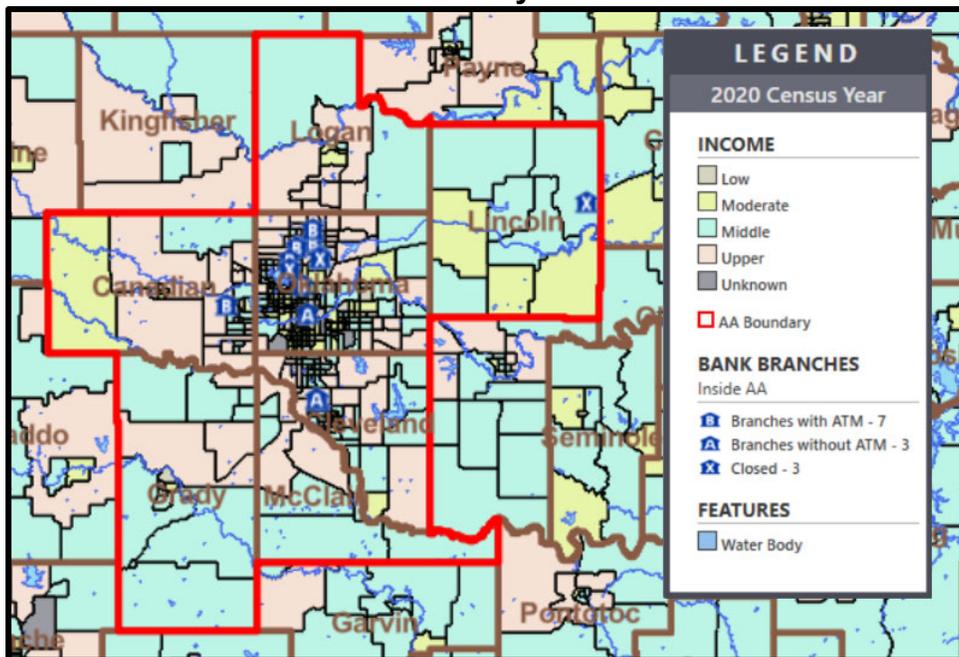
State Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Oklahoma	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Kansas	Low Satisfactory	Needs to Improve	Outstanding	Satisfactory

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

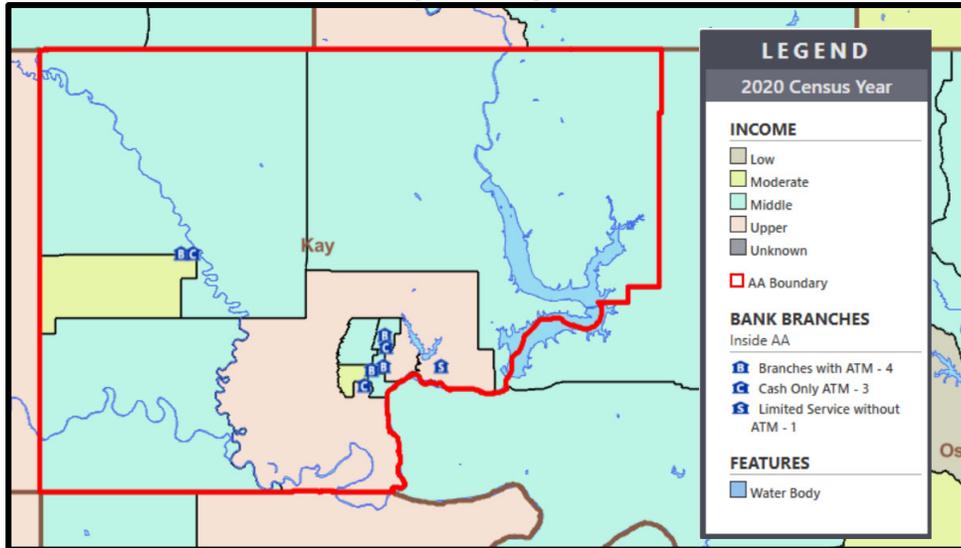
Map C-1
Tulsa MSA AA



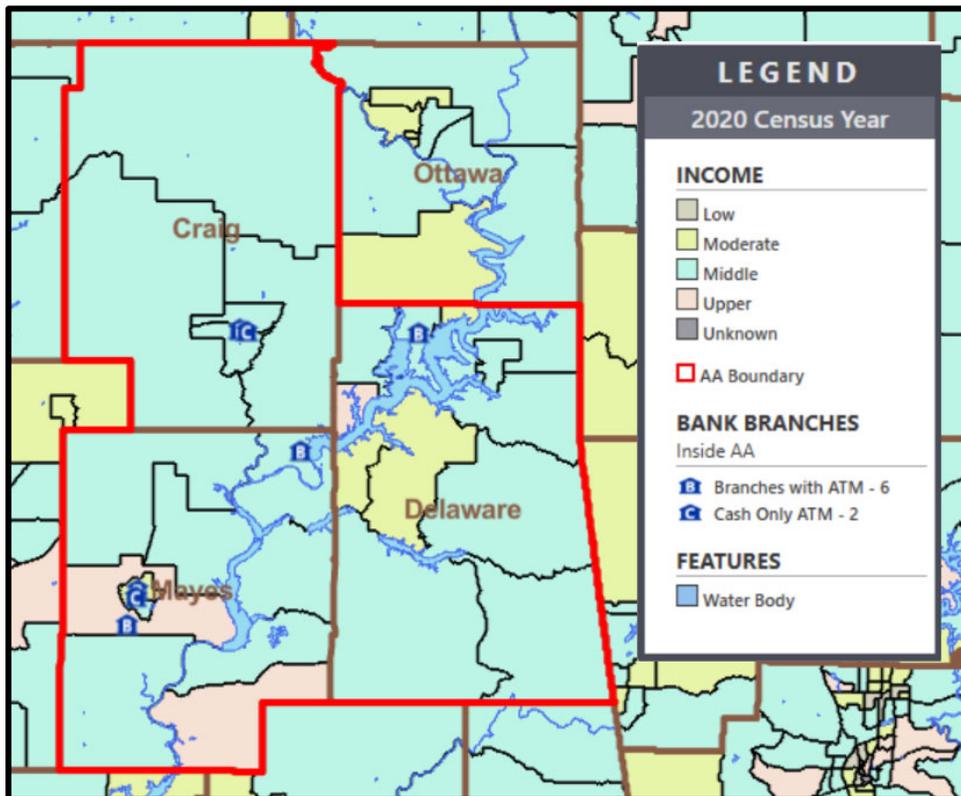
Map C-2
Oklahoma City MSA AA



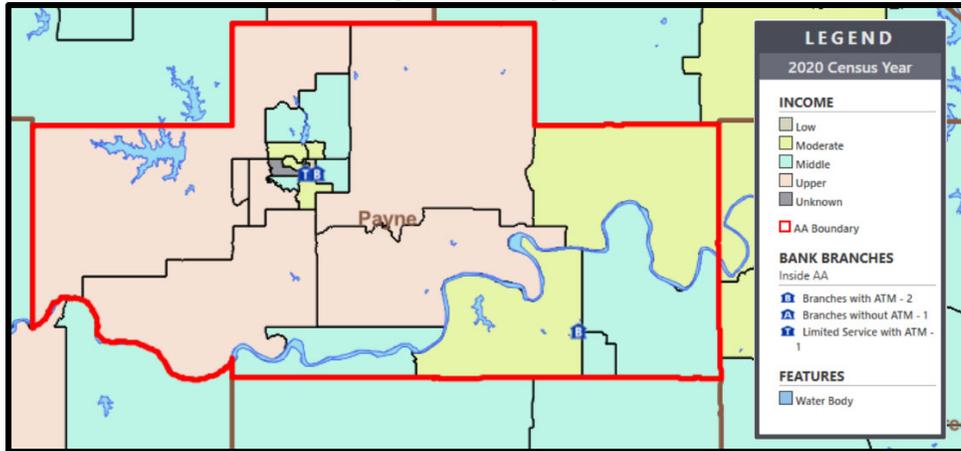
Map C-3
Kay County AA



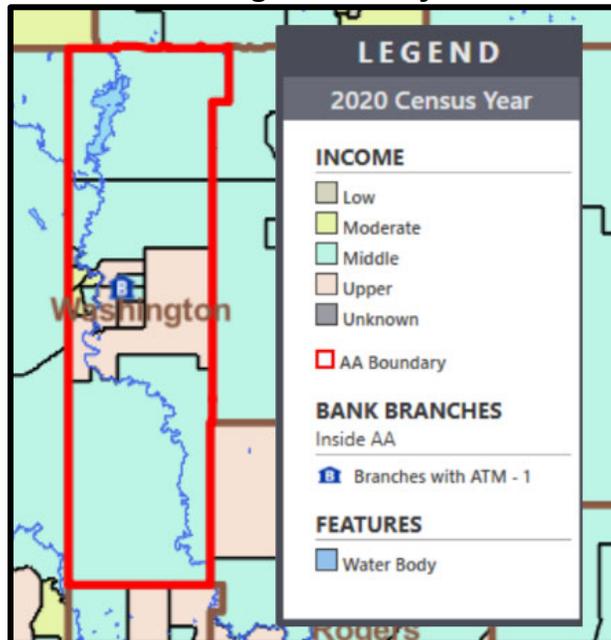
Map C-4
Northeast Oklahoma AA



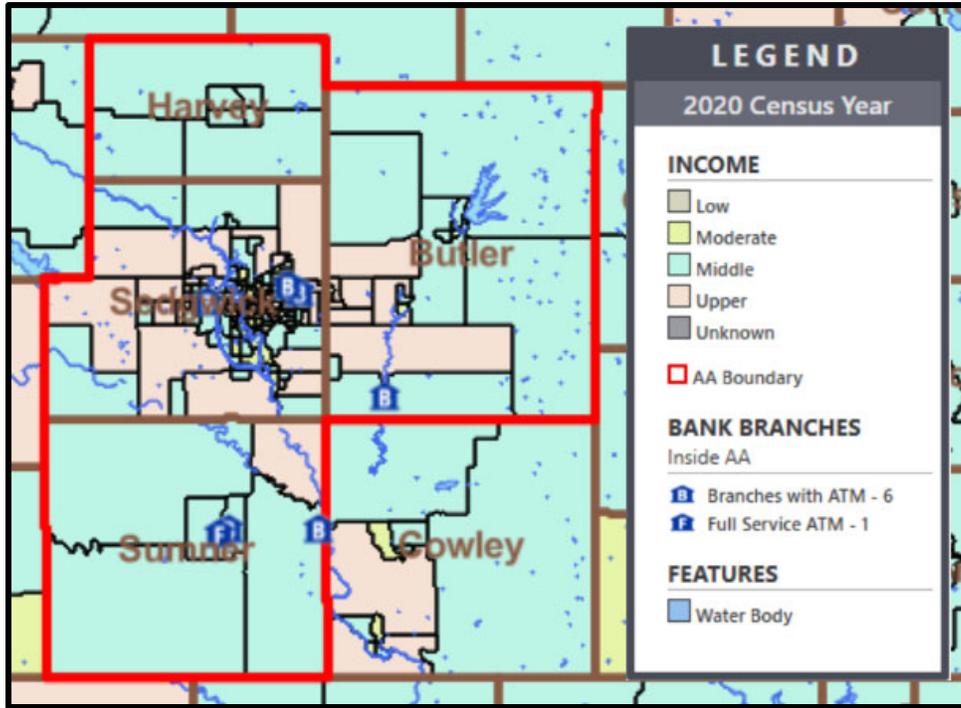
Map C-5
Payne County AA



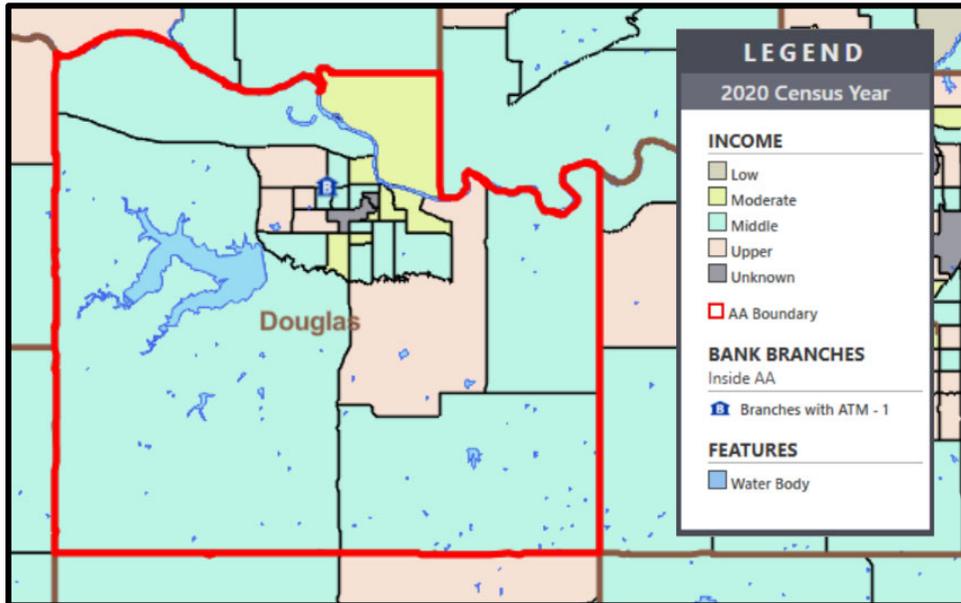
Map C-6
Washington County AA



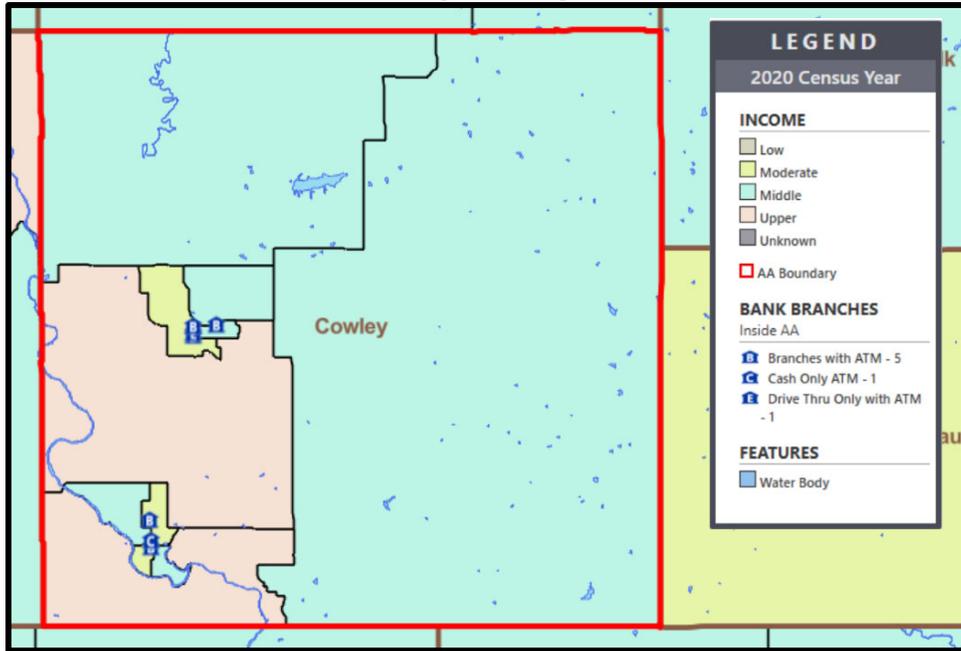
Map C-7
Wichita MSA AA



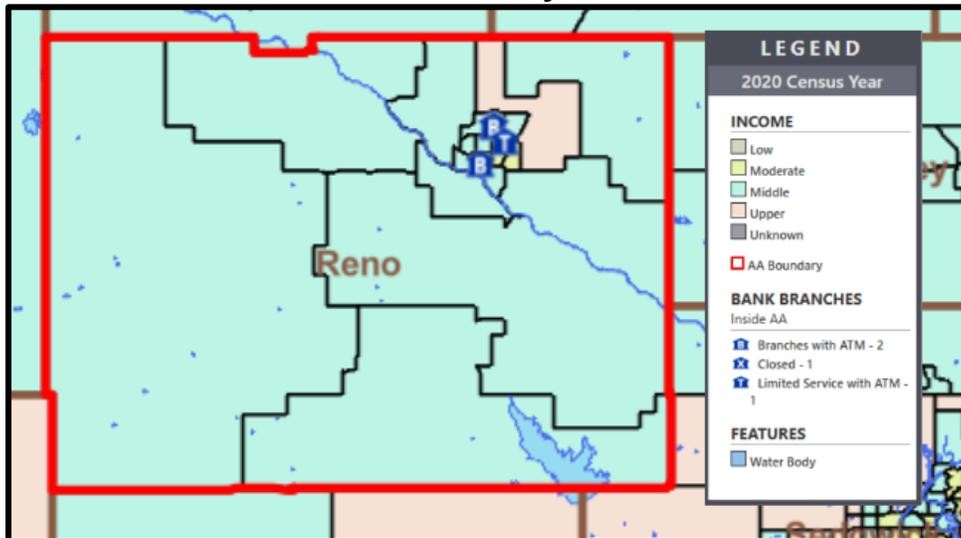
Map C-8
Lawrence MSA AA



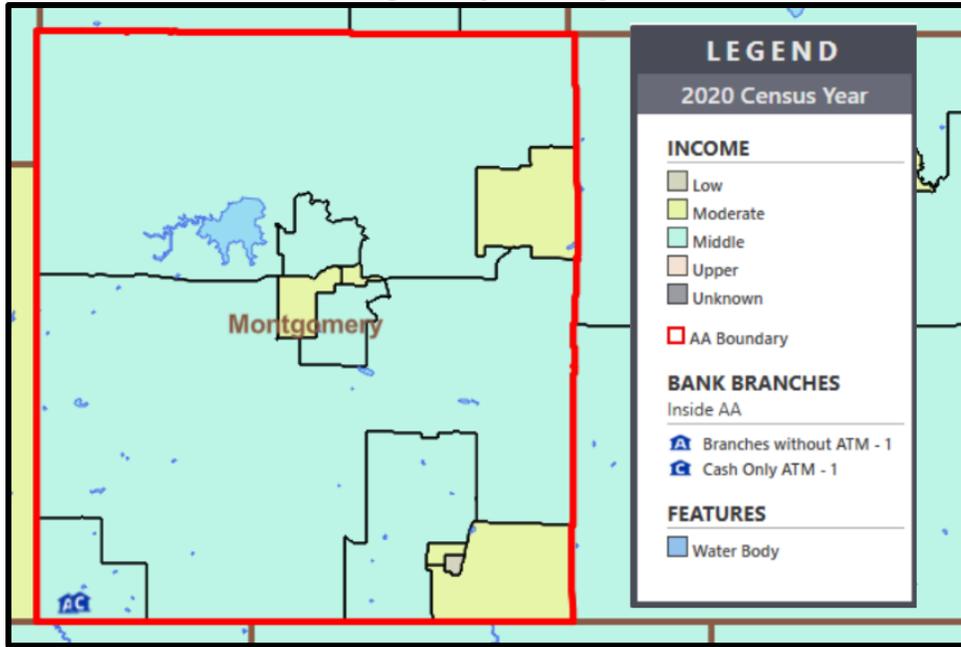
Map C-9
Cowley County AA



Map C-10
Reno County AA



Map C-11
Montgomery County AA



APPENDIX D – ADDITIONAL FULL-SCOPE LENDING TABLES

Tulsa MSA

Table D-1 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	1	0.6	1.6	250	0.7	0.9	2.9
Moderate	29	18.5	18.9	4,000	10.9	12.6	22.7
Middle	61	38.9	35.0	14,364	39.1	30.8	37.4
Upper	66	42.0	44.4	18,076	49.3	55.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	157	100.0	100.0	36,690	100.0	100.0	100.0
Refinance Loans							
Low	1	1.1	1.0	130	1.1	0.6	2.9
Moderate	23	25.8	18.4	2,428	20.9	11.7	22.7
Middle	33	37.1	37.5	3,143	27.0	34.1	37.4
Upper	32	36.0	43.1	5,924	51.0	53.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	89	100.0	100.0	11,625	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.3	0	0.0	1.1	2.9
Moderate	6	9.5	15.4	490	10.7	12.5	22.7
Middle	26	41.3	32.1	1,507	32.9	28.8	37.4
Upper	31	49.2	51.2	2,578	56.3	57.6	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	63	100.0	100.0	4,575	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	12.6	0	0.0	8.5	11.7
Moderate	3	75.0	44.9	2,879	91.0	30.4	38.2
Middle	1	25.0	25.7	285	9.0	33.6	28.1
Upper	0	0.0	15.0	0	0.0	26.9	20.7
Unknown	0	0.0	1.8	0	0.0	0.6	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	3,164	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	0.6	1.5	380	0.6	1.6	2.9
Moderate	65	19.2	18.5	10,162	17.3	14.3	22.7
Middle	131	38.6	35.3	20,231	34.4	31.6	37.4
Upper	141	41.6	44.7	28,045	47.7	52.4	36.9
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	339	100.0	100.0	58,818	100.0	100.0	100.0

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

Table D-1 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.4	0	0.0	0.2	2.9
Moderate	2	11.8	9.9	150	8.3	6.1	22.7
Middle	6	35.3	30.0	665	36.9	25.8	37.4
Upper	9	52.9	59.7	987	54.8	67.9	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	1,802	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.8	0	0.0	0.4	2.9
Moderate	2	22.2	16.7	215	22.3	10.1	22.7
Middle	4	44.4	33.7	267	27.8	25.1	37.4
Upper	3	33.3	48.8	480	49.9	64.4	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	962	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.8	0	0.0	0.9	2.9
Moderate	0	0.0	27.2	0	0.0	22.2	22.7
Middle	0	0.0	44.6	0	0.0	42.5	37.4
Upper	0	0.0	26.3	0	0.0	34.4	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-2

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	3	0.9	3.4	281	0.7	5.1	3.9
Moderate	92	26.1	22.4	13,002	32.3	26.0	26.2
Middle	146	41.5	34.1	15,572	38.7	33.3	34.0
Upper	111	31.5	39.2	11,340	28.2	35.4	35.8
Unknown	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.9	0	0.0	0.3	
Total	352	100.0	100.0	40,195	100.0	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-3

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Tulsa MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	1.0	0	0.0	2.2	1.1
Moderate	7	9.6	17.7	919	17.2	15.5	16.5
Middle	56	76.7	64.4	4,055	75.8	63.7	47.4
Upper	10	13.7	16.7	377	7.0	18.6	35.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.1	0	0.0	0.1	
Total	73	100.0	100.0	5,351	100.0	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-4 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	5	3.2	6.0	381	1.0	3.1	21.5
Moderate	20	12.7	17.3	3,347	9.1	12.5	17.7
Middle	35	22.3	19.1	8,181	22.3	17.6	19.7
Upper	69	43.9	30.9	20,198	55.1	41.2	41.2
Unknown	28	17.8	26.6	4,583	12.5	25.6	0.0
Total	157	100.0	100.0	36,690	100.0	100.0	100.0
Refinance Loans							
Low	7	7.9	9.1	328	2.8	4.6	21.5
Moderate	22	24.7	19.8	2,021	17.4	13.9	17.7
Middle	17	19.1	20.8	2,088	18.0	18.0	19.7
Upper	34	38.2	33.6	5,181	44.6	45.4	41.2
Unknown	9	10.1	16.7	2,007	17.3	18.1	0.0
Total	89	100.0	100.0	11,625	100.0	100.0	100.0
Home Improvement Loans							
Low	6	9.5	6.7	380	8.3	4.9	21.5
Moderate	7	11.1	16.6	444	9.7	13.0	17.7
Middle	8	12.7	21.1	567	12.4	17.7	19.7
Upper	40	63.5	49.1	3,034	66.3	55.5	41.2
Unknown	2	3.2	6.5	150	3.3	9.0	0.0
Total	63	100.0	100.0	4,575	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	18	5.4	6.8	1,089	2.0	3.5	21.5
Moderate	53	15.8	17.7	6,108	11.0	12.7	17.7
Middle	67	20.0	19.5	11,542	20.7	17.6	19.7
Upper	157	46.9	33.3	29,925	53.8	42.7	41.2
Unknown	40	11.9	22.7	6,990	12.6	23.5	0.0
Total	335	100.0	100.0	55,654	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table D-4 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa MSA							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	5.2	0	0.0	3.8	21.5
Moderate	3	17.6	12.9	151	8.4	9.0	17.7
Middle	3	17.6	20.6	166	9.2	16.1	19.7
Upper	10	58.8	52.2	1,235	68.5	60.7	41.2
Unknown	1	5.9	9.1	250	13.9	10.4	0.0
Total	17	100.0	100.0	1,802	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	10.3	0	0.0	5.5	21.5
Moderate	1	11.1	19.4	145	15.1	12.9	17.7
Middle	4	44.4	19.4	540	56.1	14.5	19.7
Upper	4	44.4	42.9	277	28.8	60.6	41.2
Unknown	0	0.0	7.9	0	0.0	6.6	0.0
Total	9	100.0	100.0	962	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.8	0	0.0	1.0	21.5
Moderate	0	0.0	0.4	0	0.0	0.8	17.7
Middle	0	0.0	0.4	0	0.0	0.4	19.7
Upper	0	0.0	0.4	0	0.0	0.4	41.2
Unknown	0	0.0	96.9	0	0.0	97.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-5

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Tulsa MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	248	70.5	53.3	18,372	45.7	36.2	91.1
Over \$1 Million	96	27.3		21,478	53.4		7.8
Revenue Unknown	8	2.3		345	0.9		1.0
Total	352	100.0		40,195	100.0		100.0
By Loan Size							
\$100,000 or Less	251	71.3	92.2	10,040	25.0	33.6	
\$100,001 - \$250,000	57	16.2	4.0	9,767	24.3	16.6	
\$250,001 - \$1 Million	44	12.5	3.8	20,388	50.7	49.7	
Total	352	100.0	100.0	40,195	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	201	81.0		7,439	40.5		
\$100,001 - \$250,000	32	12.9		5,448	29.7		
\$250,001 - \$1 Million	15	6.0		5,485	29.9		
Total	248	100.0		18,372	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table D-6

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Tulsa MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	70	95.9	77.2	4,962	92.7	82.9	98.8
Over \$1 Million	3	4.1		389	7.3		0.9
Revenue Unknown	0	0.0		0	0.0		0.3
Total	73	100.0		5,351	100.0		100.0
By Loan Size							
\$100,000 or Less	57	78.1	83.4	1,971	36.8	39.0	
\$100,001 - \$250,000	12	16.4	12.5	1,939	36.2	36.2	
\$250,001 - \$500,000	4	5.5	4.1	1,441	26.9	24.8	
Total	73	100.0	100.0	5,351	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	56	80.0		1,911	38.5		
\$100,001 - \$250,000	10	14.3		1,610	32.4		
\$250,001 - \$500,000	4	5.7		1,441	29.0		
Total	70	100.0		4,962	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.							

Oklahoma City MSA

Table D-7 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.8	2.4	47	0.1	1.5	3.4
Moderate	17	14.0	15.8	3,264	9.2	10.6	18.0
Middle	31	25.6	37.2	7,471	21.0	31.9	40.1
Upper	69	57.0	44.0	24,472	68.8	55.5	37.7
Unknown	3	2.5	0.6	328	0.9	0.5	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	121	100.0	100.0	35,582	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	2.4	0	0.0	1.3	3.4
Moderate	4	13.8	15.8	669	12.4	11.3	18.0
Middle	12	41.4	37.9	1,696	31.5	32.1	40.1
Upper	13	44.8	43.1	3,011	56.0	54.6	37.7
Unknown	0	0.0	0.9	0	0.0	0.7	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	5,376	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.5	0	0.0	1.8	3.4
Moderate	3	21.4	12.4	300	20.4	10.7	18.0
Middle	4	28.6	35.2	399	27.1	30.4	40.1
Upper	7	50.0	49.2	775	52.6	56.6	37.7
Unknown	0	0.0	0.7	0	0.0	0.6	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	1,474	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	14.0	0	0.0	12.6	7.3
Moderate	1	33.3	31.3	7,015	35.2	37.0	34.7
Middle	1	33.3	38.3	400	2.0	33.4	37.5
Upper	1	33.3	14.0	12,500	62.8	15.6	17.2
Unknown	0	0.0	2.5	0	0.0	1.4	3.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	19,915	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	0.6	2.4	47	0.1	2.6	3.4
Moderate	25	14.4	15.7	11,248	17.6	13.3	18.0
Middle	50	28.7	37.3	10,678	16.7	32.0	40.1
Upper	95	54.6	44.0	41,569	65.1	51.4	37.7
Unknown	3	1.7	0.7	328	0.5	0.6	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	174	100.0	100.0	63,870	100.0	100.0	100.0

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

Table D-7 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.9	0	0.0	0.8	3.4
Moderate	0	0.0	9.0	0	0.0	5.1	18.0
Middle	1	33.3	35.0	65	25.4	27.1	40.1
Upper	2	66.7	54.7	191	74.6	66.7	37.7
Unknown	0	0.0	0.4	0	0.0	0.3	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	256	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	2.0	0	0.0	1.3	3.4
Moderate	0	0.0	12.9	0	0.0	10.0	18.0
Middle	1	25.0	36.7	647	51.1	30.1	40.1
Upper	3	75.0	47.7	620	48.9	57.9	37.7
Unknown	0	0.0	0.6	0	0.0	0.7	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,267	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	3.6	0	0.0	13.3	3.4
Moderate	0	0.0	23.0	0	0.0	13.6	18.0
Middle	0	0.0	43.1	0	0.0	37.9	40.1
Upper	0	0.0	30.1	0	0.0	35.0	37.7
Unknown	0	0.0	0.2	0	0.0	0.2	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-8

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	4.5	3.8	935	3.7	4.3	4.4
Moderate	17	12.7	19.5	3,211	12.7	21.5	21.5
Middle	50	37.3	32.6	9,630	38.0	30.6	35.0
Upper	57	42.5	41.7	10,738	42.4	41.1	36.2
Unknown	4	3.0	1.6	813	3.2	2.2	2.9
Tract-Unk	0	0.0	0.8	0	0.0	0.3	
Total	134	100.0	100.0	25,327	100.0	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-9

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Oklahoma City MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0	0.0	2.5
Moderate	0	0.0	15.2	0	0.0	17.6	0	0.0	0	0.0	13.0
Middle	1	50.0	49.4	38	65.5	48.0	4	100.0	884	100.0	43.7
Upper	1	50.0	34.4	20	34.5	34.1	0	0.0	0	0.0	40.4
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0	0.0	0.4
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0	0.0	0.0
Total	2	100.0	100.0	58	100.0	100.0	4	100.0	884	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. *Aggregate data is not currently available.

Table D-10

Distribution of 2022 Small Farm Lending By Income Level of Geography Assessment Area: Oklahoma City MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.3	0	0.0	0.0	1.9
Moderate	0	0.0	17.1	0	0.0	15.4	12.7
Middle	3	60.0	48.8	732	89.1	53.1	41.8
Upper	2	40.0	32.7	90	10.9	31.0	43.1
Unknown	0	0.0	0.3	0	0.0	0.4	0.5
Tract-Unk	0	0.0	0.8	0	0.0	0.1	
Total	5	100.0	100.0	822	100.0	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-11 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Oklahoma City MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.8	6.2	139	0.4	3.4	21.1
Moderate	14	11.6	16.6	2,521	7.1	12.6	17.6
Middle	32	26.4	18.5	7,807	21.9	17.9	20.5
Upper	50	41.3	29.5	20,289	57.0	40.0	40.8
Unknown	24	19.8	29.3	4,826	13.6	26.2	0.0
Total	121	100.0	100.0	35,582	100.0	100.0	100.0
Refinance Loans							
Low	3	10.3	8.0	236	4.4	4.1	21.1
Moderate	3	10.3	17.8	561	10.4	12.5	17.6
Middle	5	17.2	21.0	1,004	18.7	18.5	20.5
Upper	9	31.0	30.2	1,855	34.5	40.7	40.8
Unknown	9	31.0	23.1	1,720	32.0	24.2	0.0
Total	29	100.0	100.0	5,376	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.9	0	0.0	4.1	21.1
Moderate	0	0.0	14.7	0	0.0	9.5	17.6
Middle	2	14.3	20.0	160	10.9	16.1	20.5
Upper	8	57.1	49.8	950	64.5	56.3	40.8
Unknown	4	28.6	8.5	364	24.7	14.0	0.0
Total	14	100.0	100.0	1,474	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	5	2.9	6.7	416	0.9	3.5	21.1
Moderate	17	9.9	16.5	3,082	7.0	12.4	17.6
Middle	41	24.0	19.1	9,393	21.4	17.9	20.5
Upper	71	41.5	31.1	24,154	55.0	40.5	40.8
Unknown	37	21.6	26.7	6,910	15.7	25.6	0.0
Total	171	100.0	100.0	43,955	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table D-11 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Oklahoma City MSA							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Other Purpose LOC							
Low	1	33.3	5.8	41	16.0	4.3	21.1
Moderate	0	0.0	10.6	0	0.0	6.6	17.6
Middle	1	33.3	22.4	65	25.4	14.1	20.5
Upper	1	33.3	51.0	150	58.6	59.9	40.8
Unknown	0	0.0	10.2	0	0.0	15.1	0.0
Total	3	100.0	100.0	256	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.0	0	0.0	7.1	21.1
Moderate	0	0.0	16.0	0	0.0	11.9	17.6
Middle	1	25.0	19.8	357	28.2	14.7	20.5
Upper	3	75.0	46.5	910	71.8	58.0	40.8
Unknown	0	0.0	6.7	0	0.0	8.2	0.0
Total	4	100.0	100.0	1,267	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.1	0	0.0	0.7	21.1
Moderate	0	0.0	1.4	0	0.0	1.5	17.6
Middle	0	0.0	0.2	0	0.0	0.6	20.5
Upper	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	97.3	0	0.0	97.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-12

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Oklahoma City MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	57	42.5	52.7	8,666	34.2	38.6	91.3
Over \$1 Million	62	46.3		11,823	46.7		7.4
Revenue Unknown	15	11.2		4,838	19.1		1.3
Total	134	100.0		25,327	100.0		100.0
By Loan Size							
\$100,000 or Less	81	60.4	93.0	4,076	16.1	38.2	
\$100,001 - \$250,000	20	14.9	3.7	3,943	15.6	16.0	
\$250,001 - \$1 Million	33	24.6	3.3	17,308	68.3	45.8	
Total	134	100.0	100.0	25,327	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	36	63.2		1,730	20.0		
\$100,001 - \$250,000	11	19.3		2,067	23.9		
\$250,001 - \$1 Million	10	17.5		4,869	56.2		
Total	57	100.0		8,666	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table D-13

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Oklahoma City MSA											
	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	2	100.0	79.1	58	100.0	77.7	4	100.0	884	100.0	97.9
Over \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0	2.0
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	0.1
Total	2	100.0		58	100.0		4	100.0	884	100.0	100.0
By Loan Size											
\$100,000 or Less	2	100.0	85.0	58	100.0	40.6	1	25.0	100	11.3	
\$100,001 - \$250,000	0	0.0	11.1	0	0.0	32.4	1	25.0	101	11.4	
\$250,001 - \$500,000	0	0.0	3.9	0	0.0	27.0	2	50.0	683	77.3	
Total	2	100.0	100.0	58	100.0	100.0	4	100.0	884	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	2	100.0		58	100.0		1	25.0	100	11.3	
\$100,001 - \$250,000	0	0.0		0	0.0		1	25.0	101	11.4	
\$250,001 - \$500,000	0	0.0		0	0.0		2	50.0	683	77.3	
Total	2	100.0		58	100.0		4	100.0	884	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Table D-14

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Oklahoma City MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	4	80.0	79.4	330	40.1	81.3	97.9
Over \$1 Million	1	20.0		492	59.9		2.0
Revenue Unknown	0	0.0		0	0.0		0.1
Total	5	100.0		822	100.0		100.0
By Loan Size							
\$100,000 or Less	3	60.0	84.7	190	23.1	38.0	
\$100,001 - \$250,000	1	20.0	10.9	140	17.0	32.2	
\$250,001 - \$500,000	1	20.0	4.4	492	59.9	29.7	
Total	5	100.0	100.0	822	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	3	75.0		190	57.6		
\$100,001 - \$250,000	1	25.0		140	42.4		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	4	100.0		330	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.							

Kay County

Table D-15 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Kay County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	15.9	11.6	781	9.5	9.2	15.3
Middle	42	66.7	66.5	4,916	59.9	58.7	62.2
Upper	11	17.5	22.0	2,515	30.6	32.1	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	63	100.0	100.0	8,212	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	4.8	8.7	10	0.7	5.3	15.3
Middle	12	57.1	58.9	941	64.8	53.1	62.2
Upper	8	38.1	32.4	502	34.5	41.6	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	21	100.0	100.0	1,453	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	10.0	8.8	30	5.0	6.3	15.3
Middle	5	50.0	61.4	251	41.7	54.7	62.2
Upper	4	40.0	29.8	321	53.3	38.9	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	602	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	8.5
Middle	0	0.0	60.0	0	0.0	61.1	84.4
Upper	0	0.0	40.0	0	0.0	38.9	7.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	12.4	10.5	821	7.9	7.8	15.3
Middle	61	62.9	64.1	6,170	59.6	57.5	62.2
Upper	24	24.7	25.5	3,364	32.5	34.7	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	97	100.0	100.0	10,355	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

Table D-15 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Kay County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	15.3
Middle	1	100.0	69.2	10	100.0	69.9	62.2
Upper	0	0.0	30.8	0	0.0	30.1	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	10	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.6	0	0.0	20.6	15.3
Middle	1	50.0	52.9	52	66.7	52.0	62.2
Upper	1	50.0	29.4	26	33.3	27.4	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	78	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.0	0	0.0	6.4	15.3
Middle	0	0.0	70.0	0	0.0	52.3	62.2
Upper	0	0.0	20.0	0	0.0	41.3	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-16

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Kay County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	9.1	11.6	758	8.5	7.4	11.8
Middle	51	66.2	66.1	5,545	62.2	67.0	70.0
Upper	19	24.7	20.9	2,611	29.3	25.4	18.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.4	0	0.0	0.2	
Total	77	100.0	100.0	8,914	100.0	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-17

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Kay County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	16.9	11.9	1,714	28.3	19.1	9.6
Middle	41	57.7	69.0	3,380	55.8	67.5	75.2
Upper	18	25.4	19.0	959	15.8	13.4	15.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	71	100.0	100.0	6,053	100.0	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-18 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Kay County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	2	3.2	6.4	154	1.9	3.7	20.1
Moderate	8	12.7	15.3	973	11.8	12.1	19.5
Middle	13	20.6	15.4	1,391	16.9	13.7	20.5
Upper	27	42.9	29.7	4,199	51.1	39.0	39.9
Unknown	13	20.6	33.2	1,495	18.2	31.5	0.0
Total	63	100.0	100.0	8,212	100.0	100.0	100.0
Refinance Loans							
Low	3	14.3	9.5	73	5.0	4.8	20.1
Moderate	2	9.5	11.6	103	7.1	9.8	19.5
Middle	6	28.6	21.5	509	35.0	19.9	20.5
Upper	9	42.9	39.6	696	47.9	48.7	39.9
Unknown	1	4.8	17.8	72	5.0	16.8	0.0
Total	21	100.0	100.0	1,453	100.0	100.0	100.0
Home Improvement Loans							
Low	1	10.0	10.5	10	1.7	4.3	20.1
Moderate	2	20.0	8.8	198	32.9	9.9	19.5
Middle	0	0.0	21.1	0	0.0	19.5	20.5
Upper	6	60.0	54.4	373	62.0	60.8	39.9
Unknown	1	10.0	5.3	21	3.5	5.5	0.0
Total	10	100.0	100.0	602	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	7	7.2	7.6	247	2.4	4.1	20.1
Moderate	13	13.4	14.1	1,326	12.8	11.5	19.5
Middle	19	19.6	17.0	1,900	18.3	15.2	20.5
Upper	43	44.3	33.8	5,294	51.1	41.7	39.9
Unknown	15	15.5	27.5	1,588	15.3	27.5	0.0
Total	97	100.0	100.0	10,355	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

**Table D-18
(2 of 2)**

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Kay County							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Other Purpose LOC							
Low	1	100.0	23.1	10	100.0	30.5	20.1
Moderate	0	0.0	23.1	0	0.0	15.0	19.5
Middle	0	0.0	7.7	0	0.0	14.4	20.5
Upper	0	0.0	46.2	0	0.0	40.1	39.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	10	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	11.8	0	0.0	6.0	20.1
Moderate	1	50.0	17.6	52	66.7	11.9	19.5
Middle	0	0.0	11.8	0	0.0	20.5	20.5
Upper	1	50.0	52.9	26	33.3	58.0	39.9
Unknown	0	0.0	5.9	0	0.0	3.6	0.0
Total	2	100.0	100.0	78	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	20.1
Moderate	0	0.0	10.0	0	0.0	10.1	19.5
Middle	0	0.0	0.0	0	0.0	0.0	20.5
Upper	0	0.0	0.0	0	0.0	0.0	39.9
Unknown	0	0.0	90.0	0	0.0	89.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Table D-19

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Kay County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	51	66.2	61.8	3,418	38.3	38.7	90.0
Over \$1 Million	23	29.9		5,232	58.7		8.4
Revenue Unknown	3	3.9		264	3.0		1.6
Total	77	100.0		8,914	100.0		100.0
By Loan Size							
\$100,000 or Less	50	64.9	87.6	1,907	21.4	30.0	
\$100,001 - \$250,000	19	24.7	7.8	2,981	33.4	24.7	
\$250,001 - \$1 Million	8	10.4	4.6	4,026	45.2	45.3	
Total	77	100.0	100.0	8,914	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	41	80.4		1,364	39.9		
\$100,001 - \$250,000	8	15.7		1,174	34.3		
\$250,001 - \$1 Million	2	3.9		880	25.7		
Total	51	100.0		3,418	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-20

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Kay County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	66	93.0	74.1	4,827	79.7	79.1	100.0
Over \$1 Million	5	7.0		1,226	20.3		0.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	71	100.0		6,053	100.0		100.0
By Loan Size							
\$100,000 or Less	49	69.0	70.2	1,780	29.4	26.8	
\$100,001 - \$250,000	18	25.4	22.9	2,882	47.6	43.6	
\$250,001 - \$500,000	4	5.6	6.8	1,391	23.0	29.6	
Total	71	100.0	100.0	6,053	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	49	74.2		1,780	36.9		
\$100,001 - \$250,000	16	24.2		2,557	53.0		
\$250,001 - \$500,000	1	1.5		490	10.2		
Total	66	100.0		4,827	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.							

Northeast Oklahoma AA

Table D-21 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Northeast Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	19.2	11.3	982	18.2	9.9	9.0
Middle	16	61.5	76.8	3,061	56.8	75.5	80.1
Upper	5	19.2	11.9	1,350	25.0	14.6	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	100.0	5,393	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	4.5	9.5	250	7.5	9.2	9.0
Middle	15	68.2	78.7	1,684	50.6	76.5	80.1
Upper	6	27.3	11.8	1,392	41.9	14.3	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	3,326	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	16.7	11.5	160	17.2	11.2	9.0
Middle	9	75.0	74.3	711	76.4	76.8	80.1
Upper	1	8.3	14.2	60	6.4	12.0	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	931	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	37.5	0	0.0	6.9	18.9
Middle	0	0.0	62.5	0	0.0	93.1	79.9
Upper	0	0.0	0.0	0	0.0	0.0	1.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	12.9	10.9	1,392	14.1	9.5	9.0
Middle	41	66.1	77.2	5,553	56.1	76.4	80.1
Upper	13	21.0	11.9	2,952	29.8	14.0	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	62	100.0	100.0	9,897	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-21 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Northeast Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.5	0	0.0	4.4	9.0
Middle	0	0.0	74.2	0	0.0	79.7	80.1
Upper	1	100.0	19.4	150	100.0	15.9	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	10.4	0	0.0	2.6	9.0
Middle	1	100.0	81.3	97	100.0	86.0	80.1
Upper	0	0.0	8.3	0	0.0	11.4	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	97	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.7	0	0.0	24.0	9.0
Middle	0	0.0	77.8	0	0.0	61.0	80.1
Upper	0	0.0	5.6	0	0.0	15.0	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-22

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Northeast Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	17.3	8.8	1,890	19.6	6.3	12.9
Middle	74	71.2	82.2	6,782	70.4	88.9	79.1
Upper	12	11.5	7.8	955	9.9	4.6	8.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.3	
Total	104	100.0	100.0	9,627	100.0	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-23

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Northeast Oklahoma							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	1.3	4.4	365	3.2	4.0	5.2
Middle	136	91.3	92.0	10,438	92.5	93.5	85.1
Upper	11	7.4	3.2	482	4.3	2.5	9.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.0	
Total	149	100.0	100.0	11,285	100.0	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-24 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Northeast Oklahoma							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	4.5	0	0.0	1.9	23.3
Moderate	4	15.4	12.4	542	10.1	7.1	18.0
Middle	7	26.9	18.1	1,149	21.3	14.4	20.2
Upper	11	42.3	41.0	3,039	56.4	52.5	38.5
Unknown	4	15.4	24.0	663	12.3	24.0	0.0
Total	26	100.0	100.0	5,393	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	4.1	0	0.0	2.1	23.3
Moderate	1	4.5	13.7	30	0.9	8.1	18.0
Middle	2	9.1	21.8	305	9.2	16.4	20.2
Upper	16	72.7	44.2	1,805	54.3	52.9	38.5
Unknown	3	13.6	16.2	1,186	35.7	20.4	0.0
Total	22	100.0	100.0	3,326	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.7	0	0.0	1.1	23.3
Moderate	0	0.0	8.8	0	0.0	4.2	18.0
Middle	1	8.3	18.6	60	6.4	14.4	20.2
Upper	8	66.7	58.4	506	54.4	67.1	38.5
Unknown	3	25.0	11.5	365	39.2	13.1	0.0
Total	12	100.0	100.0	931	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	4.4	0	0.0	2.0	23.3
Moderate	5	8.1	12.5	572	5.8	7.2	18.0
Middle	10	16.1	18.9	1,514	15.3	14.7	20.2
Upper	37	59.7	42.7	5,597	56.6	53.3	38.5
Unknown	10	16.1	21.5	2,214	22.4	22.8	0.0
Total	62	100.0	100.0	9,897	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table D-24 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Northeast Oklahoma							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	12.9	0	0.0	10.2	23.3
Moderate	0	0.0	12.9	0	0.0	6.1	18.0
Middle	0	0.0	9.7	0	0.0	8.7	20.2
Upper	1	100.0	45.2	150	100.0	48.3	38.5
Unknown	0	0.0	19.4	0	0.0	26.7	0.0
Total	1	100.0	100.0	150	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.3	0	0.0	1.9	23.3
Moderate	0	0.0	12.5	0	0.0	5.3	18.0
Middle	0	0.0	20.8	0	0.0	8.9	20.2
Upper	1	100.0	56.3	97	100.0	73.9	38.5
Unknown	0	0.0	4.2	0	0.0	10.1	0.0
Total	1	100.0	100.0	97	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	23.3
Moderate	0	0.0	0.0	0	0.0	0.0	18.0
Middle	0	0.0	0.0	0	0.0	0.0	20.2
Upper	0	0.0	0.0	0	0.0	0.0	38.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-25

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Northeast Oklahoma							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	78	75.0	62.6	4,793	49.8	37.6	90.2
Over \$1 Million	19	18.3		4,127	42.9		7.4
Revenue Unknown	7	6.7		707	7.3		2.4
Total	104	100.0		9,627	100.0		100.0
By Loan Size							
\$100,000 or Less	72	69.2	90.2	1,922	20.0	28.3	
\$100,001 - \$250,000	22	21.2	5.0	3,594	37.3	17.6	
\$250,001 - \$1 Million	10	9.6	4.8	4,111	42.7	54.1	
Total	104	100.0	100.0	9,627	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	62	79.5		1,626	33.9		
\$100,001 - \$250,000	12	15.4		1,858	38.8		
\$250,001 - \$1 Million	4	5.1		1,309	27.3		
Total	78	100.0		4,793	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table D-26

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Northeast Oklahoma							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	142	95.3	82.9	10,604	94.0	85.6	98.9
Over \$1 Million	4	2.7		621	5.5		0.6
Revenue Unknown	3	2.0		60	0.5		0.6
Total	149	100.0		11,285	100.0		100.0
By Loan Size							
\$100,000 or Less	120	80.5	79.7	4,441	39.4	34.6	
\$100,001 - \$250,000	20	13.4	13.2	3,380	30.0	30.4	
\$250,001 - \$500,000	9	6.0	7.2	3,464	30.7	34.9	
Total	149	100.0	100.0	11,285	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	115	81.0		4,270	40.3		
\$100,001 - \$250,000	19	13.4		3,270	30.8		
\$250,001 - \$500,000	8	5.6		3,064	28.9		
Total	142	100.0		10,604	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.							

Wichita MSA AA

Table D-27 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Wichita MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	2	4.4	1.2	376	3.8	0.7	1.6
Moderate	9	20.0	18.5	1,028	10.5	11.2	17.5
Middle	17	37.8	44.1	3,127	31.9	38.3	47.3
Upper	17	37.8	36.0	5,270	53.8	49.7	33.4
Unknown	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	9,801	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.1	0	0.0	0.7	1.6
Moderate	5	29.4	16.7	368	33.9	11.0	17.5
Middle	10	58.8	45.9	652	60.1	41.2	47.3
Upper	2	11.8	36.2	64	5.9	47.0	33.4
Unknown	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	1,084	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.7	0	0.0	0.6	1.6
Moderate	1	10.0	11.9	80	7.5	8.1	17.5
Middle	6	60.0	44.2	232	21.8	39.4	47.3
Upper	3	30.0	43.1	752	70.7	51.9	33.4
Unknown	0	0.0	0.1	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,064	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	4.8	0	0.0	0.7	3.8
Moderate	4	57.1	41.6	1,831	36.2	27.3	33.5
Middle	1	14.3	36.4	75	1.5	30.9	36.6
Upper	2	28.6	15.7	3,150	62.3	32.5	21.5
Unknown	0	0.0	1.5	0	0.0	8.6	4.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	5,056	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	2.4	1.2	376	2.2	0.7	1.6
Moderate	19	23.2	17.8	3,307	19.1	13.3	17.5
Middle	36	43.9	44.4	4,204	24.2	37.8	47.3
Upper	25	30.5	36.5	9,466	54.5	46.9	33.4
Unknown	0	0.0	0.2	0	0.0	1.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	82	100.0	100.0	17,353	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-27 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Wichita MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.5	0	0.0	0.1	1.6
Moderate	0	0.0	8.8	0	0.0	3.9	17.5
Middle	2	66.7	38.8	118	33.9	27.7	47.3
Upper	1	33.3	51.9	230	66.1	68.3	33.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	348	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	1.1	0	0.0	0.4	1.6
Moderate	0	0.0	9.6	0	0.0	5.7	17.5
Middle	0	0.0	45.1	0	0.0	38.0	47.3
Upper	0	0.0	44.2	0	0.0	55.9	33.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.9	0	0.0	1.7	1.6
Moderate	0	0.0	32.5	0	0.0	22.4	17.5
Middle	0	0.0	48.1	0	0.0	50.8	47.3
Upper	0	0.0	17.5	0	0.0	25.1	33.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-28

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Wichita MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	1.9	2.1	842	5.2	3.1	2.4
Moderate	16	15.2	19.9	2,047	12.6	21.6	21.4
Middle	42	40.0	37.3	7,256	44.6	33.1	40.2
Upper	43	41.0	37.5	5,970	36.7	38.2	32.9
Unknown	2	1.9	2.7	169	1.0	3.8	3.1
Tract-Unk	0	0.0	0.5	0	0.0	0.2	
Total	105	100.0	100.0	16,284	100.0	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-29

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Wichita MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	1	1.4	2.9	300	4.5	4.9	3.0
Middle	54	76.1	71.7	5,019	75.1	74.7	68.2
Upper	16	22.5	24.7	1,364	20.4	20.3	28.2
Unknown	0	0.0	0.2	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.5	0	0.0	0.1	
Total	71	100.0	100.0	6,683	100.0	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-30 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Wichita MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	2.2	10.1	122	1.2	5.5	19.5
Moderate	6	13.3	21.5	1,039	10.6	16.5	18.4
Middle	7	15.6	19.9	1,407	14.4	20.1	21.7
Upper	14	31.1	25.2	4,280	43.7	37.1	40.4
Unknown	17	37.8	23.4	2,953	30.1	20.9	0.0
Total	45	100.0	100.0	9,801	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	11.3	0	0.0	7.0	19.5
Moderate	5	29.4	22.5	326	30.1	17.6	18.4
Middle	1	5.9	20.7	20	1.8	20.3	21.7
Upper	4	23.5	26.0	281	25.9	35.8	40.4
Unknown	7	41.2	19.5	457	42.2	19.3	0.0
Total	17	100.0	100.0	1,084	100.0	100.0	100.0
Home Improvement Loans							
Low	1	10.0	9.5	55	5.2	5.7	19.5
Moderate	2	20.0	18.3	100	9.4	13.4	18.4
Middle	3	30.0	22.9	125	11.7	19.2	21.7
Upper	4	40.0	43.2	784	73.7	51.8	40.4
Unknown	0	0.0	6.0	0	0.0	9.8	0.0
Total	10	100.0	100.0	1,064	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	2.7	10.2	177	1.4	5.8	19.5
Moderate	13	17.3	21.2	1,465	11.9	16.5	18.4
Middle	11	14.7	20.3	1,552	12.6	19.9	21.7
Upper	25	33.3	27.1	5,693	46.3	37.3	40.4
Unknown	24	32.0	21.3	3,410	27.7	20.4	0.0
Total	75	100.0	100.0	12,297	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table D-30 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Wichita MSA							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	6.5	0	0.0	3.2	19.5
Moderate	0	0.0	18.0	0	0.0	12.1	18.4
Middle	0	0.0	23.3	0	0.0	17.5	21.7
Upper	3	100.0	47.1	348	100.0	60.6	40.4
Unknown	0	0.0	5.0	0	0.0	6.6	0.0
Total	3	100.0	100.0	348	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	8.5	0	0.0	5.0	19.5
Moderate	0	0.0	17.3	0	0.0	12.4	18.4
Middle	0	0.0	23.4	0	0.0	17.1	21.7
Upper	0	0.0	37.4	0	0.0	49.1	40.4
Unknown	0	0.0	13.5	0	0.0	16.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	1.9	0	0.0	1.7	19.5
Moderate	0	0.0	4.2	0	0.0	6.7	18.4
Middle	0	0.0	0.5	0	0.0	0.6	21.7
Upper	0	0.0	0.0	0	0.0	0.0	40.4
Unknown	0	0.0	93.4	0	0.0	91.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-31

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Wichita MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	72	68.6	51.6	10,158	62.4	36.8	89.3
Over \$1 Million	29	27.6		5,426	33.3		9.8
Revenue Unknown	4	3.8		700	4.3		0.9
Total	105	100.0		16,284	100.0		100.0
By Loan Size							
\$100,000 or Less	64	61.0	91.2	2,943	18.1	29.6	
\$100,001 - \$250,000	19	18.1	4.3	2,942	18.1	16.2	
\$250,001 - \$1 Million	22	21.0	4.5	10,399	63.9	54.2	
Total	105	100.0	100.0	16,284	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	47	65.3		1,944	19.1		
\$100,001 - \$250,000	12	16.7		1,859	18.3		
\$250,001 - \$1 Million	13	18.1		6,355	62.6		
Total	72	100.0		10,158	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table D-32

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Wichita MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	69	97.2	54.3	6,450	96.5	70.9	99.1
Over \$1 Million	2	2.8		233	3.5		0.9
Revenue Unknown	0	0.0		0	0.0		0.0
Total	71	100.0		6,683	100.0		100.0
By Loan Size							
\$100,000 or Less	54	76.1	84.8	1,650	24.7	33.7	
\$100,001 - \$250,000	7	9.9	9.2	1,199	17.9	27.9	
\$250,001 - \$500,000	10	14.1	6.0	3,834	57.4	38.3	
Total	71	100.0	100.0	6,683	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	53	76.8		1,617	25.1		
\$100,001 - \$250,000	6	8.7		999	15.5		
\$250,001 - \$500,000	10	14.5		3,834	59.4		
Total	69	100.0		6,450	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.							

Cowley County AA

Table D-33 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Cowley County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	18.2	24.2	701	16.3	22.7	20.4
Middle	18	54.5	56.4	1,792	41.7	49.7	57.1
Upper	9	27.3	19.4	1,803	42.0	27.5	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	100.0	4,296	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	8.0	17.2	60	3.1	13.7	20.4
Middle	14	56.0	51.0	617	31.7	42.9	57.1
Upper	9	36.0	31.8	1,271	65.2	43.4	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	1,948	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	15.4	21.4	120	22.9	18.9	20.4
Middle	7	53.8	42.9	153	29.1	38.3	57.1
Upper	4	30.8	35.7	252	48.0	42.8	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	525	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	30.8	0	0.0	35.8	49.5
Middle	0	0.0	61.5	0	0.0	60.6	50.5
Upper	0	0.0	7.7	0	0.0	3.6	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	13.9	21.8	881	12.8	20.8	20.4
Middle	40	55.6	54.2	2,660	38.7	48.1	57.1
Upper	22	30.6	24.0	3,326	48.4	31.1	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	72	100.0	100.0	6,867	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-33 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Cowley County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	20.4
Middle	0	0.0	73.3	0	0.0	65.7	57.1
Upper	0	0.0	26.7	0	0.0	34.3	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.7	0	0.0	12.7	20.4
Middle	1	100.0	50.0	98	100.0	41.6	57.1
Upper	0	0.0	33.3	0	0.0	45.7	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	98	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	28.6	0	0.0	18.2	20.4
Middle	0	0.0	28.6	0	0.0	17.6	57.1
Upper	0	0.0	42.9	0	0.0	64.1	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-34

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Cowley County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	14	26.9	31.5	1,649	39.7	43.4	39.2
Middle	21	40.4	43.8	1,035	24.9	39.4	44.9
Upper	17	32.7	24.7	1,465	35.3	17.3	15.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	52	100.0	100.0	4,149	100.0	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-35

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Cowley County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	1.1	3.7	63	0.7	1.9	2.0
Middle	76	80.9	67.3	7,783	82.7	66.7	73.0
Upper	17	18.1	29.0	1,564	16.6	31.4	25.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	94	100.0	100.0	9,410	100.0	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-36 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Cowley County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	5	15.2	10.5	361	8.4	6.4	19.2
Moderate	4	12.1	21.1	355	8.3	16.9	21.6
Middle	9	27.3	21.5	1,186	27.6	22.7	21.6
Upper	10	30.3	21.9	1,792	41.7	31.0	37.6
Unknown	5	15.2	25.0	602	14.0	23.0	0.0
Total	33	100.0	100.0	4,296	100.0	100.0	100.0
Refinance Loans							
Low	5	20.0	6.1	128	6.6	2.0	19.2
Moderate	2	8.0	15.7	33	1.7	10.6	21.6
Middle	3	12.0	22.2	150	7.7	16.8	21.6
Upper	15	60.0	41.4	1,637	84.0	53.6	37.6
Unknown	0	0.0	14.6	0	0.0	17.0	0.0
Total	25	100.0	100.0	1,948	100.0	100.0	100.0
Home Improvement Loans							
Low	1	7.7	7.1	150	28.6	8.0	19.2
Moderate	7	53.8	16.1	148	28.2	8.4	21.6
Middle	1	7.7	19.6	40	7.6	23.2	21.6
Upper	3	23.1	42.9	162	30.9	49.1	37.6
Unknown	1	7.7	14.3	25	4.8	11.3	0.0
Total	13	100.0	100.0	525	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	11	15.3	9.0	639	9.3	5.3	19.2
Moderate	13	18.1	18.9	536	7.8	14.8	21.6
Middle	13	18.1	21.1	1,376	20.0	21.0	21.6
Upper	29	40.3	29.0	3,689	53.7	37.4	37.6
Unknown	6	8.3	21.9	627	9.1	21.5	0.0
Total	72	100.0	100.0	6,867	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table D-36 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Cowley County							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	13.3	0	0.0	13.6	19.2
Moderate	0	0.0	13.3	0	0.0	6.3	21.6
Middle	0	0.0	20.0	0	0.0	28.8	21.6
Upper	0	0.0	46.7	0	0.0	40.0	37.6
Unknown	0	0.0	6.7	0	0.0	11.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	19.2
Moderate	0	0.0	16.7	0	0.0	19.2	21.6
Middle	0	0.0	0.0	0	0.0	0.0	21.6
Upper	1	100.0	50.0	98	100.0	42.3	37.6
Unknown	0	0.0	33.3	0	0.0	38.5	0.0
Total	1	100.0	100.0	98	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.2
Moderate	0	0.0	0.0	0	0.0	0.0	21.6
Middle	0	0.0	0.0	0	0.0	0.0	21.6
Upper	0	0.0	0.0	0	0.0	0.0	37.6
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-37

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Cowley County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	41	78.8	59.7	1,910	46.0	48.2	90.1
Over \$1 Million	11	21.2		2,239	54.0		7.8
Revenue Unknown	0	0.0		0	0.0		2.1
Total	52	100.0		4,149	100.0		100.0
By Loan Size							
\$100,000 or Less	43	82.7	90.7	1,514	36.5	33.5	
\$100,001 - \$250,000	4	7.7	4.9	727	17.5	16.5	
\$250,001 - \$1 Million	5	9.6	4.3	1,908	46.0	50.0	
Total	52	100.0	100.0	4,149	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	37	90.2		1,053	55.1		
\$100,001 - \$250,000	2	4.9		277	14.5		
\$250,001 - \$1 Million	2	4.9		580	30.4		
Total	41	100.0		1,910	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-38

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Cowley County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	86	91.5	73.8	8,420	89.5	80.8	99.0
Over \$1 Million	4	4.3		721	7.7		1.0
Revenue Unknown	4	4.3		269	2.9		0.0
Total	94	100.0		9,410	100.0		100.0
By Loan Size							
\$100,000 or Less	64	68.1	72.9	2,504	26.6	27.3	
\$100,001 - \$250,000	22	23.4	19.6	3,503	37.2	36.9	
\$250,001 - \$500,000	8	8.5	7.5	3,403	36.2	35.8	
Total	94	100.0	100.0	9,410	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	58	67.4		2,164	25.7		
\$100,001 - \$250,000	21	24.4		3,353	39.8		
\$250,001 - \$500,000	7	8.1		2,903	34.5		
Total	86	100.0		8,420	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.							

Reno County AA

Table D-39 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Reno County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	2.2	0	0.0	1.3	0	0.0	2.8	0	0.0	1.7	1.6
Moderate	0	0.0	12.7	0	0.0	7.4	1	25.0	11.0	95	12.9	6.1	9.9
Middle	11	91.7	77.1	1,385	72.7	78.3	3	75.0	76.9	641	87.1	77.1	80.1
Upper	1	8.3	8.1	520	27.3	13.0	0	0.0	9.3	0	0.0	15.1	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	1,905	100.0	100.0	4	100.0	100.0	736	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.3	0	0.0	1.1	0	0.0	2.2	0	0.0	1.8	1.6
Moderate	1	16.7	10.4	37	4.8	4.1	0	0.0	11.5	0	0.0	4.7	9.9
Middle	4	66.7	78.2	417	54.0	77.9	3	75.0	72.6	136	55.5	69.2	80.1
Upper	1	16.7	8.1	318	41.2	16.9	1	25.0	13.7	109	44.5	24.3	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	772	100.0	100.0	4	100.0	100.0	245	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	1	33.3	1.7	40	47.1	1.5	1.6
Moderate	1	50.0	12.9	20	24.7	10.6	1	33.3	10.2	17	20.0	9.3	9.9
Middle	1	50.0	66.1	61	75.3	55.2	1	33.3	76.3	28	32.9	75.3	80.1
Upper	0	0.0	21.0	0	0.0	34.2	0	0.0	11.9	0	0.0	13.9	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	81	100.0	100.0	3	100.0	100.0	85	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	17.9	0	0.0	13.2	0	0.0	15.8	0	0.0	5.8	24.4
Moderate	0	0.0	25.0	0	0.0	30.0	0	0.0	5.3	0	0.0	0.8	12.0
Middle	0	0.0	57.1	0	0.0	56.8	0	0.0	78.9	0	0.0	93.5	62.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	2.5	0	0.0	1.7	1	9.1	2.9	40	3.8	1.8	1.6
Moderate	2	10.0	12.5	57	2.1	7.9	2	18.2	10.7	112	10.5	5.6	9.9
Middle	16	80.0	76.5	1,863	67.5	77.2	7	63.6	76.2	805	75.5	76.1	80.1
Upper	2	10.0	8.4	838	30.4	13.2	1	9.1	10.2	109	10.2	16.4	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	2,758	100.0	100.0	11	100.0	100.0	1,066	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 D-39 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Reno County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	6.7	0	0.0	4.7	1.6
Moderate	0	0.0	9.5	0	0.0	6.9	0	0.0	0.0	0	0.0	0.0	9.9
Middle	0	0.0	81.0	0	0.0	85.1	0	0.0	86.7	0	0.0	92.6	80.1
Upper	0	0.0	9.5	0	0.0	7.9	0	0.0	6.7	0	0.0	2.7	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	3.2	0	0.0	1.7	1.6
Moderate	0	0.0	15.4	0	0.0	6.1	0	0.0	6.5	0	0.0	2.8	9.9
Middle	0	0.0	82.1	0	0.0	92.6	0	0.0	80.6	0	0.0	89.8	80.1
Upper	0	0.0	2.6	0	0.0	1.4	0	0.0	9.7	0	0.0	5.7	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	14.3	0	0.0	11.3	9.9
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	85.7	0	0.0	88.7	80.1
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 D-40 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Reno County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.0	0	0.0	1.2	1.6
Moderate	1	8.3	10.2	28	0.9	5.5	9.9
Middle	11	91.7	77.9	3,148	99.1	79.3	80.1
Upper	0	0.0	9.9	0	0.0	14.0	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	3,176	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	3.1	0	0.0	2.3	1.6
Moderate	2	14.3	9.6	45	2.3	4.3	9.9
Middle	12	85.7	78.4	1,896	97.7	81.1	80.1
Upper	0	0.0	8.9	0	0.0	12.3	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	1,941	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.9	0	0.0	0.9	1.6
Moderate	0	0.0	5.6	0	0.0	3.7	9.9
Middle	2	100.0	79.6	80	100.0	78.8	80.1
Upper	0	0.0	13.0	0	0.0	16.6	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	80	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	21.4	0	0.0	26.8	24.4
Moderate	0	0.0	28.6	0	0.0	11.0	12.0
Middle	0	0.0	42.9	0	0.0	59.1	62.0
Upper	0	0.0	7.1	0	0.0	3.1	1.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	2.5	0	0.0	2.5	1.6
Moderate	3	10.3	9.8	73	1.4	5.4	9.9
Middle	26	89.7	77.5	5,134	98.6	78.5	80.1
Upper	0	0.0	10.3	0	0.0	13.5	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	5,207	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

Table D-40 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Reno County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	0.0	0	0.0	0.0	9.9
Middle	1	100.0	76.9	10	100.0	79.4	80.1
Upper	0	0.0	23.1	0	0.0	20.6	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	10	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	1.6
Moderate	0	0.0	3.2	0	0.0	2.3	9.9
Middle	0	0.0	74.2	0	0.0	63.6	80.1
Upper	0	0.0	22.6	0	0.0	34.0	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	6.7	0	0.0	3.3	1.6
Moderate	0	0.0	13.3	0	0.0	8.3	9.9
Middle	0	0.0	66.7	0	0.0	79.8	80.1
Upper	0	0.0	13.3	0	0.0	8.7	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-41

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Reno County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	15	11.5	8.8	1,628	11.6	10.3	15.0
Moderate	22	16.8	7.7	4,124	29.4	16.7	8.1
Middle	79	60.3	72.5	7,455	53.2	65.3	68.0
Upper	15	11.5	8.8	819	5.8	7.2	8.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.6	
Total	131	100.0	100.0	14,026	100.0	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-42

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Reno County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	1.3
Moderate	0	0.0	0.0	0	0.0	0.0	0.4
Middle	33	97.1	96.3	4,020	99.0	99.0	93.9
Upper	1	2.9	3.7	40	1.0	1.0	4.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	4,060	100.0	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-43 (1 of 2)

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

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	8.3	7.1	140	7.3	3.8	0	0.0	10.8	0	0.0	6.1	17.6
Moderate	2	16.7	24.0	124	6.5	19.3	0	0.0	24.0	0	0.0	16.9	20.3
Middle	1	8.3	18.1	212	11.1	18.4	1	25.0	21.8	65	8.8	22.4	23.2
Upper	4	33.3	21.8	1,045	54.9	31.0	2	50.0	24.2	552	75.0	36.7	38.9
Unknown	4	33.3	29.0	384	20.2	27.5	1	25.0	19.3	119	16.2	17.9	0.0
Total	12	100.0	100.0	1,905	100.0	100.0	4	100.0	100.0	736	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	10.0	0	0.0	5.0	0	0.0	9.3	0	0.0	4.0	17.6
Moderate	1	16.7	14.2	62	8.0	11.0	2	50.0	18.1	118	48.2	11.5	20.3
Middle	1	16.7	21.3	44	5.7	17.5	0	0.0	18.5	0	0.0	17.3	23.2
Upper	2	33.3	28.9	355	46.0	38.3	2	50.0	26.7	127	51.8	34.6	38.9
Unknown	2	33.3	25.6	311	40.3	28.1	0	0.0	27.4	0	0.0	32.6	0.0
Total	6	100.0	100.0	772	100.0	100.0	4	100.0	100.0	245	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.5	0	0.0	5.3	0	0.0	6.8	0	0.0	4.3	17.6
Moderate	0	0.0	22.6	0	0.0	18.1	0	0.0	18.6	0	0.0	12.7	20.3
Middle	0	0.0	22.6	0	0.0	17.8	2	66.7	30.5	68	80.0	29.1	23.2
Upper	2	100.0	38.7	81	100.0	50.0	0	0.0	39.0	0	0.0	47.3	38.9
Unknown	0	0.0	9.7	0	0.0	8.9	1	33.3	5.1	17	20.0	6.6	0.0
Total	2	100.0	100.0	81	100.0	100.0	3	100.0	100.0	85	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	5.0	8.3	140	5.1	4.4	0	0.0	10.3	0	0.0	5.7	17.6
Moderate	3	15.0	22.1	186	6.7	17.9	2	18.2	22.3	118	11.1	15.7	20.3
Middle	2	10.0	18.8	256	9.3	18.1	3	27.3	21.5	133	12.5	21.5	23.2
Upper	8	40.0	24.4	1,481	53.7	32.6	4	36.4	25.8	679	63.7	36.4	38.9
Unknown	6	30.0	26.3	695	25.2	27.0	2	18.2	20.3	136	12.8	20.8	0.0
Total	20	100.0	100.0	2,758	100.0	100.0	11	100.0	100.0	1,066	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 D-43 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Reno County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	19.0	0	0.0	22.2	0	0.0	6.7	0	0.0	3.6	17.6
Moderate	0	0.0	28.6	0	0.0	22.5	0	0.0	13.3	0	0.0	9.2	20.3
Middle	0	0.0	9.5	0	0.0	5.5	0	0.0	33.3	0	0.0	45.7	23.2
Upper	0	0.0	33.3	0	0.0	44.9	0	0.0	46.7	0	0.0	41.5	38.9
Unknown	0	0.0	9.5	0	0.0	5.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	20.5	0	0.0	21.1	0	0.0	16.1	0	0.0	12.9	17.6
Moderate	0	0.0	28.2	0	0.0	13.6	0	0.0	29.0	0	0.0	17.2	20.3
Middle	0	0.0	20.5	0	0.0	19.4	0	0.0	22.6	0	0.0	28.0	23.2
Upper	0	0.0	25.6	0	0.0	36.5	0	0.0	29.0	0	0.0	38.8	38.9
Unknown	0	0.0	5.1	0	0.0	9.4	0	0.0	3.2	0	0.0	3.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	23.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	38.9
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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 D-44 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Reno County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	10.7	0	0.0	6.5	17.8
Moderate	1	8.3	19.5	108	3.4	14.9	20.4
Middle	1	8.3	19.1	28	0.9	20.7	23.1
Upper	9	75.0	24.7	2,980	93.8	33.5	38.7
Unknown	1	8.3	26.0	60	1.9	24.4	0.0
Total	12	100.0	100.0	3,176	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	8.9	0	0.0	4.9	17.8
Moderate	2	14.3	20.9	221	11.4	16.2	20.4
Middle	1	7.1	18.8	20	1.0	18.2	23.1
Upper	5	35.7	27.1	361	18.6	35.7	38.7
Unknown	6	42.9	24.3	1,339	69.0	24.9	0.0
Total	14	100.0	100.0	1,941	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.4	0	0.0	3.4	17.8
Moderate	1	50.0	14.8	40	50.0	11.1	20.4
Middle	0	0.0	25.9	0	0.0	29.0	23.1
Upper	1	50.0	48.1	40	50.0	52.5	38.7
Unknown	0	0.0	3.7	0	0.0	3.9	0.0
Total	2	100.0	100.0	80	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	9.9	0	0.0	6.1	17.8
Moderate	5	17.2	19.8	379	7.3	15.1	20.4
Middle	2	6.9	19.1	48	0.9	20.0	23.1
Upper	15	51.7	25.9	3,381	64.9	34.0	38.7
Unknown	7	24.1	25.4	1,399	26.9	24.9	0.0
Total	29	100.0	100.0	5,207	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table D-44 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Reno County							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	15.4	0	0.0	29.1	17.8
Moderate	1	100.0	38.5	10	100.0	32.5	20.4
Middle	0	0.0	23.1	0	0.0	21.7	23.1
Upper	0	0.0	23.1	0	0.0	16.7	38.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	10	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	6.5	0	0.0	2.8	17.8
Moderate	0	0.0	25.8	0	0.0	15.0	20.4
Middle	0	0.0	16.1	0	0.0	12.3	23.1
Upper	0	0.0	19.4	0	0.0	30.1	38.7
Unknown	0	0.0	32.3	0	0.0	39.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	17.8
Moderate	0	0.0	0.0	0	0.0	0.0	20.4
Middle	0	0.0	0.0	0	0.0	0.0	23.1
Upper	0	0.0	0.0	0	0.0	0.0	38.7
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table D-45

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Reno County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	105	80.2	56.1	7,130	50.8	36.8	87.6
Over \$1 Million	26	19.8		6,896	49.2		10.9
Revenue Unknown	0	0.0		0	0.0		1.5
Total	131	100.0		14,026	100.0		100.0
By Loan Size							
\$100,000 or Less	98	74.8	94.5	4,206	30.0	41.5	
\$100,001 - \$250,000	19	14.5	2.8	3,097	22.1	13.5	
\$250,001 - \$1 Million	14	10.7	2.8	6,723	47.9	45.0	
Total	131	100.0	100.0	14,026	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	92	87.6		3,809	53.4		
\$100,001 - \$250,000	9	8.6		1,458	20.4		
\$250,001 - \$1 Million	4	3.8		1,863	26.1		
Total	105	100.0		7,130	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table D-46

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Reno County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	33	97.1	52.3	3,760	92.6	70.3	100.0
Over \$1 Million	1	2.9		300	7.4		0.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	34	100.0		4,060	100.0		100.0
By Loan Size							
\$100,000 or Less	23	67.6	83.5	1,016	25.0	28.2	
\$100,001 - \$250,000	6	17.6	9.2	1,219	30.0	27.9	
\$250,001 - \$500,000	5	14.7	7.3	1,825	45.0	44.0	
Total	34	100.0	100.0	4,060	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	23	69.7		1,016	27.0		
\$100,001 - \$250,000	6	18.2		1,219	32.4		
\$250,001 - \$500,000	4	12.1		1,525	40.6		
Total	33	100.0		3,760	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.							

APPENDIX E – DEMOGRAPHIC INFORMATION

Tulsa MSA

Table E-1

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 E-2

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 E-3

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.								

Oklahoma City MSA

Table E-4

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
<p>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.</p>								

Table E-5

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
<i>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.</i>								

Table E-6

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.

Kay County

Table E-7

2024 Kay 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	2,198	20.1
Moderate	2	18.2	1,781	16.3	397	22.3	2,136	19.5
Middle	7	63.6	6,806	62.1	759	11.2	2,245	20.5
Upper	2	18.2	2,367	21.6	249	10.5	4,375	39.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,954	100.0	1,405	12.8	10,954	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,799	1,762	15.3	46.4	1,088	28.6	949	25.0
Middle	13,843	7,155	62.2	51.7	4,016	29.0	2,672	19.3
Upper	3,813	2,591	22.5	68.0	780	20.5	442	11.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,455	11,508	100.0	53.6	5,884	27.4	4,063	18.9
	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	190	11.6	170	11.6	18	12.8	2	7.1
Middle	1,148	70.1	1,024	69.8	102	72.3	22	78.6
Upper	299	18.3	274	18.7	21	14.9	4	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,637	100.0	1,468	100.0	141	100.0	28	100.0
Percentage of Total Businesses:				89.7		8.6		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	11.1	13	11.1	0	0.0	0	0.0
Middle	85	72.6	85	72.6	0	0.0	0	0.0
Upper	19	16.2	19	16.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	117	100.0	117	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		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 E-8

2023 Kay 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	2,198	20.1
Moderate	2	18.2	1,781	16.3	397	22.3	2,136	19.5
Middle	7	63.6	6,806	62.1	759	11.2	2,245	20.5
Upper	2	18.2	2,367	21.6	249	10.5	4,375	39.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,954	100.0	1,405	12.8	10,954	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,799	1,762	15.3	46.4	1,088	28.6	949	25.0
Middle	13,843	7,155	62.2	51.7	4,016	29.0	2,672	19.3
Upper	3,813	2,591	22.5	68.0	780	20.5	442	11.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,455	11,508	100.0	53.6	5,884	27.4	4,063	18.9
	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	193	11.5	171	11.4	20	13.9	2	7.1
Middle	1,172	70.0	1,047	69.7	103	71.5	22	78.6
Upper	309	18.5	284	18.9	21	14.6	4	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,674	100.0	1,502	100.0	144	100.0	28	100.0
Percentage of Total Businesses:				89.7		8.6		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	10.5	13	10.5	0	0.0	0	0.0
Middle	92	74.2	92	74.2	0	0.0	0	0.0
Upper	19	15.3	19	15.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	124	100.0	124	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

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 E-9

2022 Kay 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	2,198	20.1
Moderate	2	18.2	1,781	16.3	397	22.3	2,136	19.5
Middle	7	63.6	6,806	62.1	759	11.2	2,245	20.5
Upper	2	18.2	2,367	21.6	249	10.5	4,375	39.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,954	100.0	1,405	12.8	10,954	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,799	1,762	15.3	46.4	1,088	28.6	949	25.0
Middle	13,843	7,155	62.2	51.7	4,016	29.0	2,672	19.3
Upper	3,813	2,591	22.5	68.0	780	20.5	442	11.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,455	11,508	100.0	53.6	5,884	27.4	4,063	18.9
	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	203	11.8	181	11.7	20	13.8	2	7.1
Middle	1,208	70.0	1,083	69.8	103	71.0	22	78.6
Upper	314	18.2	288	18.6	22	15.2	4	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,725	100.0	1,552	100.0	145	100.0	28	100.0
Percentage of Total Businesses:				90.0	8.4		1.6	
	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	12	9.6	12	9.6	0	0.0	0	0.0
Middle	94	75.2	94	75.2	0	0.0	0	0.0
Upper	19	15.2	19	15.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	125	100.0	125	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0	0.0		0.0	
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.								

Northeast Oklahoma AA

Table E-10

2024 Northeast Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	6,113	23.3
Moderate	4	14.3	2,584	9.8	445	17.2	4,729	18.0
Middle	21	75.0	21,094	80.3	3,015	14.3	5,306	20.2
Upper	3	10.7	2,580	9.8	257	10.0	10,110	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	26,258	100.0	3,717	14.2	26,258	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	6,414	2,593	9.0	40.4	1,414	22.0	2,407	37.5
Middle	40,316	22,953	80.1	56.9	7,971	19.8	9,392	23.3
Upper	5,124	3,127	10.9	61.0	429	8.4	1,568	30.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	51,854	28,673	100.0	55.3	9,814	18.9	13,367	25.8
	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	392	14.0	350	13.9	32	14.5	10	14.7
Middle	2,176	77.7	1,954	77.8	166	75.5	56	82.4
Upper	231	8.3	207	8.2	22	10.0	2	2.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,799	100.0	2,511	100.0	220	100.0	68	100.0
Percentage of Total Businesses:				89.7	7.9	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	9	5.7	9	5.7	0	0.0	0	0.0
Middle	133	84.2	132	84.1	0	0.0	1	100.0
Upper	16	10.1	16	10.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	158	100.0	157	100.0	0	0.0	1	100.0
Percentage of Total Farms:				99.4	0.0	0.6		

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 E-11

2023 Northeast Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	6,113	23.3
Moderate	4	14.3	2,584	9.8	445	17.2	4,729	18.0
Middle	21	75.0	21,094	80.3	3,015	14.3	5,306	20.2
Upper	3	10.7	2,580	9.8	257	10.0	10,110	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	26,258	100.0	3,717	14.2	26,258	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	6,414	2,593	9.0	40.4	1,414	22.0	2,407	37.5
Middle	40,316	22,953	80.1	56.9	7,971	19.8	9,392	23.3
Upper	5,124	3,127	10.9	61.0	429	8.4	1,568	30.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	51,854	28,673	100.0	55.3	9,814	18.9	13,367	25.8
	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	413	12.9	370	12.9	32	13.3	11	14.3
Middle	2,529	79.3	2,281	79.4	184	76.7	64	83.1
Upper	248	7.8	222	7.7	24	10.0	2	2.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,190	100.0	2,873	100.0	240	100.0	77	100.0
Percentage of Total Businesses:				90.1		7.5		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	9	5.4	9	5.4	0	0.0	0	0.0
Middle	143	85.1	141	84.9	1	100.0	1	100.0
Upper	16	9.5	16	9.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	168	100.0	166	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.8		0.6		0.6
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 E-12

2022 Northeast Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	6,113	23.3
Moderate	4	14.3	2,584	9.8	445	17.2	4,729	18.0
Middle	21	75.0	21,094	80.3	3,015	14.3	5,306	20.2
Upper	3	10.7	2,580	9.8	257	10.0	10,110	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	26,258	100.0	3,717	14.2	26,258	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	6,414	2,593	9.0	40.4	1,414	22.0	2,407	37.5
Middle	40,316	22,953	80.1	56.9	7,971	19.8	9,392	23.3
Upper	5,124	3,127	10.9	61.0	429	8.4	1,568	30.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	51,854	28,673	100.0	55.3	9,814	18.9	13,367	25.8
	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	430	12.9	387	12.9	32	13.0	11	13.9
Middle	2,628	79.1	2,373	79.1	189	76.8	66	83.5
Upper	266	8.0	239	8.0	25	10.2	2	2.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,324	100.0	2,999	100.0	246	100.0	79	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	9	5.2	9	5.2	0	0.0	0	0.0
Middle	148	85.1	146	84.9	1	100.0	1	100.0
Upper	17	9.8	17	9.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	174	100.0	172	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.9		0.6		0.6
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.								

Wichita MSA AA

Table E-13

2024 Wichita MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	4.8	4,447	2.8	1,641	36.9	31,171	19.5
Moderate	44	26.3	33,659	21.1	5,802	17.2	29,416	18.4
Middle	71	42.5	71,530	44.8	4,836	6.8	34,616	21.7
Upper	42	25.1	49,528	31.0	1,475	3.0	64,442	40.4
Unknown	2	1.2	481	0.3	185	38.5	0	0.0
Total AA	167	100.0	159,645	100.0	13,939	8.7	159,645	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,363	2,579	1.6	24.9	5,645	54.5	2,139	20.6
Moderate	70,808	27,873	17.5	39.4	33,083	46.7	9,852	13.9
Middle	118,608	75,188	47.3	63.4	33,784	28.5	9,636	8.1
Upper	71,282	53,015	33.4	74.4	13,858	19.4	4,409	6.2
Unknown	2,500	258	0.2	10.3	1,728	69.1	514	20.6
Total AA	273,561	158,913	100.0	58.1	88,098	32.2	26,550	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	506	2.5	445	2.5	61	3.0	0	0.0
Moderate	4,677	23.2	4,103	22.9	548	26.8	26	14.1
Middle	8,177	40.6	7,282	40.7	797	39.0	98	53.3
Upper	6,265	31.1	5,654	31.6	551	26.9	60	32.6
Unknown	510	2.5	422	2.4	88	4.3	0	0.0
Total AA	20,135	100.0	17,906	100.0	2,045	100.0	184	100.0
Percentage of Total Businesses:				88.9	10.2	0.9		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.3	2	0.3	0	0.0	0	0.0
Moderate	22	3.6	22	3.6	0	0.0	0	0.0
Middle	409	66.1	404	65.9	5	83.3	0	0.0
Upper	183	29.6	182	29.7	1	16.7	0	0.0
Unknown	3	0.5	3	0.5	0	0.0	0	0.0
Total AA	619	100.0	613	100.0	6	100.0	0	0.0
Percentage of Total Farms:				99.0	1.0	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 E-14

2023 Wichita MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	4.8	4,447	2.8	1,641	36.9	31,171	19.5
Moderate	44	26.3	33,659	21.1	5,802	17.2	29,416	18.4
Middle	71	42.5	71,530	44.8	4,836	6.8	34,616	21.7
Upper	42	25.1	49,528	31.0	1,475	3.0	64,442	40.4
Unknown	2	1.2	481	0.3	185	38.5	0	0.0
Total AA	167	100.0	159,645	100.0	13,939	8.7	159,645	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,363	2,579	1.6	24.9	5,645	54.5	2,139	20.6
Moderate	70,808	27,873	17.5	39.4	33,083	46.7	9,852	13.9
Middle	118,608	75,188	47.3	63.4	33,784	28.5	9,636	8.1
Upper	71,282	53,015	33.4	74.4	13,858	19.4	4,409	6.2
Unknown	2,500	258	0.2	10.3	1,728	69.1	514	20.6
Total AA	273,561	158,913	100.0	58.1	88,098	32.2	26,550	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	527	2.4	471	2.4	56	2.6	0	0.0
Moderate	4,837	21.9	4,247	21.6	564	25.9	26	14.0
Middle	8,876	40.3	7,936	40.3	840	38.5	100	53.8
Upper	7,169	32.5	6,502	33.1	608	27.9	59	31.7
Unknown	630	2.9	517	2.6	112	5.1	1	0.5
Total AA	22,039	100.0	19,673	100.0	2,180	100.0	186	100.0
Percentage of Total Businesses:			89.3		9.9		0.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.3	2	0.3	0	0.0	0	0.0
Moderate	23	3.0	23	3.1	0	0.0	0	0.0
Middle	518	68.4	512	68.4	6	75.0	0	0.0
Upper	211	27.9	209	27.9	2	25.0	0	0.0
Unknown	3	0.4	3	0.4	0	0.0	0	0.0
Total AA	757	100.0	749	100.0	8	100.0	0	0.0
Percentage of Total Farms:			98.9		1.1		0.0	
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 E-15

2022 Wichita MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	4.8	4,447	2.8	1,641	36.9	31,171	19.5
Moderate	44	26.3	33,659	21.1	5,802	17.2	29,416	18.4
Middle	71	42.5	71,530	44.8	4,836	6.8	34,616	21.7
Upper	42	25.1	49,528	31.0	1,475	3.0	64,442	40.4
Unknown	2	1.2	481	0.3	185	38.5	0	0.0
Total AA	167	100.0	159,645	100.0	13,939	8.7	159,645	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,363	2,579	1.6	24.9	5,645	54.5	2,139	20.6
Moderate	70,808	27,873	17.5	39.4	33,083	46.7	9,852	13.9
Middle	118,608	75,188	47.3	63.4	33,784	28.5	9,636	8.1
Upper	71,282	53,015	33.4	74.4	13,858	19.4	4,409	6.2
Unknown	2,500	258	0.2	10.3	1,728	69.1	514	20.6
Total AA	273,561	158,913	100.0	58.1	88,098	32.2	26,550	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	534	2.4	475	2.3	59	2.7	0	0.0
Moderate	4,849	21.4	4,257	21.1	565	25.5	27	14.0
Middle	9,104	40.2	8,156	40.4	849	38.3	99	51.3
Upper	7,439	32.9	6,745	33.4	629	28.4	65	33.7
Unknown	697	3.1	580	2.9	115	5.2	2	1.0
Total AA	22,623	100.0	20,213	100.0	2,217	100.0	193	100.0
Percentage of Total Businesses:				89.3		9.8		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.1	1	0.1	0	0.0	0	0.0
Moderate	23	3.0	23	3.0	0	0.0	0	0.0
Middle	522	68.2	517	68.2	5	71.4	0	0.0
Upper	216	28.2	214	28.2	2	28.6	0	0.0
Unknown	3	0.4	3	0.4	0	0.0	0	0.0
Total AA	765	100.0	758	100.0	7	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
<i>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.</i>								

Cowley County AA

Table E-16

2024 Cowley 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	1,649	19.0
Moderate	3	27.3	1,865	21.5	281	15.1	1,862	21.5
Middle	6	54.5	4,968	57.4	578	11.6	1,870	21.6
Upper	2	18.2	1,824	21.1	40	2.2	3,276	37.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,657	100.0	899	10.4	8,657	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	4,099	1,923	20.4	46.9	1,514	36.9	662	16.2
Middle	9,470	5,388	57.1	56.9	2,589	27.3	1,493	15.8
Upper	2,654	2,124	22.5	80.0	262	9.9	268	10.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,223	9,435	100.0	58.2	4,365	26.9	2,423	14.9
	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	401	39.3	362	39.6	35	41.7	4	18.2
Middle	456	44.7	409	44.7	34	40.5	13	59.1
Upper	164	16.1	144	15.7	15	17.9	5	22.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,021	100.0	915	100.0	84	100.0	22	100.0
Percentage of Total Businesses:				89.6		8.2		2.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.0	2	2.0	0	0.0	0	0.0
Middle	73	73.7	73	74.5	0	0.0	0	0.0
Upper	24	24.2	23	23.5	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	99	100.0	98	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		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 E-17

2023 Cowley 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	1,660	19.2
Moderate	3	27.3	1,865	21.5	281	15.1	1,872	21.6
Middle	6	54.5	4,968	57.4	578	11.6	1,867	21.6
Upper	2	18.2	1,824	21.1	40	2.2	3,258	37.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,657	100.0	899	10.4	8,657	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	4,099	1,923	20.4	46.9	1,514	36.9	662	16.2
Middle	9,470	5,388	57.1	56.9	2,589	27.3	1,493	15.8
Upper	2,654	2,124	22.5	80.0	262	9.9	268	10.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,223	9,435	100.0	58.2	4,365	26.9	2,423	14.9
	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	412	39.5	369	39.3	37	44.6	6	27.3
Middle	469	44.9	425	45.3	32	38.6	12	54.5
Upper	163	15.6	145	15.4	14	16.9	4	18.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,044	100.0	939	100.0	83	100.0	22	100.0
Percentage of Total Businesses:				89.9		8.0		2.1
	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	2.0	2	2.0	0	0.0	0	0.0
Middle	73	73.0	73	73.7	0	0.0	0	0.0
Upper	25	25.0	24	24.2	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	100	100.0	99	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0

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 E-18

2022 Cowley 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	1,660	19.2
Moderate	3	27.3	1,865	21.5	281	15.1	1,872	21.6
Middle	6	54.5	4,968	57.4	578	11.6	1,867	21.6
Upper	2	18.2	1,824	21.1	40	2.2	3,258	37.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	8,657	100.0	899	10.4	8,657	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	4,099	1,923	20.4	46.9	1,514	36.9	662	16.2
Middle	9,470	5,388	57.1	56.9	2,589	27.3	1,493	15.8
Upper	2,654	2,124	22.5	80.0	262	9.9	268	10.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,223	9,435	100.0	58.2	4,365	26.9	2,423	14.9
	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	417	39.2	373	38.9	38	45.8	6	27.3
Middle	477	44.9	433	45.2	32	38.6	12	54.5
Upper	169	15.9	152	15.9	13	15.7	4	18.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,063	100.0	958	100.0	83	100.0	22	100.0
Percentage of Total Businesses:				90.1		7.8		2.1
	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	2.0	2	2.0	0	0.0	0	0.0
Middle	73	73.0	73	73.7	0	0.0	0	0.0
Upper	25	25.0	24	24.2	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	100	100.0	99	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
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.								

Reno County AA

Table E-19

2024 Reno County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	515	3.3	176	34.2	2,744	17.6
Moderate	2	11.8	1,588	10.2	190	12.0	3,162	20.3
Middle	13	76.5	12,223	78.5	816	6.7	3,604	23.2
Upper	1	5.9	1,239	8.0	75	6.1	6,055	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,565	100.0	1,257	8.1	15,565	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,411	272	1.6	19.3	791	56.1	348	24.7
Moderate	3,479	1,734	9.9	49.8	1,291	37.1	454	13.0
Middle	21,827	13,997	80.1	64.1	5,199	23.8	2,631	12.1
Upper	1,826	1,462	8.4	80.1	224	12.3	140	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,543	17,465	100.0	61.2	7,505	26.3	3,573	12.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	318	15.0	264	14.2	51	21.8	3	10.0
Moderate	163	7.7	142	7.6	21	9.0	0	0.0
Middle	1,450	68.3	1,285	69.1	141	60.3	24	80.0
Upper	192	9.0	168	9.0	21	9.0	3	10.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,123	100.0	1,859	100.0	234	100.0	30	100.0
Percentage of Total Businesses:				87.6		11.0		1.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	1.4	3	1.4	0	0.0	0	0.0
Moderate	1	0.5	1	0.5	0	0.0	0	0.0
Middle	207	93.7	207	93.7	0	0.0	0	0.0
Upper	10	4.5	10	4.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	221	100.0	221	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		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 E-20

2023 Reno County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	515	3.3	176	34.2	2,772	17.8
Moderate	2	11.8	1,588	10.2	190	12.0	3,176	20.4
Middle	13	76.5	12,223	78.5	816	6.7	3,597	23.1
Upper	1	5.9	1,239	8.0	75	6.1	6,020	38.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,565	100.0	1,257	8.1	15,565	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,411	272	1.6	19.3	791	56.1	348	24.7
Moderate	3,479	1,734	9.9	49.8	1,291	37.1	454	13.0
Middle	21,827	13,997	80.1	64.1	5,199	23.8	2,631	12.1
Upper	1,826	1,462	8.4	80.1	224	12.3	140	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,543	17,465	100.0	61.2	7,505	26.3	3,573	12.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	322	14.9	270	14.3	49	20.4	3	9.1
Moderate	176	8.1	154	8.2	22	9.2	0	0.0
Middle	1,469	68.0	1,295	68.6	147	61.3	27	81.8
Upper	193	8.9	168	8.9	22	9.2	3	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,160	100.0	1,887	100.0	240	100.0	33	100.0
Percentage of Total Businesses:				87.4		11.1		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	3	1.3	3	1.3	0	0.0	0	0.0
Moderate	1	0.4	1	0.4	0	0.0	0	0.0
Middle	211	93.4	211	93.4	0	0.0	0	0.0
Upper	11	4.9	11	4.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	226	100.0	226	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
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 E-21

2022 Reno County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	515	3.3	176	34.2	2,772	17.8
Moderate	2	11.8	1,588	10.2	190	12.0	3,176	20.4
Middle	13	76.5	12,223	78.5	816	6.7	3,597	23.1
Upper	1	5.9	1,239	8.0	75	6.1	6,020	38.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,565	100.0	1,257	8.1	15,565	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,411	272	1.6	19.3	791	56.1	348	24.7
Moderate	3,479	1,734	9.9	49.8	1,291	37.1	454	13.0
Middle	21,827	13,997	80.1	64.1	5,199	23.8	2,631	12.1
Upper	1,826	1,462	8.4	80.1	224	12.3	140	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,543	17,465	100.0	61.2	7,505	26.3	3,573	12.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	324	15.0	274	14.5	47	20.0	3	9.4
Moderate	175	8.1	154	8.1	21	8.9	0	0.0
Middle	1,468	68.0	1,296	68.5	146	62.1	26	81.3
Upper	193	8.9	169	8.9	21	8.9	3	9.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,160	100.0	1,893	100.0	235	100.0	32	100.0
Percentage of Total Businesses:				87.6		10.9		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	1.3	3	1.3	0	0.0	0	0.0
Moderate	1	0.4	1	0.4	0	0.0	0	0.0
Middle	214	93.9	214	93.9	0	0.0	0	0.0
Upper	10	4.4	10	4.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	228	100.0	228	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
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.								

APPENDIX F – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Payne County AA

Table F-1 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Payne County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.6	0	0.0	0.5	0	0.0	0.9	0	0.0	0.6	0.1
Moderate	4	8.7	16.7	848	7.1	13.2	3	11.1	15.4	557	11.6	11.7	17.8
Middle	22	47.8	42.4	4,017	33.7	35.6	16	59.3	37.3	2,485	51.8	31.0	35.8
Upper	20	43.5	38.2	7,041	59.1	49.4	7	25.9	45.0	1,556	32.4	55.2	45.6
Unknown	0	0.0	2.1	0	0.0	1.3	1	3.7	1.5	200	4.2	1.5	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	46	100.0	100.0	11,906	100.0	100.0	27	100.0	100.0	4,798	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.9	0	0.0	0.9	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	18.4	0	0.0	17.3	1	25.0	15.1	200	69.7	12.8	17.8
Middle	1	100.0	27.8	98	100.0	23.2	1	25.0	34.2	32	11.1	25.6	35.8
Upper	0	0.0	51.3	0	0.0	58.2	2	50.0	49.8	55	19.2	60.6	45.6
Unknown	0	0.0	0.6	0	0.0	0.4	0	0.0	0.9	0	0.0	1.0	0.8
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	98	100.0	100.0	4	100.0	100.0	287	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.5	0	0.0	0.7	0	0.0	1.3	0	0.0	4.2	0.1
Moderate	0	0.0	12.5	0	0.0	9.3	0	0.0	9.2	0	0.0	9.1	17.8
Middle	1	50.0	35.0	36	31.3	37.6	1	33.3	32.9	39	17.4	27.3	35.8
Upper	1	50.0	48.8	79	68.7	51.2	2	66.7	55.3	185	82.6	58.4	45.6
Unknown	0	0.0	1.3	0	0.0	1.3	0	0.0	1.3	0	0.0	1.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	115	100.0	100.0	3	100.0	100.0	224	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	9.5	0	0.0	57.1	12.3
Moderate	0	0.0	62.5	0	0.0	93.6	1	100.0	19.0	525	100.0	19.7	34.5
Middle	0	0.0	25.0	0	0.0	6.1	0	0.0	52.4	0	0.0	20.5	27.0
Upper	0	0.0	12.5	0	0.0	0.3	0	0.0	4.8	0	0.0	0.3	13.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	14.3	0	0.0	2.4	12.8
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	1	100.0	100.0	525	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.8	0	0.0	0.5	0	0.0	0.8	0	0.0	11.9	0.1
Moderate	4	8.0	16.6	848	7.0	22.0	5	13.2	15.0	1,282	20.7	13.3	17.8
Middle	25	50.0	40.0	4,188	34.5	31.2	19	50.0	37.0	2,633	42.5	28.2	35.8
Upper	21	42.0	40.9	7,120	58.6	45.3	13	34.2	45.7	2,085	33.6	45.0	45.6
Unknown	0	0.0	1.7	0	0.0	1.1	1	2.6	1.5	200	3.2	1.6	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	50	100.0	100.0	12,156	100.0	100.0	38	100.0	100.0	6,200	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 F-1 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Payne County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	9.1	0	0.0	12.9	0	0.0	18.8	0	0.0	12.9	17.8
Middle	0	0.0	48.5	0	0.0	42.8	0	0.0	37.5	0	0.0	33.0	35.8
Upper	0	0.0	42.4	0	0.0	44.3	0	0.0	43.8	0	0.0	54.1	45.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	12.8	0	0.0	10.7	0	0.0	12.5	0	0.0	6.5	17.8
Middle	1	100.0	30.8	37	100.0	23.5	1	33.3	42.9	77	21.0	32.7	35.8
Upper	0	0.0	56.4	0	0.0	65.7	2	66.7	44.6	289	79.0	60.8	45.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.8
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	37	100.0	100.0	3	100.0	100.0	366	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.8
Middle	0	0.0	50.0	0	0.0	21.3	0	0.0	0.0	0	0.0	0.0	35.8
Upper	0	0.0	50.0	0	0.0	78.7	0	0.0	100.0	0	0.0	100.0	45.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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 F-2

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Payne County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	3	7.7	3.8	575	13.8	4.4	4	10.3	1,011	21.5	6.0
Moderate	7	17.9	22.9	235	5.7	20.3	8	20.5	1,117	23.7	28.0
Middle	18	46.2	31.0	2,063	49.7	36.1	18	46.2	1,779	37.7	36.2
Upper	10	25.6	39.6	1,082	26.0	37.2	9	23.1	806	17.1	27.1
Unknown	1	2.6	1.6	200	4.8	1.7	0	0.0	0	0.0	2.7
Tract-Unk	0	0.0	1.0	0	0.0	0.2	0	0.0	0	0.0	0.0
Total	39	100.0	100.0	4,155	100.0	100.0	39	100.0	4,713	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. *Aggregate data is not currently available.

Table F-3

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Payne County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	1	6.7	9.8	109	12.3	5.1	1	7.1	75	4.9	26.6
Middle	5	33.3	10.5	245	27.6	18.4	4	28.6	165	10.7	29.1
Upper	9	60.0	79.7	535	60.2	76.4	9	64.3	1,301	84.4	43.0
Unknown	0	0.0	0.0	0	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
Total	15	100.0	100.0	889	100.0	100.0	14	100.0	1,541	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. *Aggregate data is not currently available.

Table F-4 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Payne County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	1.3	0	0.0	0.5	0	0.0	1.4	0	0.0	0.6	17.8
Moderate	2	4.3	6.0	254	2.1	3.4	0	0.0	7.9	0	0.0	4.9	17.3
Middle	8	17.4	13.5	1,662	14.0	11.2	5	18.5	14.3	1,001	20.9	12.1	16.6
Upper	32	69.6	41.8	9,051	76.0	47.7	19	70.4	40.6	3,202	66.7	47.6	48.3
Unknown	4	8.7	37.4	939	7.9	37.2	3	11.1	35.8	595	12.4	34.8	0.0
Total	46	100.0	100.0	11,906	100.0	100.0	27	100.0	100.0	4,798	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.4	0	0.0	1.1	0	0.0	3.6	0	0.0	1.4	17.8
Moderate	1	100.0	10.1	98	100.0	4.7	1	25.0	11.1	15	5.2	5.5	17.3
Middle	0	0.0	16.5	0	0.0	13.0	1	25.0	12.9	200	69.7	6.3	16.6
Upper	0	0.0	44.3	0	0.0	42.8	2	50.0	42.2	72	25.1	43.5	48.3
Unknown	0	0.0	24.7	0	0.0	38.5	0	0.0	30.2	0	0.0	43.2	0.0
Total	1	100.0	100.0	98	100.0	100.0	4	100.0	100.0	287	100.0	100.0	100.0
Home Improvement Loans													
Low	1	50.0	5.0	36	31.3	1.7	0	0.0	6.6	0	0.0	4.9	17.8
Moderate	0	0.0	11.3	0	0.0	6.4	1	33.3	10.5	39	17.4	10.2	17.3
Middle	0	0.0	16.3	0	0.0	12.0	0	0.0	13.2	0	0.0	7.4	16.6
Upper	1	50.0	60.0	79	68.7	70.7	2	66.7	60.5	185	82.6	61.0	48.3
Unknown	0	0.0	7.5	0	0.0	9.1	0	0.0	9.2	0	0.0	16.5	0.0
Total	2	100.0	100.0	115	100.0	100.0	3	100.0	100.0	224	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	2.0	2.0	36	0.3	0.6	0	0.0	2.1	0	0.0	0.8	17.8
Moderate	4	8.0	7.6	389	3.2	3.7	2	5.4	8.2	54	1.0	4.9	17.3
Middle	8	16.0	13.9	1,662	13.7	11.4	7	18.9	14.3	1,438	25.3	11.2	16.6
Upper	33	66.0	43.6	9,130	75.1	47.7	25	67.6	43.2	3,588	63.2	47.9	48.3
Unknown	4	8.0	32.9	939	7.7	36.6	3	8.1	32.3	595	10.5	35.1	0.0
Total	50	100.0	100.0	12,156	100.0	100.0	37	100.0	100.0	5,675	100.0	100.0	100.0
<p>Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

Table F-4 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Payne County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	3.0	0	0.0	0.8	0	0.0	0.0	0	0.0	0.0	17.8
Moderate	0	0.0	27.3	0	0.0	17.4	0	0.0	0.0	0	0.0	0.0	17.3
Middle	0	0.0	6.1	0	0.0	5.5	0	0.0	12.5	0	0.0	11.2	16.6
Upper	0	0.0	51.5	0	0.0	62.0	0	0.0	75.0	0	0.0	68.3	48.3
Unknown	0	0.0	12.1	0	0.0	14.3	0	0.0	12.5	0	0.0	20.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	2.6	0	0.0	0.4	0	0.0	5.4	0	0.0	2.6	17.8
Moderate	1	100.0	15.4	37	100.0	7.2	0	0.0	3.6	0	0.0	0.9	17.3
Middle	0	0.0	17.9	0	0.0	14.4	1	33.3	21.4	237	64.8	16.2	16.6
Upper	0	0.0	53.8	0	0.0	58.7	2	66.7	69.6	129	35.2	80.2	48.3
Unknown	0	0.0	10.3	0	0.0	19.3	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	37	100.0	100.0	3	100.0	100.0	366	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.8
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	16.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	48.3
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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 F-5

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Payne County											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	28	71.8	60.5	1,879	45.2	45.9	25	64.1	3,143	66.7	91.0
Over \$1 Million	9	23.1		1,826	43.9		14	35.9	1,570	33.3	8.1
Unknown	2	5.1		450	10.8		0	0.0	0	0.0	0.9
Total	39	100.0		4,155	100.0		39	100.0	4,713	100.0	100.0
By Loan Size											
\$100,000 or Less	28	71.8	90.0	1,194	28.7	33.6	25	64.1	1,102	23.4	
\$100,001 - \$250,000	7	17.9	6.4	1,206	29.0	23.4	7	17.9	978	20.8	
\$250,001 - \$1 Million	4	10.3	3.6	1,755	42.2	43.0	7	17.9	2,633	55.9	
Total	39	100.0	100.0	4,155	100.0	100.0	39	100.0	4,713	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	24	85.7		937	49.9		16	64.0	533	17.0	
\$100,001 - \$250,000	3	10.7		537	28.6		3	12.0	427	13.6	
\$250,001 - \$1 Million	1	3.6		405	21.6		6	24.0	2,183	69.5	
Total	28	100.0		1,879	100.0		25	100.0	3,143	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. *Aggregate data is not currently available.											

Table F-6

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Payne County											
	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	14	93.3	84.2	809	91.0	93.9	14	100.0	1,541	100.0	97.5
Over \$1 Million	1	6.7		80	9.0		0	0.0	0	0.0	2.5
Unknown	0	0.0		0	0.0		0	0.0	0	0.0	0.0
Total	15	100.0		889	100.0		14	100.0	1,541	100.0	100.0
By Loan Size											
\$100,000 or Less	13	86.7	84.2	480	54.0	35.9	9	64.3	379	24.6	
\$100,001 - \$250,000	1	6.7	11.3	109	12.3	32.8	4	28.6	862	55.9	
\$250,001 - \$500,000	1	6.7	4.5	300	33.7	31.2	1	7.1	300	19.5	
Total	15	100.0	100.0	889	100.0	100.0	14	100.0	1,541	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	12	85.7		400	49.4		9	64.3	379	24.6	
\$100,001 - \$250,000	1	7.1		109	13.5		4	28.6	862	55.9	
\$250,001 - \$500,000	1	7.1		300	37.1		1	7.1	300	19.5	
Total	14	100.0		809	100.0		14	100.0	1,541	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. *Aggregate data is not currently available.											

Table F-7 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Payne County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.9	0	0.0	0.5	0.1
Moderate	7	17.1	14.6	1,349	15.5	11.3	17.8
Middle	18	43.9	40.1	2,603	29.9	32.6	35.8
Upper	16	39.0	42.7	4,753	54.6	54.3	45.6
Unknown	0	0.0	1.7	0	0.0	1.3	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	8,705	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.1	0	0.0	0.7	0.1
Moderate	3	21.4	12.9	196	7.9	9.3	17.8
Middle	6	42.9	34.8	886	35.6	26.1	35.8
Upper	5	35.7	50.1	1,406	56.5	62.7	45.6
Unknown	0	0.0	1.1	0	0.0	1.3	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	2,488	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	3	23.1	13.3	238	21.4	12.9	17.8
Middle	5	38.5	32.4	175	15.7	25.0	35.8
Upper	5	38.5	52.4	700	62.9	60.1	45.6
Unknown	0	0.0	1.9	0	0.0	2.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	1,113	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	12.3
Moderate	0	0.0	23.1	0	0.0	61.1	34.5
Middle	0	0.0	46.2	0	0.0	13.4	27.0
Upper	0	0.0	15.4	0	0.0	10.5	13.3
Unknown	0	0.0	15.4	0	0.0	15.1	12.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.9	0	0.0	0.5	0.1
Moderate	13	18.6	14.1	1,783	14.3	16.0	17.8
Middle	31	44.3	38.4	3,813	30.6	29.3	35.8
Upper	26	37.1	45.0	6,859	55.1	51.7	45.6
Unknown	0	0.0	1.6	0	0.0	2.6	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	70	100.0	100.0	12,455	100.0	100.0	100.0

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

Table F-7 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Payne County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	0.0	0	0.0	0.0	17.8
Middle	1	100.0	23.8	45	100.0	15.6	35.8
Upper	0	0.0	76.2	0	0.0	84.4	45.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	45	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	11.4	0	0.0	13.2	17.8
Middle	1	100.0	40.0	104	100.0	28.4	35.8
Upper	0	0.0	48.6	0	0.0	58.4	45.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	104	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.1
Moderate	0	0.0	60.0	0	0.0	44.8	17.8
Middle	0	0.0	40.0	0	0.0	55.2	35.8
Upper	0	0.0	0.0	0	0.0	0.0	45.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-8

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Payne County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	2	5.4	4.9	272	7.3	5.3	7.6
Moderate	5	13.5	22.1	350	9.4	19.9	24.5
Middle	24	64.9	31.8	2,781	74.5	33.4	33.5
Upper	6	16.2	38.6	332	8.9	38.0	31.9
Unknown	0	0.0	1.7	0	0.0	3.2	2.5
Tract-Unk	0	0.0	1.0	0	0.0	0.2	
Total	37	100.0	100.0	3,735	100.0	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 F-9

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Payne County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.9
Moderate	4	25.0	13.5	284	40.3	7.8	18.9
Middle	5	31.3	14.9	118	16.8	8.7	29.2
Upper	7	43.8	71.6	302	42.9	83.4	50.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	704	100.0	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 F-10 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Payne County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.8	0	0.0	0.7	17.8
Moderate	5	12.2	8.0	704	8.1	5.3	17.3
Middle	8	19.5	15.4	1,296	14.9	13.1	16.6
Upper	22	53.7	43.2	5,447	62.6	50.8	48.3
Unknown	6	14.6	31.7	1,258	14.5	30.1	0.0
Total	41	100.0	100.0	8,705	100.0	100.0	100.0
Refinance Loans							
Low	1	7.1	3.0	18	0.7	1.0	17.8
Moderate	1	7.1	12.1	71	2.9	7.7	17.3
Middle	2	14.3	18.6	121	4.9	12.7	16.6
Upper	9	64.3	41.9	1,904	76.5	51.2	48.3
Unknown	1	7.1	24.4	374	15.0	27.4	0.0
Total	14	100.0	100.0	2,488	100.0	100.0	100.0
Home Improvement Loans							
Low	1	7.7	1.9	15	1.3	0.4	17.8
Moderate	2	15.4	9.5	290	26.1	10.9	17.3
Middle	4	30.8	20.0	240	21.6	14.9	16.6
Upper	5	38.5	57.1	470	42.2	59.9	48.3
Unknown	1	7.7	11.4	98	8.8	13.9	0.0
Total	13	100.0	100.0	1,113	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	2.9	2.1	33	0.3	0.8	17.8
Moderate	9	12.9	9.2	1,169	9.4	6.1	17.3
Middle	14	20.0	16.1	1,657	13.3	12.9	16.6
Upper	37	52.9	44.3	7,866	63.2	51.2	48.3
Unknown	8	11.4	28.2	1,730	13.9	29.0	0.0
Total	70	100.0	100.0	12,455	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-10 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Payne County							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		\$%
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	17.8
Moderate	0	0.0	4.8	0	0.0	5.1	17.3
Middle	0	0.0	4.8	0	0.0	3.1	16.6
Upper	1	100.0	81.0	45	100.0	82.3	48.3
Unknown	0	0.0	9.5	0	0.0	9.5	0.0
Total	1	100.0	100.0	45	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	5.7	0	0.0	3.5	17.8
Moderate	1	100.0	25.7	104	100.0	23.5	17.3
Middle	0	0.0	11.4	0	0.0	7.9	16.6
Upper	0	0.0	51.4	0	0.0	57.1	48.3
Unknown	0	0.0	5.7	0	0.0	7.9	0.0
Total	1	100.0	100.0	104	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	20.0	0	0.0	16.5	17.8
Moderate	0	0.0	0.0	0	0.0	0.0	17.3
Middle	0	0.0	0.0	0	0.0	0.0	16.6
Upper	0	0.0	0.0	0	0.0	0.0	48.3
Unknown	0	0.0	80.0	0	0.0	83.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-11

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Payne County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	27	73.0	61.2	2,015	53.9	53.9	91.6
Over \$1 Million	10	27.0		1,720	46.1		7.4
Revenue Unknown	0	0.0		0	0.0		1.0
Total	37	100.0		3,735	100.0		100.0
By Loan Size							
\$100,000 or Less	27	73.0	91.8	1,132	30.3	37.1	
\$100,001 - \$250,000	6	16.2	5.3	933	25.0	24.2	
\$250,001 - \$1 Million	4	10.8	2.9	1,670	44.7	38.7	
Total	37	100.0	100.0	3,735	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	24	88.9		960	47.6		
\$100,001 - \$250,000	1	3.7		122	6.1		
\$250,001 - \$1 Million	2	7.4		933	46.3		
Total	27	100.0		2,015	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table F-12

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Payne County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	16	100.0	81.8	704	100.0	90.2	97.2
Over \$1 Million	0	0.0		0	0.0		2.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	16	100.0		704	100.0		100.0
By Loan Size							
\$100,000 or Less	15	93.8	83.8	594	84.4	36.2	
\$100,001 - \$250,000	1	6.3	9.5	110	15.6	22.1	
\$250,001 - \$500,000	0	0.0	6.8	0	0.0	41.7	
Total	16	100.0	100.0	704	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	15	93.8		594	84.4		
\$100,001 - \$250,000	1	6.3		110	15.6		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	16	100.0		704	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 F-13

2024 Payne County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	8.7	127	0.8	109	85.8	2,978	17.8
Moderate	6	26.1	3,355	20.1	571	17.0	2,896	17.3
Middle	7	30.4	6,352	38.0	857	13.5	2,768	16.6
Upper	6	26.1	6,556	39.2	307	4.7	8,070	48.3
Unknown	2	8.7	322	1.9	39	12.1	0	0.0
Total AA	23	100.0	16,712	100.0	1,883	11.3	16,712	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,925	17	0.1	0.9	1,443	75.0	465	24.2
Moderate	9,178	2,878	17.8	31.4	4,709	51.3	1,591	17.3
Middle	13,072	5,797	35.8	44.3	5,361	41.0	1,914	14.6
Upper	10,634	7,382	45.6	69.4	2,472	23.2	780	7.3
Unknown	1,790	127	0.8	7.1	1,160	64.8	503	28.1
Total AA	36,599	16,201	100.0	44.3	15,145	41.4	5,253	14.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	140	6.0	123	5.8	17	9.0	0	0.0
Moderate	653	28.0	591	27.8	53	28.2	9	40.9
Middle	844	36.2	762	35.9	78	41.5	4	18.2
Upper	633	27.1	587	27.6	38	20.2	8	36.4
Unknown	64	2.7	61	2.9	2	1.1	1	4.5
Total AA	2,334	100.0	2,124	100.0	188	100.0	22	100.0
Percentage of Total Businesses:				91.0		8.1		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	21	26.6	21	27.3	0	0.0	0	0.0
Middle	23	29.1	22	28.6	1	50.0	0	0.0
Upper	34	43.0	33	42.9	1	50.0	0	0.0
Unknown	1	1.3	1	1.3	0	0.0	0	0.0
Total AA	79	100.0	77	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.5		2.5		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 F-14

2023 Payne County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	8.7	127	0.8	109	85.8	2,978	17.8
Moderate	6	26.1	3,355	20.1	571	17.0	2,896	17.3
Middle	7	30.4	6,352	38.0	857	13.5	2,768	16.6
Upper	6	26.1	6,556	39.2	307	4.7	8,070	48.3
Unknown	2	8.7	322	1.9	39	12.1	0	0.0
Total AA	23	100.0	16,712	100.0	1,883	11.3	16,712	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,925	17	0.1	0.9	1,443	75.0	465	24.2
Moderate	9,178	2,878	17.8	31.4	4,709	51.3	1,591	17.3
Middle	13,072	5,797	35.8	44.3	5,361	41.0	1,914	14.6
Upper	10,634	7,382	45.6	69.4	2,472	23.2	780	7.3
Unknown	1,790	127	0.8	7.1	1,160	64.8	503	28.1
Total AA	36,599	16,201	100.0	44.3	15,145	41.4	5,253	14.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	195	7.3	173	7.1	22	10.0	0	0.0
Moderate	668	24.9	601	24.7	58	26.5	9	37.5
Middle	912	34.0	819	33.6	87	39.7	6	25.0
Upper	835	31.1	777	31.9	50	22.8	8	33.3
Unknown	71	2.6	68	2.8	2	0.9	1	4.2
Total AA	2,681	100.0	2,438	100.0	219	100.0	24	100.0
Percentage of Total Businesses:				90.9		8.2		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	1.0	1	1.1	0	0.0	0	0.0
Moderate	20	20.8	20	21.5	0	0.0	0	0.0
Middle	28	29.2	26	28.0	2	66.7	0	0.0
Upper	46	47.9	45	48.4	1	33.3	0	0.0
Unknown	1	1.0	1	1.1	0	0.0	0	0.0
Total AA	96	100.0	93	100.0	3	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0
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 F-15

2022 Payne County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	8.7	127	0.8	109	85.8	2,978	17.8
Moderate	6	26.1	3,355	20.1	571	17.0	2,896	17.3
Middle	7	30.4	6,352	38.0	857	13.5	2,768	16.6
Upper	6	26.1	6,556	39.2	307	4.7	8,070	48.3
Unknown	2	8.7	322	1.9	39	12.1	0	0.0
Total AA	23	100.0	16,712	100.0	1,883	11.3	16,712	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,925	17	0.1	0.9	1,443	75.0	465	24.2
Moderate	9,178	2,878	17.8	31.4	4,709	51.3	1,591	17.3
Middle	13,072	5,797	35.8	44.3	5,361	41.0	1,914	14.6
Upper	10,634	7,382	45.6	69.4	2,472	23.2	780	7.3
Unknown	1,790	127	0.8	7.1	1,160	64.8	503	28.1
Total AA	36,599	16,201	100.0	44.3	15,145	41.4	5,253	14.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	217	7.6	191	7.3	25	11.8	1	3.3
Moderate	704	24.5	639	24.3	56	26.4	9	30.0
Middle	961	33.5	872	33.2	83	39.2	6	20.0
Upper	914	31.9	855	32.5	46	21.7	13	43.3
Unknown	73	2.5	70	2.7	2	0.9	1	3.3
Total AA	2,869	100.0	2,627	100.0	212	100.0	30	100.0
Percentage of Total Businesses:				91.6		7.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.9	1	1.0	0	0.0	0	0.0
Moderate	20	18.9	20	19.4	0	0.0	0	0.0
Middle	31	29.2	29	28.2	2	66.7	0	0.0
Upper	53	50.0	52	50.5	1	33.3	0	0.0
Unknown	1	0.9	1	1.0	0	0.0	0	0.0
Total AA	106	100.0	103	100.0	3	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0

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.

Washington County AA

Table F-16 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Washington County													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%		\$%
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	6.6	146	23.1	3.3	1	14.3	8.3	99	8.5	4.8	7.0
Middle	3	75.0	61.3	486	76.9	58.0	4	57.1	57.2	786	67.8	54.9	56.7
Upper	0	0.0	32.1	0	0.0	38.7	2	28.6	34.5	275	23.7	40.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	632	100.0	100.0	7	100.0	100.0	1,160	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.6	0	0.0	3.7	0	0.0	8.9	0	0.0	5.6	7.0
Middle	2	100.0	64.2	167	100.0	67.6	1	50.0	57.6	260	83.1	58.6	56.7
Upper	0	0.0	29.1	0	0.0	28.7	1	50.0	33.5	53	16.9	35.8	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	167	100.0	100.0	2	100.0	100.0	313	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.0	0	0.0	5.8	0	0.0	7.2	0	0.0	6.2	7.0
Middle	1	100.0	60.0	55	100.0	49.0	1	100.0	48.2	53	100.0	52.7	56.7
Upper	0	0.0	35.0	0	0.0	45.2	0	0.0	44.6	0	0.0	41.1	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	55	100.0	100.0	1	100.0	100.0	53	100.0	100.0	100.0
Multifamily Loans												Multi-family Units %	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	0.6	0	0.0	66.7	0	0.0	86.2	25.3
Middle	0	0.0	25.0	0	0.0	86.4	0	0.0	0.0	0	0.0	0.0	52.3
Upper	0	0.0	50.0	0	0.0	12.9	0	0.0	33.3	0	0.0	13.8	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans												Owner Occupied Units %	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	14.3	6.2	146	17.1	3.1	1	9.1	8.8	99	6.1	9.4	7.0
Middle	6	85.7	61.4	708	82.9	60.6	7	63.6	55.7	1,187	73.5	52.1	56.7
Upper	0	0.0	32.4	0	0.0	36.3	3	27.3	35.5	328	20.3	38.5	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	854	100.0	100.0	11	100.0	100.0	1,614	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 F-16 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Washington County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
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	2.7	0	0.0	4.4	0	0.0	9.1	0	0.0	5.6	7.0
Middle	0	0.0	73.0	0	0.0	64.7	0	0.0	45.5	0	0.0	50.1	56.7
Upper	0	0.0	24.3	0	0.0	30.8	0	0.0	45.5	0	0.0	44.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	13.6	0	0.0	18.1	7.0
Middle	0	0.0	52.4	0	0.0	31.9	1	100.0	50.8	88	100.0	39.1	56.7
Upper	0	0.0	47.6	0	0.0	68.1	0	0.0	35.6	0	0.0	42.7	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	88	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.7	0	0.0	3.5	0	0.0	0.0	0	0.0	0.0	7.0
Middle	0	0.0	53.3	0	0.0	41.3	0	0.0	50.0	0	0.0	42.5	56.7
Upper	0	0.0	40.0	0	0.0	55.2	0	0.0	50.0	0	0.0	57.5	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 F-17

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Washington County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	17.8	0	0.0	21.8	1	7.7	25	2.1	23.2
Middle	6	50.0	44.1	466	40.2	33.9	4	30.8	391	32.1	40.4
Upper	6	50.0	37.0	694	59.8	44.2	8	61.5	802	65.8	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.1	0	0.0	0	0.0	0.0
Total	12	100.0	100.0	1,160	100.0	100.0	13	100.0	1,218	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. *Aggregate data is not currently available.

Table F-18

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Washington County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	10.2	0	0.0	29.4	0	0.0	0	0.0	14.3
Middle	6	100.0	70.1	385	100.0	52.8	8	100.0	772	100.0	59.2
Upper	0	0.0	19.7	0	0.0	17.8	0	0.0	0	0.0	26.5
Unknown	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
Total	6	100.0	100.0	385	100.0	100.0	8	100.0	772	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. *Aggregate data is not currently available.

Table F-19 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Washington County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	5.2	0	0.0	2.6	0	0.0	4.0	0	0.0	2.2	17.0
Moderate	2	50.0	15.1	263	41.6	10.0	2	28.6	14.5	274	23.6	9.5	15.6
Middle	0	0.0	19.5	0	0.0	16.5	1	14.3	18.3	54	4.7	15.7	18.0
Upper	2	50.0	33.9	369	58.4	44.6	4	57.1	36.6	832	71.7	46.9	49.4
Unknown	0	0.0	26.2	0	0.0	26.4	0	0.0	26.5	0	0.0	25.6	0.0
Total	4	100.0	100.0	632	100.0	100.0	7	100.0	100.0	1,160	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	9.3	0	0.0	4.9	0	0.0	4.7	0	0.0	2.4	17.0
Moderate	0	0.0	15.2	0	0.0	10.1	0	0.0	13.6	0	0.0	7.4	15.6
Middle	0	0.0	15.2	0	0.0	11.7	2	100.0	14.1	313	100.0	12.7	18.0
Upper	0	0.0	37.1	0	0.0	47.4	0	0.0	26.7	0	0.0	29.6	49.4
Unknown	2	100.0	23.2	167	100.0	25.8	0	0.0	40.8	0	0.0	47.8	0.0
Total	2	100.0	100.0	167	100.0	100.0	2	100.0	100.0	313	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.3	0	0.0	3.7	0	0.0	6.0	0	0.0	2.6	17.0
Moderate	0	0.0	12.5	0	0.0	6.8	0	0.0	9.6	0	0.0	6.5	15.6
Middle	0	0.0	12.5	0	0.0	10.3	1	100.0	18.1	53	100.0	16.9	18.0
Upper	0	0.0	47.5	0	0.0	52.1	0	0.0	50.6	0	0.0	59.0	49.4
Unknown	1	100.0	21.3	55	100.0	27.1	0	0.0	15.7	0	0.0	15.1	0.0
Total	1	100.0	100.0	55	100.0	100.0	1	100.0	100.0	53	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	6.0	0	0.0	3.0	0	0.0	4.3	0	0.0	2.2	17.0
Moderate	2	28.6	14.8	263	30.8	9.8	3	27.3	14.2	362	22.4	9.2	15.6
Middle	0	0.0	18.5	0	0.0	15.7	4	36.4	17.4	420	26.0	15.1	18.0
Upper	2	28.6	35.1	369	43.2	45.3	4	36.4	36.3	832	51.5	44.2	49.4
Unknown	3	42.9	25.6	222	26.0	26.3	0	0.0	27.8	0	0.0	29.3	0.0
Total	7	100.0	100.0	854	100.0	100.0	11	100.0	100.0	1,614	100.0	100.0	100.0
<p>Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

Table F-19 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Washington County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	10.8	0	0.0	10.8	0	0.0	2.3	0	0.0	1.9	17.0
Moderate	0	0.0	13.5	0	0.0	6.0	0	0.0	15.9	0	0.0	8.8	15.6
Middle	0	0.0	27.0	0	0.0	20.9	0	0.0	20.5	0	0.0	15.8	18.0
Upper	0	0.0	27.0	0	0.0	35.1	0	0.0	52.3	0	0.0	57.9	49.4
Unknown	0	0.0	21.6	0	0.0	27.1	0	0.0	9.1	0	0.0	15.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	9.5	0	0.0	4.4	0	0.0	5.1	0	0.0	2.1	17.0
Moderate	0	0.0	16.7	0	0.0	6.3	1	100.0	16.9	88	100.0	11.4	15.6
Middle	0	0.0	19.0	0	0.0	12.8	0	0.0	13.6	0	0.0	9.3	18.0
Upper	0	0.0	50.0	0	0.0	68.9	0	0.0	32.2	0	0.0	34.0	49.4
Unknown	0	0.0	4.8	0	0.0	7.6	0	0.0	32.2	0	0.0	43.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	88	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	17.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	15.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	49.4
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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 F-20

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Washington County											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	10	83.3	62.5	410	35.3	42.3	10	76.9	847	69.5	92.1
Over \$1 Million	2	16.7		750	64.7		2	15.4	331	27.2	7.0
Revenue Unknown	0	0.0		0	0.0		1	7.7	40	3.3	0.9
Total	12	100.0		1,160	100.0		13	100.0	1,218	100.0	100.0
By Loan Size											
\$100,000 or Less	10	83.3	89.4	410	35.3	31.7	11	84.6	418	34.3	
\$100,001 - \$250,000	1	8.3	5.7	250	21.6	19.3	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	8.3	4.9	500	43.1	49.0	2	15.4	800	65.7	
Total	12	100.0	100.0	1,160	100.0	100.0	13	100.0	1,218	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	10	100.0		410	100.0		9	90.0	347	41.0	
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0		0	0.0		1	10.0	500	59.0	
Total	10	100.0		410	100.0		10	100.0	847	100.0	
<p>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

Table F-21

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Washington County											
	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	6	100.0	82.7	385	100.0	70.2	8	100.0	772	100.0	100.0
Over \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	0.0
Total	6	100.0		385	100.0		8	100.0	772	100.0	100.0
By Loan Size											
\$100,000 or Less	5	83.3	72.4	204	53.0	23.2	5	62.5	139	18.0	
\$100,001 - \$250,000	1	16.7	16.5	181	47.0	31.4	3	37.5	633	82.0	
\$250,001 - \$500,000	0	0.0	11.0	0	0.0	45.4	0	0.0	0	0.0	
Total	6	100.0	100.0	385	100.0	100.0	8	100.0	772	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	5	83.3		204	53.0		5	62.5	139	18.0	
\$100,001 - \$250,000	1	16.7		181	47.0		3	37.5	633	82.0	
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0	0	0.0	
Total	6	100.0		385	100.0		8	100.0	772	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. *Aggregate data is not currently available.											

Table F-22 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	7.7	5.4	137	7.1	2.9	7.0
Middle	7	53.8	51.0	1,082	56.0	47.7	56.7
Upper	5	38.5	43.5	714	36.9	49.4	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	1,933	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.5	0	0.0	3.8	7.0
Middle	7	87.5	56.5	451	87.1	52.8	56.7
Upper	1	12.5	37.0	67	12.9	43.4	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	518	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.1	0	0.0	1.4	7.0
Middle	3	100.0	62.2	424	100.0	54.1	56.7
Upper	0	0.0	34.7	0	0.0	44.4	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	424	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	100.0	54.5	347	100.0	87.2	25.3
Middle	0	0.0	36.4	0	0.0	11.4	52.3
Upper	0	0.0	9.1	0	0.0	1.4	22.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	347	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	10.7	6.0	484	14.0	9.3	7.0
Middle	18	64.3	53.2	2,071	59.9	46.4	56.7
Upper	7	25.0	40.8	901	26.1	44.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	3,456	100.0	100.0	100.0

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

Table F-22 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	4.8	0	0.0	1.1	7.0
Middle	0	0.0	42.9	0	0.0	51.3	56.7
Upper	0	0.0	52.4	0	0.0	47.7	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.1	0	0.0	38.7	7.0
Middle	1	50.0	58.1	114	48.7	41.0	56.7
Upper	1	50.0	25.8	120	51.3	20.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	234	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	7.0
Middle	0	0.0	82.4	0	0.0	79.7	56.7
Upper	0	0.0	17.6	0	0.0	20.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-23

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	21.1	20.3	78	6.0	21.3	22.2
Middle	10	52.6	40.7	473	36.4	31.5	42.2
Upper	5	26.3	37.9	749	57.6	47.0	35.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.1	0	0.0	0.3	
Total	19	100.0	100.0	1,300	100.0	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 F-24

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.6	0	0.0	15.7	13.6
Middle	6	100.0	79.2	238	100.0	72.2	57.6
Upper	0	0.0	15.2	0	0.0	12.1	28.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	238	100.0	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 F-25 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Washington County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	7.7	4.8	108	5.6	2.4	17.0
Moderate	1	7.7	14.3	122	6.3	10.6	15.6
Middle	0	0.0	18.4	0	0.0	17.2	18.0
Upper	6	46.2	36.9	1,326	68.6	46.7	49.4
Unknown	5	38.5	25.7	377	19.5	23.1	0.0
Total	13	100.0	100.0	1,933	100.0	100.0	100.0
Refinance Loans							
Low	2	25.0	7.8	185	35.7	3.6	17.0
Moderate	0	0.0	14.9	0	0.0	9.9	15.6
Middle	1	12.5	16.5	52	10.0	12.7	18.0
Upper	4	50.0	44.1	219	42.3	55.8	49.4
Unknown	1	12.5	16.8	62	12.0	18.1	0.0
Total	8	100.0	100.0	518	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.1	0	0.0	1.3	17.0
Moderate	0	0.0	13.3	0	0.0	7.9	15.6
Middle	1	33.3	18.4	70	16.5	13.6	18.0
Upper	0	0.0	44.9	0	0.0	48.1	49.4
Unknown	2	66.7	19.4	354	83.5	29.0	0.0
Total	3	100.0	100.0	424	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	3	11.5	5.3	293	9.4	2.5	17.0
Moderate	1	3.8	13.8	122	3.9	10.1	15.6
Middle	2	7.7	17.9	122	3.9	16.0	18.0
Upper	12	46.2	39.1	1,779	57.2	48.3	49.4
Unknown	8	30.8	24.0	793	25.5	23.1	0.0
Total	26	100.0	100.0	3,109	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-25 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Washington County							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	9.5	0	0.0	2.2	17.0
Moderate	0	0.0	0.0	0	0.0	0.0	15.6
Middle	0	0.0	19.0	0	0.0	20.8	18.0
Upper	0	0.0	61.9	0	0.0	57.0	49.4
Unknown	0	0.0	9.5	0	0.0	20.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	17.0
Moderate	0	0.0	3.2	0	0.0	0.2	15.6
Middle	0	0.0	22.6	0	0.0	12.6	18.0
Upper	2	100.0	48.4	234	100.0	35.8	49.4
Unknown	0	0.0	25.8	0	0.0	51.4	0.0
Total	2	100.0	100.0	234	100.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	17.0
Moderate	0	0.0	0.0	0	0.0	0.0	15.6
Middle	0	0.0	0.0	0	0.0	0.0	18.0
Upper	0	0.0	0.0	0	0.0	0.0	49.4
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-26

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Washington County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	18	94.7	60.3	800	61.5	45.7	92.5
Over \$1 Million	1	5.3		500	38.5		6.6
Revenue Unknown	0	0.0		0	0.0		0.9
Total	19	100.0		1,300	100.0		100.0
By Loan Size							
\$100,000 or Less	16	84.2	90.5	510	39.2	36.2	
\$100,001 - \$250,000	2	10.5	5.5	290	22.3	21.2	
\$250,001 - \$1 Million	1	5.3	3.9	500	38.5	42.6	
Total	19	100.0	100.0	1,300	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	16	88.9		510	63.8		
\$100,001 - \$250,000	2	11.1		290	36.3		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	18	100.0		800	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table F-27

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Washington County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	6	100.0	80.0	238	100.0	73.3	100.0
Over \$1 Million	0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	6	100.0		238	100.0		100.0
By Loan Size							
\$100,000 or Less	6	100.0	82.4	238	100.0	31.9	
\$100,001 - \$250,000	0	0.0	8.8	0	0.0	20.4	
\$250,001 - \$500,000	0	0.0	8.8	0	0.0	47.7	
Total	6	100.0	100.0	238	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	6	100.0		238	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	6	100.0		238	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 F-28

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

Table F-29

2023 Washington 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	2,211	17.0
Moderate	3	21.4	1,382	10.7	337	24.4	2,022	15.6
Middle	7	50.0	7,205	55.6	822	11.4	2,328	18.0
Upper	4	28.6	4,382	33.8	186	4.2	6,408	49.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	12,969	100.0	1,345	10.4	12,969	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,258	1,010	7.0	31.0	1,364	41.9	884	27.1
Middle	13,504	8,225	56.7	60.9	3,374	25.0	1,905	14.1
Upper	6,977	5,281	36.4	75.7	1,122	16.1	574	8.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,739	14,516	100.0	61.1	5,860	24.7	3,363	14.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	424	22.8	374	21.8	47	36.2	3	16.7
Middle	780	41.9	729	42.5	39	30.0	12	66.7
Upper	659	35.4	612	35.7	44	33.8	3	16.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,863	100.0	1,715	100.0	130	100.0	18	100.0
Percentage of Total Businesses:				92.1		7.0		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	15.4	8	15.4	0	0.0	0	0.0
Middle	31	59.6	31	59.6	0	0.0	0	0.0
Upper	13	25.0	13	25.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	52	100.0	52	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<i>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.</i>								

Table F-30

2022 Washington 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	2,211	17.0
Moderate	3	21.4	1,382	10.7	337	24.4	2,022	15.6
Middle	7	50.0	7,205	55.6	822	11.4	2,328	18.0
Upper	4	28.6	4,382	33.8	186	4.2	6,408	49.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	12,969	100.0	1,345	10.4	12,969	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,258	1,010	7.0	31.0	1,364	41.9	884	27.1
Middle	13,504	8,225	56.7	60.9	3,374	25.0	1,905	14.1
Upper	6,977	5,281	36.4	75.7	1,122	16.1	574	8.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,739	14,516	100.0	61.1	5,860	24.7	3,363	14.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	435	22.2	386	21.3	46	35.7	3	17.6
Middle	826	42.2	775	42.7	40	31.0	11	64.7
Upper	698	35.6	652	36.0	43	33.3	3	17.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,959	100.0	1,813	100.0	129	100.0	17	100.0
Percentage of Total Businesses:				92.5	6.6	0.9		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	13.6	8	13.6	0	0.0	0	0.0
Middle	34	57.6	34	57.6	0	0.0	0	0.0
Upper	17	28.8	17	28.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	59	100.0	59	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0	0.0	0.0		
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.								

Lawrence MSA AA

Table F-31 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	20.0	25.3	320	17.6	17.6	1	25.0	24.3	240	20.4	16.7	17.9
Middle	3	60.0	47.6	1,162	63.9	48.2	2	50.0	50.7	718	61.0	50.7	54.0
Upper	1	20.0	26.8	336	18.5	34.0	1	25.0	24.2	220	18.7	31.6	27.9
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.8	0	0.0	1.0	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	5	100.0	100.0	1,818	100.0	100.0	4	100.0	100.0	1,178	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	15.4	209	25.8	13.7	0	0.0	15.6	0	0.0	11.2	17.9
Middle	1	50.0	60.9	600	74.2	56.0	0	0.0	59.4	0	0.0	56.3	54.0
Upper	0	0.0	22.9	0	0.0	28.0	0	0.0	23.5	0	0.0	29.3	27.9
Unknown	0	0.0	0.8	0	0.0	2.3	0	0.0	1.5	0	0.0	3.3	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	2	100.0	100.0	809	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	17.3	0	0.0	15.3	0	0.0	15.3	0	0.0	20.5	17.9
Middle	0	0.0	57.8	0	0.0	57.0	0	0.0	54.6	0	0.0	46.9	54.0
Upper	0	0.0	23.8	0	0.0	25.0	0	0.0	28.4	0	0.0	28.9	27.9
Unknown	0	0.0	1.1	0	0.0	2.7	0	0.0	1.6	0	0.0	3.7	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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	21.7	0	0.0	25.4	0	0.0	43.3	0	0.0	47.1	28.2
Middle	0	0.0	52.2	0	0.0	32.9	0	0.0	33.3	0	0.0	6.0	40.9
Upper	0	0.0	21.7	0	0.0	39.6	0	0.0	6.7	0	0.0	14.6	24.1
Unknown	0	0.0	4.3	0	0.0	2.1	0	0.0	16.7	0	0.0	32.3	6.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	25.0	21.8	529	19.8	16.7	1	25.0	21.2	240	20.4	21.9	17.9
Middle	4	50.0	51.5	1,762	65.9	50.5	2	50.0	53.0	718	61.0	42.7	54.0
Upper	2	25.0	26.1	382	14.3	31.8	1	25.0	24.4	220	18.7	27.7	27.9
Unknown	0	0.0	0.7	0	0.0	1.1	0	0.0	1.4	0	0.0	7.8	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	8	100.0	100.0	2,673	100.0	100.0	4	100.0	100.0	1,178	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 F-31 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
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	12.1	0	0.0	3.3	0	0.0	17.9	0	0.0	13.7	17.9
Middle	0	0.0	52.7	0	0.0	82.5	0	0.0	49.3	0	0.0	47.6	54.0
Upper	0	0.0	29.7	0	0.0	7.9	0	0.0	31.3	0	0.0	32.8	27.9
Unknown	0	0.0	5.5	0	0.0	6.3	0	0.0	1.5	0	0.0	5.9	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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
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	18.3	0	0.0	16.1	0	0.0	15.0	0	0.0	14.2	17.9
Middle	0	0.0	51.3	0	0.0	45.7	0	0.0	57.9	0	0.0	53.0	54.0
Upper	1	100.0	30.4	46	100.0	38.2	0	0.0	24.8	0	0.0	26.7	27.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.3	0	0.0	6.0	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	1	100.0	100.0	46	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	83.4	17.9
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	33.3	0	0.0	0.4	54.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	16.2	27.9
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	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	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 F-32

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Lawrence MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	2	28.6	24.3	725	52.7	34.2	3	30.0	250	28.7	24.9
Middle	4	57.1	46.0	628	45.6	40.0	6	60.0	599	68.7	48.3
Upper	1	14.3	25.9	23	1.7	22.1	1	10.0	23	2.6	22.2
Unknown	0	0.0	3.2	0	0.0	3.6	0	0.0	0	0.0	4.6
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0	0.0	0.0
Total	7	100.0	100.0	1,376	100.0	100.0	10	100.0	872	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. *Aggregate data is not currently available.

Table F-33

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Lawrence MSA											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	8.6	0	0.0	29.4	0	0.0	0	0.0	13.6
Middle	0	0.0	74.1	0	0.0	60.6	0	0.0	0	0.0	68.6
Upper	1	100.0	17.2	53	100.0	10.0	0	0.0	0	0.0	17.8
Unknown	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
Total	1	100.0	100.0	53	100.0	100.0	0	0.0	0	0.0	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. *Aggregate data is not currently available.

Table F-34 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lawrence MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	6.4	0	0.0	2.7	0	0.0	6.7	0	0.0	2.9	19.6
Moderate	0	0.0	16.3	0	0.0	11.1	0	0.0	17.0	0	0.0	11.7	18.8
Middle	0	0.0	21.2	0	0.0	19.2	1	25.0	18.8	220	18.7	17.1	22.6
Upper	4	80.0	40.5	1,687	92.8	51.2	3	75.0	39.5	958	81.3	49.8	38.9
Unknown	1	20.0	15.5	131	7.2	15.9	0	0.0	18.1	0	0.0	18.5	0.0
Total	5	100.0	100.0	1,818	100.0	100.0	4	100.0	100.0	1,178	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.7	0	0.0	3.6	0	0.0	7.4	0	0.0	3.2	19.6
Moderate	0	0.0	21.8	0	0.0	16.5	0	0.0	19.5	0	0.0	12.4	18.8
Middle	0	0.0	22.6	0	0.0	19.2	0	0.0	19.9	0	0.0	16.8	22.6
Upper	2	100.0	33.8	809	100.0	41.9	0	0.0	33.6	0	0.0	42.1	38.9
Unknown	0	0.0	15.1	0	0.0	18.7	0	0.0	19.7	0	0.0	25.6	0.0
Total	2	100.0	100.0	809	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.3	0	0.0	3.4	0	0.0	4.9	0	0.0	1.9	19.6
Moderate	0	0.0	18.9	0	0.0	12.2	0	0.0	19.7	0	0.0	16.6	18.8
Middle	0	0.0	21.6	0	0.0	17.1	0	0.0	18.6	0	0.0	11.7	22.6
Upper	0	0.0	48.6	0	0.0	52.9	0	0.0	48.6	0	0.0	50.6	38.9
Unknown	0	0.0	6.5	0	0.0	14.4	0	0.0	8.2	0	0.0	19.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	6.3	0	0.0	2.8	0	0.0	6.7	0	0.0	3.0	19.6
Moderate	0	0.0	17.7	0	0.0	11.4	0	0.0	18.3	0	0.0	12.1	18.8
Middle	0	0.0	21.5	0	0.0	18.1	1	25.0	19.3	220	18.7	16.8	22.6
Upper	7	87.5	40.0	2,542	95.1	47.2	3	75.0	38.6	958	81.3	47.8	38.9
Unknown	1	12.5	14.5	131	4.9	20.5	0	0.0	17.2	0	0.0	20.3	0.0
Total	8	100.0	100.0	2,673	100.0	100.0	4	100.0	100.0	1,178	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 F-34 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lawrence MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	5.5	0	0.0	1.0	0	0.0	6.0	0	0.0	2.9	19.6
Moderate	0	0.0	14.3	0	0.0	1.6	0	0.0	23.9	0	0.0	13.8	18.8
Middle	0	0.0	23.1	0	0.0	4.4	0	0.0	23.9	0	0.0	24.1	22.6
Upper	0	0.0	29.7	0	0.0	7.7	0	0.0	35.8	0	0.0	52.4	38.9
Unknown	0	0.0	27.5	0	0.0	85.3	0	0.0	10.4	0	0.0	6.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	7.8	0	0.0	6.6	0	0.0	7.5	0	0.0	6.1	19.6
Moderate	0	0.0	20.9	0	0.0	13.3	0	0.0	21.8	0	0.0	14.9	18.8
Middle	0	0.0	20.0	0	0.0	14.3	0	0.0	21.1	0	0.0	13.1	22.6
Upper	1	100.0	47.8	46	100.0	63.0	0	0.0	35.3	0	0.0	31.7	38.9
Unknown	0	0.0	3.5	0	0.0	2.8	0	0.0	14.3	0	0.0	34.3	0.0
Total	1	100.0	100.0	46	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	19.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	0.4	18.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	38.9
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	66.7	0	0.0	99.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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 F-35

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Lawrence MSA											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
By Revenue											
\$1 Million or Less	5	71.4	57.1	120	8.7	41.3	5	50.0	289	33.1	91.4
Over \$1 Million	2	28.6		1,256	91.3		5	50.0	583	66.9	7.7
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	1.0
Total	7	100.0		1,376	100.0		10	100.0	872	100.0	100.0
By Loan Size											
\$100,000 or Less	5	71.4	93.6	120	8.7	36.4	7	70.0	290	33.3	
\$100,001 - \$250,000	0	0.0	3.6	0	0.0	17.3	2	20.0	280	32.1	
\$250,001 - \$1 Million	2	28.6	2.8	1,256	91.3	46.4	1	10.0	302	34.6	
Total	7	100.0	100.0	1,376	100.0	100.0	10	100.0	872	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	5	100.0		120	100.0		4	80.0	160	55.4	
\$100,001 - \$250,000	0	0.0		0	0.0		1	20.0	129	44.6	
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0	
Total	5	100.0		120	100.0		5	100.0	289	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Table F-36

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Lawrence MSA											
	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	1	100.0	50.0	53	100.0	55.5	0	0.0	0	0.0	99.2
Over \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0	0.8
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	0.0
Total	1	100.0		53	100.0		0	0.0	0	0.0	100.0
By Loan Size											
\$100,000 or Less	1	100.0	94.8	53	100.0	61.5	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	3.4	0	0.0	15.2	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	1.7	0	0.0	23.3	0	0.0	0	0.0	
Total	1	100.0	100.0	53	100.0	100.0	0	0.0	0	0.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	1	100.0		53	100.0		0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0	0	0.0	
Total	1	100.0		53	100.0		0	0.0	0	0.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Table F-37 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	17.4	21.8	993	14.5	16.1	17.9
Middle	9	39.1	49.1	2,145	31.3	47.2	54.0
Upper	10	43.5	28.2	3,723	54.3	35.5	27.9
Unknown	0	0.0	0.9	0	0.0	1.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	6,861	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	13.3	19.4	497	10.5	15.1	17.9
Middle	4	26.7	52.7	815	17.1	50.4	54.0
Upper	3	20.0	24.7	1,470	30.9	30.1	27.9
Unknown	6	40.0	3.3	1,973	41.5	4.4	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	4,755	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	11.2	50	12.1	7.9	17.9
Middle	2	50.0	56.3	303	73.4	55.6	54.0
Upper	1	25.0	31.1	60	14.5	32.7	27.9
Unknown	0	0.0	1.5	0	0.0	3.8	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	413	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	37.5	0	0.0	50.9	28.2
Middle	0	0.0	27.5	0	0.0	8.8	40.9
Upper	0	0.0	5.0	0	0.0	27.8	24.1
Unknown	0	0.0	30.0	0	0.0	12.5	6.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	15.9	20.2	1,540	12.6	19.0	17.9
Middle	15	34.1	50.6	3,263	26.8	44.4	54.0
Upper	16	36.4	27.2	5,402	44.4	33.5	27.9
Unknown	6	13.6	2.0	1,973	16.2	3.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	12,178	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

Table F-37 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.8	0	0.0	4.8	17.9
Middle	0	0.0	50.8	0	0.0	39.5	54.0
Upper	2	100.0	42.4	149	100.0	55.7	27.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	149	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	16.8	17.9
Middle	0	0.0	54.1	0	0.0	46.5	54.0
Upper	0	0.0	25.9	0	0.0	36.6	27.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	27.3	0	0.0	22.2	17.9
Middle	0	0.0	72.7	0	0.0	77.8	54.0
Upper	0	0.0	0.0	0	0.0	0.0	27.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-38

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	28.6	24.7	203	55.0	31.6	27.3
Middle	3	42.9	46.1	126	34.1	41.7	45.1
Upper	2	28.6	26.0	40	10.8	24.3	22.7
Unknown	0	0.0	2.7	0	0.0	2.2	4.9
Tract-Unk	0	0.0	0.5	0	0.0	0.2	
Total	7	100.0	100.0	369	100.0	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 F-39

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	13.8	0	0.0	23.4	15.8
Middle	1	100.0	72.4	12	100.0	55.0	65.4
Upper	0	0.0	12.1	0	0.0	21.1	18.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.7	0	0.0	0.5	
Total	1	100.0	100.0	12	100.0	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 F-40 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lawrence MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	2	8.7	8.7	328	4.8	4.5	19.6
Moderate	2	8.7	21.5	369	5.4	15.9	18.8
Middle	4	17.4	20.8	1,171	17.1	20.6	22.6
Upper	15	65.2	35.3	4,993	72.8	44.6	38.9
Unknown	0	0.0	13.8	0	0.0	14.4	0.0
Total	23	100.0	100.0	6,861	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	12.2	0	0.0	7.3	19.6
Moderate	4	26.7	22.5	1,292	27.2	17.9	18.8
Middle	3	20.0	21.8	688	14.5	20.7	22.6
Upper	7	46.7	30.9	2,451	51.5	41.7	38.9
Unknown	1	6.7	12.7	324	6.8	12.3	0.0
Total	15	100.0	100.0	4,755	100.0	100.0	100.0
Home Improvement Loans							
Low	1	25.0	7.3	165	40.0	5.3	19.6
Moderate	1	25.0	15.0	138	33.4	10.6	18.8
Middle	0	0.0	21.4	0	0.0	20.0	22.6
Upper	2	50.0	48.1	110	26.6	53.1	38.9
Unknown	0	0.0	8.3	0	0.0	11.1	0.0
Total	4	100.0	100.0	413	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	3	6.8	9.7	493	4.0	5.4	19.6
Moderate	7	15.9	21.6	1,799	14.8	16.5	18.8
Middle	8	18.2	21.0	1,924	15.8	20.5	22.6
Upper	25	56.8	34.8	7,638	62.7	43.9	38.9
Unknown	1	2.3	12.9	324	2.7	13.7	0.0
Total	44	100.0	100.0	12,178	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-40 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lawrence MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Other Purpose LOC							
Low	0	0.0	16.9	0	0.0	11.8	19.6
Moderate	0	0.0	27.1	0	0.0	18.7	18.8
Middle	1	50.0	15.3	65	43.6	15.9	22.6
Upper	1	50.0	35.6	84	56.4	50.3	38.9
Unknown	0	0.0	5.1	0	0.0	3.4	0.0
Total	2	100.0	100.0	149	100.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	9.4	0	0.0	8.9	19.6
Moderate	0	0.0	30.6	0	0.0	35.0	18.8
Middle	0	0.0	22.4	0	0.0	17.3	22.6
Upper	0	0.0	34.1	0	0.0	36.0	38.9
Unknown	0	0.0	3.5	0	0.0	2.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	19.6
Moderate	0	0.0	9.1	0	0.0	9.2	18.8
Middle	0	0.0	0.0	0	0.0	0.0	22.6
Upper	0	0.0	0.0	0	0.0	0.0	38.9
Unknown	0	0.0	90.9	0	0.0	90.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-41

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Lawrence MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	6	85.7	53.9	218	59.1	36.2	91.6
Over \$1 Million	1	14.3		151	40.9		7.4
Revenue Unknown	0	0.0		0	0.0		0.9
Total	7	100.0		369	100.0		100.0
By Loan Size							
\$100,000 or Less	6	85.7	93.7	218	59.1	39.9	
\$100,001 - \$250,000	1	14.3	3.7	151	40.9	18.7	
\$250,001 - \$1 Million	0	0.0	2.7	0	0.0	41.4	
Total	7	100.0	100.0	369	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	6	100.0		218	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	6	100.0		218	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 F-42

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Lawrence MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
By Revenue							
\$1 Million or Less	1	100.0	55.2	12	100.0	64.9	99.2
Over \$1 Million	0	0.0		0	0.0		0.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	1	100.0		12	100.0		100.0
By Loan Size							
\$100,000 or Less	1	100.0	87.9	12	100.0	36.3	
\$100,001 - \$250,000	0	0.0	10.3	0	0.0	44.3	
\$250,001 - \$500,000	0	0.0	1.7	0	0.0	19.5	
Total	1	100.0	100.0	12	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		12	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	1	100.0		12	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Table F-43

2024 Lawrence MSA 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	5,162	19.6
Moderate	7	25.9	5,403	20.6	775	14.3	4,953	18.8
Middle	13	48.1	13,651	51.9	807	5.9	5,939	22.6
Upper	5	18.5	7,085	27.0	131	1.8	10,227	38.9
Unknown	2	7.4	142	0.5	65	45.8	0	0.0
Total AA	27	100.0	26,281	100.0	1,778	6.8	26,281	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	12,581	4,364	17.9	34.7	7,406	58.9	811	6.4
Middle	24,497	13,137	54.0	53.6	10,037	41.0	1,323	5.4
Upper	12,009	6,797	27.9	56.6	4,559	38.0	653	5.4
Unknown	1,952	35	0.1	1.8	1,637	83.9	280	14.3
Total AA	51,039	24,333	100.0	47.7	23,639	46.3	3,067	6.0
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	924	24.9	824	24.3	90	31.7	10	27.8
Middle	1,789	48.3	1,641	48.5	126	44.4	22	61.1
Upper	821	22.2	767	22.7	50	17.6	4	11.1
Unknown	170	4.6	152	4.5	18	6.3	0	0.0
Total AA	3,704	100.0	3,384	100.0	284	100.0	36	100.0
Percentage of Total Businesses:				91.4	7.7	1.0		
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	13.6	15	12.8	1	100.0	0	0.0
Middle	81	68.6	81	69.2	0	0.0	0	0.0
Upper	21	17.8	21	17.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	118	100.0	117	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2	0.8	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 F-44

2023 Lawrence MSA 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	5,162	19.6
Moderate	7	25.9	5,403	20.6	775	14.3	4,953	18.8
Middle	13	48.1	13,651	51.9	807	5.9	5,939	22.6
Upper	5	18.5	7,085	27.0	131	1.8	10,227	38.9
Unknown	2	7.4	142	0.5	65	45.8	0	0.0
Total AA	27	100.0	26,281	100.0	1,778	6.8	26,281	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	12,581	4,364	17.9	34.7	7,406	58.9	811	6.4
Middle	24,497	13,137	54.0	53.6	10,037	41.0	1,323	5.4
Upper	12,009	6,797	27.9	56.6	4,559	38.0	653	5.4
Unknown	1,952	35	0.1	1.8	1,637	83.9	280	14.3
Total AA	51,039	24,333	100.0	47.7	23,639	46.3	3,067	6.0
	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	1,129	26.6	1,006	25.8	111	35.0	12	31.6
Middle	1,953	46.0	1,803	46.3	129	40.7	21	55.3
Upper	964	22.7	900	23.1	59	18.6	5	13.2
Unknown	202	4.8	184	4.7	18	5.7	0	0.0
Total AA	4,248	100.0	3,893	100.0	317	100.0	38	100.0
Percentage of Total Businesses:				91.6		7.5		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	20	16.0	19	15.3	1	100.0	0	0.0
Middle	82	65.6	82	66.1	0	0.0	0	0.0
Upper	23	18.4	23	18.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	125	100.0	124	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0

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 F-45

2022 Lawrence MSA 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	5,162	19.6
Moderate	7	25.9	5,403	20.6	775	14.3	4,953	18.8
Middle	13	48.1	13,651	51.9	807	5.9	5,939	22.6
Upper	5	18.5	7,085	27.0	131	1.8	10,227	38.9
Unknown	2	7.4	142	0.5	65	45.8	0	0.0
Total AA	27	100.0	26,281	100.0	1,778	6.8	26,281	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	12,581	4,364	17.9	34.7	7,406	58.9	811	6.4
Middle	24,497	13,137	54.0	53.6	10,037	41.0	1,323	5.4
Upper	12,009	6,797	27.9	56.6	4,559	38.0	653	5.4
Unknown	1,952	35	0.1	1.8	1,637	83.9	280	14.3
Total AA	51,039	24,333	100.0	47.7	23,639	46.3	3,067	6.0
	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	1,215	27.3	1,089	26.7	114	34.3	12	28.6
Middle	2,012	45.1	1,848	45.3	141	42.5	23	54.8
Upper	1,011	22.7	945	23.1	59	17.8	7	16.7
Unknown	219	4.9	201	4.9	18	5.4	0	0.0
Total AA	4,457	100.0	4,083	100.0	332	100.0	42	100.0
Percentage of Total Businesses:				91.6		7.4		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	21	15.8	20	15.2	1	100.0	0	0.0
Middle	87	65.4	87	65.9	0	0.0	0	0.0
Upper	25	18.8	25	18.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	133	100.0	132	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
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.								

Montgomery County AA

Table F-46 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Montgomery County													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Home Purchase Loans													
Low	0	0.0	1.4	0	0.0	1.1	0	0.0	2.9	0	0.0	2.1	3.7
Moderate	0	0.0	31.1	0	0.0	20.9	0	0.0	29.7	0	0.0	20.3	30.4
Middle	3	100.0	67.5	766	100.0	77.9	0	0.0	67.4	0	0.0	77.6	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	766	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.5	0	0.0	1.2	0	0.0	1.0	0	0.0	0.1	3.7
Moderate	0	0.0	22.1	0	0.0	11.3	0	0.0	28.2	0	0.0	20.0	30.4
Middle	0	0.0	76.5	0	0.0	87.5	1	100.0	70.9	28	100.0	79.9	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	28	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.3	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	17.4	0	0.0	17.7	0	0.0	25.7	0	0.0	23.0	30.4
Middle	0	0.0	78.3	0	0.0	81.6	0	0.0	74.3	0	0.0	77.0	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	33.3	0	0.0	34.1	24.2
Moderate	0	0.0	66.7	0	0.0	83.7	0	0.0	66.7	0	0.0	65.9	25.6
Middle	0	0.0	33.3	0	0.0	16.3	0	0.0	0.0	0	0.0	0.0	50.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.5	0	0.0	1.1	0	0.0	2.6	0	0.0	1.8	3.7
Moderate	0	0.0	28.9	0	0.0	20.0	0	0.0	30.1	0	0.0	21.6	30.4
Middle	3	100.0	69.7	766	100.0	78.9	1	100.0	67.3	28	100.0	76.7	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	766	100.0	100.0	1	100.0	100.0	28	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 F-46 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Montgomery 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)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	10.0	0	0.0	5.8	0	0.0	55.6	0	0.0	66.7	30.4
Middle	0	0.0	90.0	0	0.0	94.2	0	0.0	44.4	0	0.0	33.3	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	5.0	0	0.0	2.3	3.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	40.0	0	0.0	59.4	30.4
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	55.0	0	0.0	38.3	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	33.3	0	0.0	23.8	0	0.0	0.0	0	0.0	0.0	30.4
Middle	0	0.0	66.7	0	0.0	76.2	0	0.0	100.0	0	0.0	100.0	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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 F-47

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography											
Assessment Area: Montgomery County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Businesses %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	5.2	0	0.0	4.4	0	0.0	0	0.0	10.5
Moderate	0	0.0	35.6	0	0.0	34.1	0	0.0	0	0.0	43.6
Middle	2	100.0	58.9	402	100.0	61.4	0	0.0	0	0.0	45.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0	0.0	0.0
Total	2	100.0	100.0	402	100.0	100.0	0	0.0	0	0.0	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. *Aggregate data is not currently available.

Table F-48

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography											
Assessment Area: Montgomery County											
Geographic Income Level	Bank And Aggregate Loans By Year										Total Farms %
	2023						2024*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	9.8	0	0.0	7.5	0	0.0	0	0.0	7.1
Middle	5	100.0	90.2	479	100.0	92.5	5	100.0	325	100.0	92.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Total	5	100.0	100.0	479	100.0	100.0	5	100.0	325	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. *Aggregate data is not currently available.

Table F-49 (1 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Montgomery County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	11.8	0	0.0	6.4	0	0.0	9.6	0	0.0	5.0	26.3
Moderate	0	0.0	20.5	0	0.0	15.7	0	0.0	21.3	0	0.0	17.5	18.2
Middle	0	0.0	19.6	0	0.0	20.3	0	0.0	16.1	0	0.0	16.8	22.9
Upper	2	66.7	17.5	585	76.4	27.3	0	0.0	17.7	0	0.0	25.4	32.6
Unknown	1	33.3	30.6	181	23.6	30.4	0	0.0	35.3	0	0.0	35.3	0.0
Total	3	100.0	100.0	766	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Refinance Loans													
Low	0	0.0	10.3	0	0.0	4.9	0	0.0	11.7	0	0.0	4.7	26.3
Moderate	0	0.0	33.8	0	0.0	24.6	0	0.0	19.4	0	0.0	11.8	18.2
Middle	0	0.0	14.7	0	0.0	13.1	0	0.0	17.5	0	0.0	16.8	22.9
Upper	0	0.0	36.8	0	0.0	50.7	1	100.0	29.1	28	100.0	36.9	32.6
Unknown	0	0.0	4.4	0	0.0	6.7	0	0.0	22.3	0	0.0	29.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	28	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	21.7	0	0.0	10.2	0	0.0	11.4	0	0.0	5.8	26.3
Moderate	0	0.0	13.0	0	0.0	15.2	0	0.0	20.0	0	0.0	13.7	18.2
Middle	0	0.0	21.7	0	0.0	28.7	0	0.0	31.4	0	0.0	31.8	22.9
Upper	0	0.0	30.4	0	0.0	29.8	0	0.0	37.1	0	0.0	48.7	32.6
Unknown	0	0.0	13.0	0	0.0	16.1	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	12.2	0	0.0	6.3	0	0.0	10.6	0	0.0	5.1	26.3
Moderate	0	0.0	21.7	0	0.0	16.6	0	0.0	22.1	0	0.0	16.8	18.2
Middle	0	0.0	18.8	0	0.0	19.6	0	0.0	17.1	0	0.0	17.0	22.9
Upper	2	66.7	20.8	585	76.4	29.6	1	100.0	20.9	28	100.0	27.7	32.6
Unknown	1	33.3	26.5	181	23.6	27.8	0	0.0	29.4	0	0.0	33.5	0.0
Total	3	100.0	100.0	766	100.0	100.0	1	100.0	100.0	28	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 F-49 (2 of 2)

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Montgomery County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	0	0.0	20.0	0	0.0	8.7	0	0.0	22.2	0	0.0	17.6	26.3
Moderate	0	0.0	40.0	0	0.0	52.6	0	0.0	44.4	0	0.0	33.3	18.2
Middle	0	0.0	10.0	0	0.0	5.8	0	0.0	11.1	0	0.0	26.9	22.9
Upper	0	0.0	30.0	0	0.0	32.9	0	0.0	22.2	0	0.0	22.1	32.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	28.6	0	0.0	14.5	0	0.0	20.0	0	0.0	7.1	26.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	45.0	0	0.0	30.8	18.2
Middle	0	0.0	28.6	0	0.0	26.1	0	0.0	15.0	0	0.0	7.3	22.9
Upper	0	0.0	42.9	0	0.0	59.4	0	0.0	15.0	0	0.0	13.8	32.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	5.0	0	0.0	41.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	26.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	22.9
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	32.6
Unknown	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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 F-50

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses											
Assessment Area: Montgomery County											
	Bank And Aggregate Loans By Year										Total Businesses %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
By Revenue											
\$1 Million or Less	2	100.0	65.5	402	100.0	50.7	0	0.0	0	0.0	91.1
Over \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0	7.8
Revenue Unknown n	0	0.0		0	0.0		0	0.0	0	0.0	1.1
Total	2	100.0		402	100.0		0	0.0	0	0.0	100.0
By Loan Size											
\$100,000 or Less	0	0.0	92.6	0	0.0	46.2	0	0.0	0	0.0	
\$100,001 - \$250,000	2	100.0	3.6	402	100.0	15.6	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	3.8	0	0.0	38.2	0	0.0	0	0.0	
Total	2	100.0	100.0	402	100.0	100.0	0	0.0	0	0.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	0	0.0		0	0.0		0	0.0	0	0.0	
\$100,001 - \$250,000	2	100.0		402	100.0		0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0	
Total	2	100.0		402	100.0		0	0.0	0	0.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</i>											

Table F-51

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms											
Assessment Area: Montgomery County											
	Bank And Aggregate Loans By Year										Total Farms %
	2023					2024*					
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	%	\$(000)	#	#%	\$(000)	%	
By Revenue											
\$1 Million or Less	5	100.0	78.6	479	100.0	75.4	5	100.0	325	100.0	98.2
Over \$1 Million	0	0.0		0	0.0		0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0	0	0.0	1.8
Total	5	100.0		479	100.0		5	100.0	325	100.0	100.0
By Loan Size											
\$100,000 or Less	4	80.0	88.4	182	38.0	49.8	4	80.0	146	44.9	
\$100,001 - \$250,000	0	0.0	8.0	0	0.0	26.3	1	20.0	179	55.1	
\$250,001 - \$500,000	1	20.0	3.6	297	62.0	23.9	0	0.0	0	0.0	
Total	5	100.0	100.0	479	100.0	100.0	5	100.0	325	100.0	
By Loan Size and Revenues \$1 Million or Less											
\$100,000 or Less	4	80.0		182	38.0		4	80.0	146	44.9	
\$100,001 - \$250,000	0	0.0		0	0.0		1	20.0	179	55.1	
\$250,001 - \$500,000	1	20.0		297	62.0		0	0.0	0	0.0	
Total	5	100.0		479	100.0		5	100.0	325	100.0	
<p>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.</p>											

Table F-52 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Montgomery County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.1	0	0.0	1.5	3.7
Moderate	0	0.0	27.1	0	0.0	19.3	30.4
Middle	1	100.0	70.8	47	100.0	79.2	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	47	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	5.4	0	0.0	3.1	3.7
Moderate	0	0.0	31.5	0	0.0	18.3	30.4
Middle	0	0.0	63.1	0	0.0	78.6	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	25.0	0	0.0	26.6	30.4
Middle	0	0.0	75.0	0	0.0	73.4	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	24.2
Moderate	0	0.0	60.0	0	0.0	31.0	25.6
Middle	0	0.0	40.0	0	0.0	69.0	50.2
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	2.4	0	0.0	1.6	3.7
Moderate	0	0.0	28.5	0	0.0	20.3	30.4
Middle	1	100.0	69.0	47	100.0	78.1	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	47	100.0	100.0	100.0

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

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

Table F-52 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Montgomery County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Other Purpose LOC							
Low	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	44.4	0	0.0	43.4	30.4
Middle	0	0.0	55.6	0	0.0	56.6	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	12.5	0	0.0	7.8	30.4
Middle	0	0.0	87.5	0	0.0	92.2	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	3.7
Moderate	0	0.0	37.5	0	0.0	43.4	30.4
Middle	0	0.0	62.5	0	0.0	56.6	65.9
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-53

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Montgomery County							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.2	0	0.0	8.5	10.3
Middle	5	100.0	92.8	171	100.0	91.5	89.7
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	171	100.0	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.
 No Small Business Lending occurred in 2022.

Table F-54 (1 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Montgomery County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	100.0	12.6	47	100.0	6.8	26.4
Moderate	0	0.0	21.6	0	0.0	18.3	18.2
Middle	0	0.0	19.1	0	0.0	22.2	22.9
Upper	0	0.0	19.3	0	0.0	25.5	32.5
Unknown	0	0.0	27.4	0	0.0	27.2	0.0
Total	1	100.0	100.0	47	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	10.8	0	0.0	3.7	26.4
Moderate	0	0.0	19.8	0	0.0	13.7	18.2
Middle	0	0.0	18.0	0	0.0	16.7	22.9
Upper	0	0.0	36.9	0	0.0	51.1	32.5
Unknown	0	0.0	14.4	0	0.0	14.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	19.4	0	0.0	9.3	26.4
Moderate	0	0.0	19.4	0	0.0	12.4	18.2
Middle	0	0.0	27.8	0	0.0	41.5	22.9
Upper	0	0.0	25.0	0	0.0	25.2	32.5
Unknown	0	0.0	8.3	0	0.0	11.6	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	100.0	12.5	47	100.0	6.3	26.4
Moderate	0	0.0	21.7	0	0.0	17.4	18.2
Middle	0	0.0	19.3	0	0.0	21.9	22.9
Upper	0	0.0	22.4	0	0.0	29.8	32.5
Unknown	0	0.0	24.1	0	0.0	24.6	0.0
Total	1	100.0	100.0	47	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table F-54 (2 of 2)

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Montgomery County							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Other Purpose LOC							
Low	0	0.0	11.1	0	0.0	10.2	26.4
Moderate	0	0.0	66.7	0	0.0	63.5	18.2
Middle	0	0.0	0.0	0	0.0	0.0	22.9
Upper	0	0.0	22.2	0	0.0	26.2	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Other Purpose Closed/Exempt							
Low	0	0.0	12.5	0	0.0	9.7	26.4
Moderate	0	0.0	37.5	0	0.0	23.0	18.2
Middle	0	0.0	50.0	0	0.0	67.3	22.9
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Purpose Not Applicable							
Low	0	0.0	0.0	0	0.0	0.0	26.4
Moderate	0	0.0	0.0	0	0.0	0.0	18.2
Middle	0	0.0	0.0	0	0.0	0.0	22.9
Upper	0	0.0	0.0	0	0.0	0.0	32.5
Unknown	0	0.0	100.0	0	0.0	100.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Table F-55

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Montgomery County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	5	100.0	64.7	171	100.0	78.1	98.3
Over \$1 Million	0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		1.7
Total	5	100.0		171	100.0		100.0
By Loan Size							
\$100,000 or Less	5	100.0	88.2	171	100.0	55.1	
\$100,001 - \$250,000	0	0.0	10.5	0	0.0	35.8	
\$250,001 - \$500,000	0	0.0	1.3	0	0.0	9.1	
Total	5	100.0	100.0	171	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	5	100.0		171	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	5	100.0		171	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. No Small Business Lending occurred in 2022.							

Table F-56

2024 Montgomery County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	346	4.1	141	40.8	2,216	26.3
Moderate	5	41.7	2,773	32.9	492	17.7	1,531	18.2
Middle	6	50.0	5,315	63.0	438	8.2	1,935	22.9
Upper	0	0.0	0	0.0	0	0.0	2,752	32.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	8,434	100.0	1,071	12.7	8,434	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	976	353	3.7	36.2	510	52.3	113	11.6
Moderate	6,030	2,912	30.4	48.3	1,678	27.8	1,440	23.9
Middle	9,452	6,306	65.9	66.7	2,008	21.2	1,138	12.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,458	9,571	100.0	58.2	4,196	25.5	2,691	16.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	105	10.5	90	9.9	14	17.9	1	9.1
Moderate	434	43.6	399	44.0	29	37.2	6	54.5
Middle	457	45.9	418	46.1	35	44.9	4	36.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	996	100.0	907	100.0	78	100.0	11	100.0
Percentage of Total Businesses:				91.1		7.8		1.1
	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	4	7.1	4	7.3	0	0.0	0	0.0
Middle	52	92.9	51	92.7	0	0.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	56	100.0	55	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.2		0.0		1.8
<small>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.</small>								

Table F-57

2023 Montgomery County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	346	4.1	141	40.8	2,227	26.4
Moderate	5	41.7	2,773	32.9	492	17.7	1,539	18.2
Middle	6	50.0	5,315	63.0	438	8.2	1,930	22.9
Upper	0	0.0	0	0.0	0	0.0	2,738	32.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	8,434	100.0	1,071	12.7	8,434	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	976	353	3.7	36.2	510	52.3	113	11.6
Moderate	6,030	2,912	30.4	48.3	1,678	27.8	1,440	23.9
Middle	9,452	6,306	65.9	66.7	2,008	21.2	1,138	12.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,458	9,571	100.0	58.2	4,196	25.5	2,691	16.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	105	9.9	90	9.4	14	14.9	1	9.1
Moderate	498	46.8	449	46.8	43	45.7	6	54.5
Middle	462	43.4	421	43.9	37	39.4	4	36.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,065	100.0	960	100.0	94	100.0	11	100.0
Percentage of Total Businesses:			90.1		8.8		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	8.8	5	8.9	0	0.0	0	0.0
Middle	52	91.2	51	91.1	0	0.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	57	100.0	56	100.0	0	0.0	1	100.0
Percentage of Total Farms:			98.2		0.0		1.8	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table F-58

2022 Montgomery County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	346	4.1	141	40.8	2,227	26.4
Moderate	5	41.7	2,773	32.9	492	17.7	1,539	18.2
Middle	6	50.0	5,315	63.0	438	8.2	1,930	22.9
Upper	0	0.0	0	0.0	0	0.0	2,738	32.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	8,434	100.0	1,071	12.7	8,434	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	976	353	3.7	36.2	510	52.3	113	11.6
Moderate	6,030	2,912	30.4	48.3	1,678	27.8	1,440	23.9
Middle	9,452	6,306	65.9	66.7	2,008	21.2	1,138	12.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,458	9,571	100.0	58.2	4,196	25.5	2,691	16.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	104	9.6	88	9.0	15	15.6	1	8.3
Moderate	506	46.5	458	46.7	42	43.8	6	50.0
Middle	478	43.9	434	44.3	39	40.6	5	41.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,088	100.0	980	100.0	96	100.0	12	100.0
Percentage of Total Businesses:				90.1		8.8		1.1
	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	6	10.3	6	10.5	0	0.0	0	0.0
Middle	52	89.7	51	89.5	0	0.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	57	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.3		0.0		1.7
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.								

APPENDIX G – 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, home equity 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 an 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.

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). 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 instructions for preparation of the Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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.