PUBLIC DISCLOSURE

April 27, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Lakeside Bank of Salina
RSSD# 391557

103 West Ferry Street
Salina, Oklahoma 74365

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs. Lending performance was assessed within the bank's single AA**.** Examiners reviewed the following data:

- The bank's 21-quarter average LTD ratio.
- A sample of 46 small business loans selected from a universe of 59 outstanding loans originated between March 15, 2021, to December 31, 2024.
- A sample of 73 motor vehicle loans selected from a universe of 113 outstanding loans originated between January 1, 2024, to December 31, 2024.
- Motor vehicle lending was given more weight than small business lending due to the bank's strategic focus and loan portfolio concentrations.

DESCRIPTION OF INSTITUTION

Lakeside Bank of Salina is a community bank headquartered in Salina, Oklahoma. The bank's characteristics include the following.

- The bank is a wholly-owned subsidiary of First Pryor Bancorp, Inc. through its 100 percent ownership of the middle-tier holding company, Locust Grove Bancshares, Inc.
- The bank has one affiliated financial institution, First Priority Bank, located in Pryor, Oklahoma.
- The bank has total assets of $53.9 million as of September 30, 2025.
- The bank operates from one location in Salina, Oklahoma.
- The bank maintains one full-service automated teller machine (ATM).
- As shown in the table below, the bank's primary business focus is consumer lending and commercial lending.

Table 1

Composition of Loan Portfolio as of September 30, 2025		
Loan Type	**$(000)**	**%**
Construction and Land Development	1,689	4.3
Farmland	1,400	3.6
1- to 4-Family Residential Real Estate	9,882	25.3
Multifamily Residential Real Estate	499	1.3
Nonfarm Nonresidential Real Estate	3,278	8.4
Agricultural	1,492	3.8
Commercial and Industrial	6,657	17.0
Consumer	14,200	36.3
Other	39	0.1
Gross Loans	39,136	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Outstanding under the CRA at its March 15, 2021, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Mayes County AA consists of Mayes County in its entirety (see Appendix A for additional demographic data).

- There have been no changes to the AA delineation since the previous evaluation.
- The AA is comprised of 10 census tracts, 1 moderate-, 7 middle-, and 2 upper-income census tracts. At the previous evaluation, the AA was comprised of 9 census tracts, 1 moderate-, 6 middle- and 2 upper-income census tracts.
- According to the FDIC Deposit Market Share Report dated June 30, 2024, the bank's deposit market share in Mayes County is 5.6 percent and ranks 6th out of 10 FDIC-insured financial institutions, operating from a total of 15 branches in the AA.

- One previously conducted interview with a member of the community within the bank's AA was referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and perspectives on local economic and demographic characteristics. The community member is a representative of the real estate industry.

Table 2

Population Change Assessment Area: Mayes County			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Mayes County	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
"Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census"			

- There has been a trend over the past few years (2020 to 2023) where the age group of 15- to 24-year-olds are leaving the county more consistently.
- However, according to the U.S. Census Bureau, the current population of Mayes County is 40,416 as of July 1, 2025, exhibiting a slight increase of 3.5 percent from the 2020 population number.

Table 3

Median Family Income Change Assessment Area: Mayes County			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Mayes County	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 Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars."			

- Within the AA, 16.6 percent of households are below the poverty level, which is slightly below the NonMSA Oklahoma figure of 17.7 percent.

Table 4

Housing Cost Burden Assessment Area: Mayes County						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Mayes County	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
Cost Burden is housing cost that equals 30 percent or more of household income Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						

- Low-income renters and owners experience more housing cost burden compared to moderate-income renters and owners. Renters overall have experienced more housing cost burden than homeowners.
- The median housing value in Mayes County of $115,900 was below the state of Oklahoma figure at $142,400, and above the NonMSA Oklahoma figure of $110,370.

Table 5

Unemployment Rates Assessment Area: Mayes County					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Mayes County	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 largest industries in the AA include manufacturing, government, retail trade, accommodation and food services, and construction.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Outstanding. In determining the lending test rating, more weight was given to consumer lending (motor vehicle loans) than small business lending due to strategic focus and portfolio concentrations.

Loan-to-Deposit Ratio

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

Table 6

Comparative LTD Ratios December 31, 2020 – September 30th, 2025			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%) 20 Quarter Average**
Lakeside Bank of Salina	**Salina, OK**	**53,903**	**81.1**
Similarly Situated Institutions			
All Cap Bank	Locust Grove, OK	135,438	82.1
Bank of Commerce	Chelsea, OK	179,851	70.9
First Bank	Erick, OK	112,140	69.6
Bank of Grand Lake	Grove, OK	240,551	69.6

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans by number inside the AA and majority by dollar outside the AA. By individual product, a majority of motor vehicle loans were originated inside the AA by number and by dollar. The small business concentration outside the AA is primarily due to the bank's strategic focus on aircraft lending, which serves a broad market and often involves lending to borrowers outside the bank's AA. Of the 46 loans in the small business loan sample, 33 of them, or 71.7 percent, were aircraft loans originated outside the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	**Inside**				**Outside**			
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**
Motor Vehicle	51	69.9	438	58.7	22	30.1	309	41.3
Small Business	9	19.6	939	26.0	37	80.4	2,677	74.0
TOTAL LOANS	**60**	**50.4**	**1,378**	**31.6**	**59**	**49.6**	**2,986**	**68.4**
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

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

<u>Small Business Lending</u>

The geographic distribution of small business lending is reasonable. There are no low-income census tracts located within the AA. The distribution of small business lending in moderate-income tracts was comparable to aggregate lending data and below the demographic figure. However, lending in the Pryor, Oklahoma area is challenging for the bank due to the geographic boundary of Lake Hudson and the presence of a larger affiliate institution, which serve as significant barriers to lending in the geography. Considering this context, the bank's distribution of lending among census tracts of different income levels through the evaluation period supports a reasonable rating.

In addition, dispersion was also evaluated. While there were gaps in lending in the sole moderate-income census tract, the gaps were explained by challenges of larger affiliate bank presence and the barrier of Lake Hudson. This does not impact the conclusion.

Table 8

Distribution of 2021 to 2024 Small Business Lending By Income Level of Geography Assessment Area: Mayes 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	1	11.1	15.6	53	5.6	20.8	22.6
Middle	7	77.8	59.8	388	41.3	55.3	59.8
Upper	1	11.1	22.7	499	53.1	23.2	17.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.9	0	0.0	0.7	
Total	9	100.0	100.0	939	100.0	100.0	100.0

Source: 2021 - 2024 FFIEC Census Data
2021 - 2024 Dun & Bradstreet Data
2011 - 2015 to 2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Motor Vehicle Lending

The geographic distribution of motor vehicle lending is reasonable. There are no low-income census tracts located in the AA. The distribution of motor vehicle lending in moderate-income tracts was below the demographic figure. However, lending in the Pryor, Oklahoma area is challenging for the bank as the geographic boundary of Lake Hudson and the presence of a larger affiliate institution are significant barriers to lending in the geography. Considering this context, the bank's distribution of lending among census tracts of different income levels through the evaluation period supports a reasonable rating.

In addition, loan dispersion was also evaluated and did not reveal any gaps or lapses in lending among the individual census tracts in the AA.

Table 9

Distribution of 2024 Motor Vehicle Lending By Income Level of Geography Assessment Area: Mayes County					
Geographic Income Level	Bank Loans				Households %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	2.0	7	1.6	11.8
Middle	46	90.2	367	83.8	69.9
Upper	4	7.8	64	14.6	18.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	51	100.0	438	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.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different sizes. The bank's lending has an excellent distribution among individuals of different income levels and businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is excellent. The distribution of small business lending to businesses with annual revenues of one million dollars or less was above aggregate lending data and comparable to the demographic figure, which represents the total percentage of businesses in the AA with revenues of one million dollars or less.

Table 10

Distribution of 2021 to 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Mayes County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	9	100.0	57.0	939	100.0	33.7	90.1
Over $1 Million	0	0.0		0	0.0		7.4
Revenue Unknown	0	0.0		0	0.0		2.4
Total	9	100.0		939	100.0		100.0
By Loan Size							
$100,000 or Less	6	66.7	90.8	209	22.3	35.5	
$100,001 - $250,000	2	22.2	5.4	232	24.7	21.3	
$250,001 - $1 Million	1	11.1	3.8	499	53.1	43.3	
Total	9	100.0	100.0	939	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	6	66.7		209	22.2		
$100,001 - $250,000	2	22.2		232	24.7		
$250,001 - $1 Million	1	11.1		499	53.1		
Total	9	100.0		940	100.0		

Source: 2021 - 2024 FFIEC Census Data
2021 - 2024 Dun & Bradstreet Data
2011 - 2015 to 2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Motor Vehicle Lending

The borrower distribution of consumer lending (motor vehicle lending) is excellent. The distribution of motor vehicle lending to low-income borrowers was above the demographic figure, which represents the percentage of households by household income. The distribution of motor vehicle lending to moderate-income borrowers was also above the demographic figure.

Table 11

Distribution of 2024 Motor Vehicle Lending By Borrower Income Level Assessment Area: Mayes County					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	$(000)	$%	
Low	18	35.3	139	31.7	23.0
Moderate	18	35.3	147	33.6	16.4
Middle	11	21.6	96	21.9	15.2
Upper	4	7.8	57	13.0	45.4
Unknown	0	0.0	0	0.0	0.0
Total	51	100.0	438	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.

Investments and Services

Although not required under the FFIEC's *Interagency Small Institution Examination Procedures*, the bank's qualified investment activity was also evaluated as part of the bank's CRA performance to determine the degree it enhances credit availability in the AA.

Based on this analysis, the bank's investment record enhances credit availability in the AA. The dollar amount of qualified investments and the impact of those investments in the AA had a positive impact on the bank's overall CRA rating. Since the previous CRA evaluation, the bank made 22 qualified investments totaling $7.3MM, and 32 donations totaling $52,471.

Within the bank's AA, the bank made four qualified investments for $1.8MM in bonds for the local Salina School District. Twenty-three of the bank's qualified donations were inside the AA, totaling $51,571, and supported the bank's annual sponsorship of the Salina School District Afterschool Program, where 100.0 percent of the student population were eligible for the National School Free and Reduced Lunch Program. Nine qualified donations were made outside the AA to local school districts in surrounding counties for their afterschool programs, where the majority of students were eligible for the National School Free and Reduced Lunch Program.

In addition, because the bank is satisfactorily meeting the credit needs of its AA, qualified investment activities made beyond the AA in the broader, statewide region were considered. This included 18 qualified investments totaling $5.6MM in school bonds to school districts in surrounding counties where a majority of the student populations were also eligible for the National School Free and Reduced Lunch Program. The bank actively purchases qualified school bonds to fulfill pledging requirements to maintain the Salina School District deposits.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDIX A – DEMOGRAPHIC INFORMATION
Table A-1

2024 Mayes County Demographics

Income Categories	Tract Distribution #	Tract Distribution %	Families by Tract Income #	Families by Tract Income %	Families < Poverty Level as % of Families by Tract #	Families < Poverty Level as % of Families by Tract %	Families by Family Income #	Families by Family Income %
Low	0	0.0	0	0.0	0	0.0	2,663	23.4
Moderate	1	10.0	1,169	10.3	177	15.1	1,764	15.5
Middle	7	70.0	8,089	71.2	1,346	16.6	2,227	19.6
Upper	2	20.0	2,099	18.5	228	10.9	4,703	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**10**	**100.0**	**11,357**	**100.0**	**1,751**	**15.4**	**11,357**	**100.0**

	Housing Units by Tract	Housing Type by Tract: Owner-occupied #	Owner-occupied % by tract	Owner-occupied % by unit	Rental #	Rental % by unit	Vacant #	Vacant % by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,162	920	7.7	42.6	981	45.4	261	12.1
Middle	13,844	8,564	71.2	61.9	2,666	19.3	2,614	18.9
Upper	3,550	2,542	21.1	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**19,556**	**12,026**	**100.0**	**61.5**	**4,045**	**20.7**	**3,485**	**17.8**

	Total Businesses by Tract #	Total Businesses by Tract %	Businesses by Tract & Revenue Size: Less Than or = $1 Million #	Less Than or = $1 Million %	Over $1 Million #	Over $1 Million %	Revenue Not Reported #	Revenue Not Reported %
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	276	23.5	244	23.0	28	32.9	4	13.3
Middle	714	60.7	649	61.2	40	47.1	25	83.3
Upper	186	15.8	168	15.8	17	20.0	1	3.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,176**	**100.0**	**1,061**	**100.0**	**85**	**100.0**	**30**	**100.0**
Percentage of Total Businesses:				**90.2**		**7.2**		**2.6**

	Total Farms by Tract #	Total Farms by Tract %	Farms by Tract & Revenue Size: Less Than or = $1 Million #	Less Than or = $1 Million %	Over $1 Million #	Over $1 Million %	Revenue Not Reported #	Revenue Not Reported %
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.8	2	2.9	0	0.0	0	0.0
Middle	53	74.6	52	74.3	0	0.0	1	100.0
Upper	16	22.5	16	22.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**71**	**100.0**	**70**	**100.0**	**0**	**0.0**	**1**	**100.0**
Percentage of Total Farms:				**98.6**		**0.0**		**1.4**

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

Table A-2

2023 Mayes County Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,663	23.4
Moderate	1	10.0	1,169	10.3	177	15.1	1,764	15.5
Middle	7	70.0	8,089	71.2	1,346	16.6	2,227	19.6
Upper	2	20.0	2,099	18.5	228	10.9	4,703	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**10**	**100.0**	**11,357**	**100.0**	**1,751**	**15.4**	**11,357**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,162	920	7.7	42.6	981	45.4	261	12.1
Middle	13,844	8,564	71.2	61.9	2,666	19.3	2,614	18.9
Upper	3,550	2,542	21.1	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**19,556**	**12,026**	**100.0**	**61.5**	**4,045**	**20.7**	**3,485**	**17.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	282	22.3	251	22.0	27	28.7	4	13.3
Middle	783	62.0	710	62.3	48	51.1	25	83.3
Upper	198	15.7	178	15.6	19	20.2	1	3.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,263**	**100.0**	**1,139**	**100.0**	**94**	**100.0**	**30**	**100.0**
Percentage of Total Businesses:				**90.2**		**7.4**		**2.4**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.6	2	2.7	0	0.0	0	0.0
Middle	58	76.3	57	76.0	0	0.0	1	100.0
Upper	16	21.1	16	21.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**76**	**100.0**	**75**	**100.0**	**0**	**0.0**	**1**	**100.0**
Percentage of Total Farms:				**98.7**		**0.0**		**1.3**

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

Table A-3

2022 Mayes County Demographics

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,663	23.4
Moderate	1	10.0	1,169	10.3	177	15.1	1,764	15.5
Middle	7	70.0	8,089	71.2	1,346	16.6	2,227	19.6
Upper	2	20.0	2,099	18.5	228	10.9	4,703	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**10**	**100.0**	**11,357**	**100.0**	**1,751**	**15.4**	**11,357**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,162	920	7.7	42.6	981	45.4	261	12.1
Middle	13,844	8,564	71.2	61.9	2,666	19.3	2,614	18.9
Upper	3,550	2,542	21.1	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**19,556**	**12,026**	**100.0**	**61.5**	**4,045**	**20.7**	**3,485**	**17.8**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	296	22.4	266	22.3	26	26.5	4	13.3
Middle	815	61.6	738	61.8	52	53.1	25	83.3
Upper	212	16.0	191	16.0	20	20.4	1	3.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,323**	**100.0**	**1,195**	**100.0**	**98**	**100.0**	**30**	**100.0**
Percentage of Total Businesses:				**90.3**		**7.4**		**2.3**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.6	2	2.6	0	0.0	0	0.0
Middle	59	75.6	58	75.3	0	0.0	1	100.0
Upper	17	21.8	17	22.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**78**	**100.0**	**77**	**100.0**	**0**	**0.0**	**1**	**100.0**
Percentage of Total Farms:				**98.7**		**0.0**		**1.3**

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 A-4

2021 Mayes County 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	2,435	21.7
Moderate	1	11.1	1,198	10.7	298	24.9	1,975	17.6
Middle	6	66.7	6,843	60.9	1,266	18.5	2,543	22.6
Upper	2	22.2	3,188	28.4	270	8.5	4,276	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**9**	**100.0**	**11,229**	**100.0**	**1,834**	**16.3**	**11,229**	**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	7.9	43.8	873	42.1	294	14.2
Middle	12,705	7,391	64.1	58.2	2,648	20.8	2,666	21.0
Upper	4,450	3,231	28.0	72.6	688	15.5	531	11.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**19,231**	**11,531**	**100.0**	**60.0**	**4,209**	**21.9**	**3,491**	**18.2**
	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	296	22.4	269	22.7	21	21.0	6	17.6
Middle	728	55.1	652	54.9	53	53.0	23	67.6
Upper	297	22.5	266	22.4	26	26.0	5	14.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,321**	**100.0**	**1,187**	**100.0**	**100**	**100.0**	**34**	**100.0**
Percentage of Total Businesses:				**89.9**		**7.6**		**2.6**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	1.3	1	1.3	0	0.0	0	0.0
Middle	40	51.3	40	51.9	0	0.0	0	0.0
Upper	37	47.4	36	46.8	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**78**	**100.0**	**77**	**100.0**	**0**	**0.0**	**1**	**100.0**
Percentage of Total Farms:				**98.7**		**0.0**		**1.3**

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

APPENDIX B – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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