



PUBLIC DISCLOSURE

APRIL 23, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**BANK OF LOCUST GROVE
RSSD# 14650**

**124 EAST MAIN STREET
LOCUST GROVE, OKLAHOMA 74352**

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

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

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INSTITUTION'S CRA RATING: *This institution is rated **Satisfactory**.*

Bank of Locust Grove (the bank) has a satisfactory record of meeting the credit needs of its assessment area (AA), including low- and moderate-income (LMI) neighborhoods, consumers and small businesses, in a manner consistent with its resources, capabilities and operating philosophy. The bank's average net loan-to-deposit (NLTD) ratio is considered reasonable when compared to the ratios of other similarly situated financial institutions. Furthermore, a majority of the bank's loans were originated within its delineated AA. The bank's small business and consumer loans reflect a reasonable dispersion by geography and the bank's overall distribution of loans to borrowers of different income levels and businesses of different revenue sizes was reasonable.

SCOPE OF EXAMINATION

The bank's Community Reinvestment Act (CRA) performance was evaluated using the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions*. The evaluation was performed in the context of information about the bank and its AA, such as asset size, financial condition, economic and demographic characteristics, and competition. Four out of the five criteria used to evaluate a small bank's lending performance under the CRA were relevant to this review, including the following:

- NLTD Ratio
- Lending Inside the AA
- Distribution of Loans by Income Level of Geographies
- Distribution of Loans to Borrowers of Different Income Levels and to Businesses of Different Revenue Sizes

The fifth criterion, the bank's responsiveness to CRA-related complaints, was not evaluated as neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) has received any CRA-related complaints since the previous evaluation.

The evaluation included a full-scope review of the bank's lending performance in its Eastern Oklahoma AA, which includes Mayes County, Oklahoma, in its entirety, in addition to a single census tract in southwest Delaware County, Oklahoma, and a single census tract in northern Cherokee County, Oklahoma. Conclusions were derived from a review of the bank's major product lines, which were determined through discussions with bank management, a review of the December 31, 2017 Reports of Condition and Income (Call Report), and a review of the number of outstanding loan originations since the previous CRA evaluation conducted on March 17, 2014. The bank's primary lending focus is commercial and consumer loan products based both on number and dollar volume.

The evaluation was based on a statistically derived sample of 77 small business loans from a universe of 124 loans, originated between March 17, 2014 and December 31, 2017. As defined under the CRA, small business loans included those with loan amounts of \$1 million

(MM) or less. In addition, a sample of 73 motor vehicle loans and 88 unsecured consumer loans were reviewed from a universe of 113 loans and 155 loans, respectively, originated between July 1, 2017 and December 31, 2017. All three products received equal weighting in the overall rating.

The bank's average NLTD ratio was calculated based on a 16-quarter average since the previous evaluation and was compared to the ratios of similarly-situated financial institutions that operate within the bank's AA. Only loans made inside the bank's AA were analyzed with respect to the geographic and borrower distribution analyses. The geographic distribution analysis was based on the bank's lending amongst the various census tracts of different income levels in the AA, in which geographies were classified based on the corresponding loan year's FFIEC census tract designations. The borrower distribution analysis assessed the bank's lending to borrowers of different income levels and to businesses of different revenues sizes. Borrower income levels for the motor vehicle and unsecured consumer loans were calculated based on the 2017 FFIEC's Estimated Median Family Income Reports. Both the number and dollar volume of loans were evaluated for each lending test performance criterion.

In addition, while the evaluation assessed small business performance over a four year period, 2017 loan data was evaluated separately for the geographic and borrower distribution analyses, while loan data for years 2014-2016 was combined and evaluated aggregately. This was due to a change in census tract designations in 2017 and the overall low volume of loans between 2014 and 2016. Only 2017 performance is presented in the main sections of this report with limited discussion on prior year performance. For reference, the bank's 2014-2016 small business lending data is included in Appendix A.

For evaluative purposes, the bank's lending was compared with area demographic data based on the 2011-2015 American Community Survey (2015 ACS) five-year estimate data and 2016 Dun & Bradstreet (D&B) data. 2017 D&B data was not publically available at the time of this evaluation. The bank's 2014-2016 small business lending was also compared to 2016 D&B data, the most recent year of demographic data, as this did not significantly change over the three-year period. The bank's 2014-2016 lending under the geographic distribution analysis was also based on the 2016 FFIEC census tract definitions.

To further augment the evaluation, an interview with a member of the communities within the bank's AA 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 community contact represented a nonprofit business organization.

DESCRIPTION OF INSTITUTION

The bank is a \$31.1MM community bank that operates a single full-service location in Locust Grove, Oklahoma. In addition to the full-service location, the bank operates a limited service drive-up facility, also in Locust Grove, with a 24-hour, cash-only automated teller machine available on-site. The bank, along with its sister institution Lakeside Bank of Salina, Salina, Oklahoma, is 100 percent owned by Locust Grove Bانشares, Inc. (Bانشares), a two-bank holding company also headquartered in Locust Grove. Bانشares is a wholly owned subsidiary of First Pryor Bancorp, Inc., Pryor, Oklahoma, resulting in a two-tiered holding company organization. The bank has not opened or closed any branches since its prior CRA evaluation.

As of the December 31, 2017 Call Report, the bank reported gross loans of \$20.6MM. Table 1 details the distribution of loans within the bank's loan portfolio. While the bank recognizes commercial and consumer lending as its primary focus and business strategy, it offers a broad range of credit and deposit products to serve the needs of the community. Based on the June 30, 2017 Federal Deposit Insurance Corporation Market Share Report, the bank held deposits of \$28.4MM, representing a market share of 1.8 percent and ranking 16th out of 23 financial institutions serving the AA.

TABLE 1 BANK OF LOCUST GROVE LOAN PORTFOLIO AS OF DECEMBER 31, 2017		
Loan Type	Amount \$(000)	Percent of Total
Consumer	10,990	53.4
Commercial	7,670	37.3
Residential Real Estate	1,177	5.7
Agricultural	716	3.5
Other	37	0.2
Gross Loans	20,590	100.0

There are no known legal, financial or other factors impeding the bank's ability to meet the credit needs of the communities it serves. The bank received a Satisfactory rating at its previous CRA evaluation conducted by the Reserve Bank on March 17, 2014.

DESCRIPTION OF THE BANK'S AA

The bank has one delineated AA in Oklahoma that includes Mayes County in its entirety, in addition to a single census tract (3761.00) in southwest Delaware County, Oklahoma and a single census tract (9776.00) in northern Cherokee County, Oklahoma. Based on the FFIEC's 2017 census tract definitions, the AA is comprised of one moderate-, eight middle-, and two upper-income census tracts and is considered rural in nature. The single tract in southwest Delaware County and the single tract in northern Cherokee County are classified as distressed middle-income census tracts.

Although there have been no changes to the AA's delineation, the income level of two census tracts in Mayes County changed in 2017 due to updated census information. Specifically, tract 401.00 changed from a middle- to a moderate-income tract, while tract 406.00 changed from a moderate- to a middle-income tract.

Population Characteristics

According to 2015 ACS data, the population in the Eastern Oklahoma AA is 51,517 residents, which reflects a slight increase from 51,420 residents reported at the 2010 Census. Mayes County comprises approximately 79.6 percent of the AA population. The single census tracts in Cherokee County and Delaware County account for 10.5 percent and 9.9 percent of the AA population, respectively.

Persons aged 25 to 64 years old represent the largest portion of the AA population at 50.4 percent. This figure compares similarly to the state of Oklahoma and the other nonmetropolitan areas across the state of 51.1 percent and 49.3 percent, respectively. Population statistics also reveal that the AA has a lower population of young adults at 8.7 percent compared to 10.1 percent and 10.4 percent for the state of Oklahoma and the other nonmetropolitan areas in the state, respectively. Moreover, almost 16.0 percent of the population is 65 years and older compared to the state of Oklahoma figure of 14.2 percent.

Housing Characteristics

The median housing value as of 2015 in the AA is \$100,186, which exceeded the nonmetropolitan area median of \$91,975. The affordability ratio¹ for the AA is 41.7 percent and is considered comparable to the nonmetropolitan area of the state at 44.0 percent; however, both averages are more affordable than the state of Oklahoma figure of 39.8 percent. The AA housing stock averaged 42 years old with only 10.9 percent of units built prior to 1950. In comparison, the average age of housing in other nonmetropolitan areas is 40 years old with 16.6 percent of units built prior to 1950. Additionally, in 2015, there were 19,299 households in the AA of which approximately 72.0 percent were households that are families.

Income Characteristics

The 2015 median household income of the AA was \$41,720. This figure is below the state of Oklahoma average of \$46,879, but compares similarly to the \$41,317 average for other nonmetropolitan areas across the state. In addition, the percentage of households in the AA that were classified as LMI, at 40.4 percent, is similar to both the state of Oklahoma and the other nonmetropolitan areas, at 40.6 percent and 40.8 percent, respectively. However, the percentage of households below the poverty level in the AA, at 19.3 percent, is higher than both the nonmetropolitan area figure of 18.3 percent and the state of Oklahoma figure of 15.9 percent.

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.

Economic and Employment Characteristics

Exhibit 1 provides a listing of the unemployment rates for Mayes County, Cherokee County, Delaware County, the state of Oklahoma and the United States. The 2017 annual unemployment rate for Mayes County is comparable to both the rates of the state of Oklahoma and the United States. Mayes County experienced an increase in unemployment from 2015 to 2016;

however, over the recent 12 months, the rate has begun to trend downward. This can be accredited to a recent investment by Google to MidAmerica Industrial Park (MidAmerica), which is located in Mayes County between Locust Grove and Pryor, Oklahoma.

Exhibit 1				
ANNUAL UNEMPLOYMENT RATES				
(Source: BLS; Not Seasonally Adjusted)				
Area	2014	2015	2016	2017
Mayes County	4.9	4.3	5.1	4.8
Cherokee County	6.0	5.2	5.5	5.5
Delaware County	5.8	5.0	4.9	4.4
Oklahoma	4.5	4.4	4.8	4.3
United States	6.0	5.1	4.7	4.2

The major industries in the AA continue to be manufacturing and agriculture. As stated above, the area is home to MidAmerica, a leading center for manufacturing, processing, and distribution in the region. MidAmerica is spread out over 9,000 acres and is home to companies such as Google Data Center, Chevron Corporation, and DuPont Pryor Site, along with a multitude of small entrepreneurial operations. Agriculture has also been a primary economic staple in Mayes County. There are over 1,550 farms in Mayes County with cattle, poultry, corn, and wheat as the primary products of the area.

Interview with Member of the Community

A member of the local community, an executive of a nonprofit business organization serving the AA, was interviewed to get a perspective of the area's economic conditions and possible credit needs. This individual stated the local economy was healthy and stable. The presence and growth of MidAmerica continues to be a driving force in the economy. Google's recent investment to the park adds further stability and an increase in availability of higher paying jobs. The contact complimented the local community banks for their continued participation in community activities and efforts. Although opportunities may be limited, the overall credit needs of the community are being met.

**TABLE 2
EASTERN OKLAHOMA 2017 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	3,090	22.4
Moderate	1	9.1	1,198	8.7	298	24.9	2,433	17.7
Middle	8	72.7	9,378	68.1	1,702	18.1	3,165	23.0
Upper	2	18.2	3,188	23.2	270	8.5	5,076	36.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	13,764	100.0	2,270	16.5	13,764	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,076	909	6.3	43.8	873	42.1	294	14.2
Middle	16,846	10,208	71.1	60.6	3,320	19.7	3,318	19.7
Upper	4,450	3,231	22.5	72.6	688	15.5	531	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,372	14,348	100.0	61.4	4,881	20.9	4,143	17.7
	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	283	19.3	257	19.5	23	19.5	3	9.7
Middle	912	62.3	822	62.5	67	56.8	23	74.2
Upper	269	18.4	236	17.9	28	23.7	5	16.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,464	100.0	1,315	100.0	118	100.0	31	100.0
Percentage of Total Businesses:				89.8		8.1		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	3	3.3	3	3.3	0	0.0	0	0.0
Middle	61	67.0	61	67.0	0	0.0	0	0.0
Upper	27	29.7	27	29.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	91	100.0	91	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

Based on 2015 ACS five-year estimate data, 2017 FFIEC's census tract designations, and 2016 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Net Loan-to-Deposit Ratio:

This performance criterion utilizes the bank's average NLTD ratio to evaluate the reasonableness of lending in light of performance context regarding the bank's capacity to lend, availability of lending opportunities, and the demographic and economic factors present in the AA.

The bank's NLTD ratio reflects a reasonable effort to extend credit based on its size, financial condition, credit needs of the AA, and in context of the NLTD ratios of similarly situated banks. As of December 31, 2017, the bank's NLTD ratio averaged 70.7 percent over the most recent 16-quarters since the prior CRA evaluation. This average ratio was comparable to four other similarly situated banks in the AA, whose ratios ranged from 52.6 percent to 81.7 percent over the same time period.

Assessment Area Concentration:

This performance criterion evaluates the bank's overall lending by comparing the concentration of credit extended inside and outside the AA. As illustrated in Table 3, a majority of the loans were originated within the bank's designated AA.

Of the 238 loans reviewed, the bank originated 76.1 percent of loans by number inside the AA, indicating the bank is satisfactorily serving the credit needs of the community. By individual product, the bank originated over 90.0 percent, by both number and dollar volume, of its motor vehicle loans and unsecured consumer loans within the AA. However, the bank's small business lending is largely concentrated outside of the AA. This is due to the bank's focus on a key business line, aircraft lending, which reaches a much broader market than its designated AA. The remaining conclusions of the bank's lending performance are based only on the loans originated inside the bank's AA.

TABLE 3
LENDING INSIDE AND OUTSIDE THE BANK'S AA

Bank Loans	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Motor Vehicle Loans	67	715	91.8	94.2	6	44	8.2	5.8
Unsecured Loans	82	157	93.2	92.9	6	12	6.8	7.1
Small Business Loans	32	937	41.6	27.9	45	2,427	58.4	72.1
Total Loans	181	1,809	76.1	42.1	57	2,483	23.9	57.9

Distribution by Income Level of Geographies:

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts. For evaluative purposes, the bank's motor vehicle and unsecured lending was compared to the percent of households in each census tract income category, while the bank's small business lending was compared to the percent of businesses operating in each census tract income category.

For all three products, the bank's lending in the AA's moderate-income tract was below the demographic figures. However, overall performance was considered reasonable given relevant performance context and competition in the area. The AA consists predominantly of middle-income census tracts; eight out of 11 tracts and 73.0 percent, overall. There are no low-income census tracts in the bank's AA. Additionally, the moderate-income census tract is located approximately 11 miles from the bank's sole location.

TABLE 4
2017 DISTRIBUTION BY INCOME LEVELS OF GEOGRAPHIES
EASTERN OKLAHOMA AA

Census Tract Income Level	Motor Vehicle Loans				% of Households ¹
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	3	30	4.5	4.2	9.3
Middle	61	646	91.0	90.2	70.4
Upper	3	40	4.5	5.6	20.4
Unknown ³	0	0	0.0	0.0	0.0
Census Tract Income Level	Unsecured Loans				% of Households ¹
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	3	9	3.7	5.8	9.3
Middle	75	138	91.5	88.5	70.4
Upper	4	9	4.9	5.8	20.4
Unknown ³	0	0	0.0	0.0	0.0
Census Tract Income Level	Small Business Loans				% of Businesses ²
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	1	4	5.9	2.7	19.3
Middle	13	107	76.5	72.8	62.3
Upper	3	36	17.6	24.5	18.4
Unknown ³	0	0	0.0	0.0	0.0

¹ Based on 2015 ACS five-year estimate data and 2017 FFIEC's census tract designations.

² Based on 2016 D&B data.

³ Does not include tracts where the income level is unknown. Only includes tract locations not known.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Motor Vehicle Loans

The geographic distribution of motor vehicle loans is reasonable. The distribution of lending to the AA's moderate-income tract was slightly below demographics by both number and dollar

volume. Penetration to the middle-income census tracts significantly exceeded demographics by both number and dollar volume. Additionally, lending to the upper-income census tracts was significantly below demographics by both number and dollar volume. Performance is considered reasonable given the distance of the bank's location from the AA's moderate-income tract as well as competition in the area, as indicated above.

Unsecured Loans

The geographic distribution of unsecured loans is reasonable. The distribution of lending in the AA's moderate-income tract was slightly below demographics by both number and dollar volume. Penetration in the middle-income census tracts significantly exceeded demographics by both number and dollar volume. Additionally, lending to the upper-income census tracts was significantly below demographics by both number and dollar volume. Performance is considered reasonable given the performance context factors noted above.

Small Business Loans

The geographic distribution of small business loans is reasonable. The distribution of lending to the AA's moderate-income tract was significantly below demographics by both number and dollar volume. Penetration to the middle-income census tracts significantly exceeded demographics by both number and dollar volume. Additionally, lending to the upper-income census tracts was more comparable to demographics by both number and dollar volume. Again, performance is considered reasonable given the performance context factors noted above, as well as the overall low volume of small business originations.

The distribution of lending in 2014, 2015, and 2016 is consistent with performance in 2017. Penetration in both the moderate- and upper-income census tracts was below demographics, while penetration in the middle-income census tracts exceeded the demographics. This is considered reasonable given the performance context factors noted above.

Distribution by Borrower Income and Revenue Size of Businesses:

This performance criterion evaluates the bank's lending to borrowers of different income levels with emphasis placed on lending to LMI individuals, as well as to businesses of different revenue sizes with emphasis placed on lending to businesses with gross annual revenues of \$1MM or less. For evaluative purposes, the bank's motor vehicle and unsecured lending was compared to the percent of households within the AA by income level, while the bank's small business lending was compared to the percent of businesses within the AA by revenue size.

Overall performance was considered reasonable given relevant performance context and competition in the area.

TABLE 5
2017 DISTRIBUTION BY INCOME LEVEL OF BORROWER AND
REVENUE SIZE OF BUSINESSES
EASTERN OKLAHOMA AA

Borrower Income Level	Motor Vehicle Loans				% of Households ¹
	#	\$(000)	#%	\$%	
Low	17	99	25.4	13.9	24.5
Moderate	13	116	19.4	16.2	15.8
Middle	19	164	28.4	23.0	17.4
Upper	18	335	26.9	46.9	42.3
Borrower Income Level	Unsecured Loans				% of Households ¹
	#	\$(000)	#%	\$%	
Low	37	57	45.1	36.5	24.5
Moderate	19	36	23.2	23.1	15.8
Middle	16	38	19.5	24.4	17.4
Upper	10	25	12.2	16.0	42.3
Business Revenue	Small Business Loans				% of Businesses by Revenue ²
	#	\$(000)	#%	\$%	
\$1MM or Less	17	147	100.0	100.0	89.8
Over \$1MM	0	0	0.0	0.0	8.1
Income Not Known	0	0	0.0	0.0	2.1

¹ Based on 2015 ACS five-year estimate data.

² Based on 2016 D&B data.

(Note: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Motor Vehicle Loans

The borrower distribution of motor vehicle lending is reasonable. The bank's lending to low-income borrowers by number volume was comparable to the percentage of low-income households in the AA, although the dollar volume was significantly less than demographics. The bank's lending to moderate-income borrowers slightly exceeded demographics by both number and dollar volume. Lending to middle-income borrowers also exceeded demographics, while performance to upper-income borrowers was below demographics by number volume, and comparable by dollar volume.

Although a majority of the bank's lending by dollar volume was distributed to middle- and upper-income borrowers, lending patterns overall are consistent with the AA household demographics and socioeconomic statuses of borrowers. Additionally, LMI borrowers typically seek lower levels of credit by dollar amount, supporting the lower percentages by dollar volume.

Unsecured Loans

The borrower distribution of unsecured lending is excellent. The distribution to low-income borrowers by both number and dollar volume significantly exceeded the percentage of low-income households in the AA. The bank's distribution to moderate-income borrowers by both number and dollar volume also exceeded demographics. Additionally, lending to middle-

income borrowers also exceeded demographics, while performance to upper-income borrowers was below demographics by both number and dollar volume.

Small Business Loans

The bank's lending to businesses of different revenue sizes is reasonable. The bank originated 100.0 percent of its loans to businesses with revenues of \$1MM or less, which exceeded demographics. The bank's lending in 2014, 2015, and 2016 reflected weaker performance, as lending to businesses with gross annual revenues of \$1MM or less was below demographics, particularly by dollar volume.

Overall performance is considered reasonable given the bank's improved performance in 2017. In addition, 12 out of the 15 loans originated during 2014-2016 were in loan amounts of \$100,000 or less. Typically, smaller businesses do not have the need or the capacity to borrow large amounts; as such, smaller loan amounts are used as a proxy to estimate the support of small entities.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discrimination was identified. Furthermore, the bank has not engaged in any other illegal credit practices inconsistent with helping to meet community credit needs.

APPENDIX A

**TABLE A-1
EASTERN OKLAHOMA 2016 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	2,872	20.4
Moderate	1	9.1	1,147	8.1	192	16.7	2,451	17.4
Middle	8	72.7	10,435	74.1	1,584	15.2	3,016	21.4
Upper	2	18.2	2,506	17.8	203	8.1	5,749	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	14,088	100.0	1,979	14.0	14,088	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	1,986	1,243	8.4	62.6	381	19.2	362	18.2
Middle	17,213	11,126	75.1	64.6	3,317	19.3	2,770	16.1
Upper	3,884	2,446	16.5	63.0	1,022	26.3	416	10.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,083	14,815	100.0	64.2	4,720	20.4	3,548	15.4
	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	70	4.8	61	4.6	7	5.9	2	6.5
Middle	1,155	78.9	1,039	79.0	90	76.3	26	83.9
Upper	239	16.3	215	16.3	21	17.8	3	9.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,464	100.0	1,315	100.0	118	100.0	31	100.0
Percentage of Total Businesses:				89.8		8.1		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	2.2	2	2.2	0	0.0	0	0.0
Middle	82	90.1	82	90.1	0	0.0	0	0.0
Upper	7	7.7	7	7.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	91	100.0	91	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

Based on 2010 ACS five-year estimate data, 2016 FFIEC's census tract designations, and 2016 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

**TABLE A-2
DISTRIBUTION BY INCOME LEVELS OF GEOGRAPHIES
EASTERN OKLAHOMA AA
2014-2016**

Census Tract Income Level	Small Business Loans				% of Businesses ²
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	2	8	13.3	1.0	4.8
Middle	12	775	80.0	98.1	78.9
Upper	1	7	6.7	0.9	16.3
Unknown³	0	0	0.0	0.0	0.0

¹ Based on 2016 FFIEC's census tract designations.

² Based on 2016 D&B data.

³ Does not include tracts where the income level is unknown. Only includes tract locations not known.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

**TABLE A-3
DISTRIBUTION BY REVENUE SIZE OF BUSINESSES
EASTERN OKLAHOMA AA
2014-2016**

Business Revenue	Small Business Loans				% of Businesses by Revenue ¹
	#	\$(000)	#%	\$%	
\$1MM or Less	11	343	73.3	43.4	89.8
Over \$1MM	4	446	26.7	56.5	8.1
Income Not Known	0	0	0.0	0.0	2.1

¹ Based on 2016 D&B data.

(Note: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)