PUBLIC DISCLOSURE

November 29, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank7
RSSD# 18854

1039 Northwest 63rd Street
Oklahoma City, Oklahoma 73116

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.**

TABLE OF CONTENTS

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

Bank7 (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests.

- The bank's net loan-to-deposit (NLTD) ratio is more than reasonable given the bank's size, financial condition, and credit needs of its assessment area (AAs).
- A majority of the bank's loans are originated inside its AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- The bank has taken appropriate action in response to substantiated complaints.
- Community development (CD) activity reflects excellent responsiveness to the CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's Community Reinvestment Act (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 six designated AAs, which includes four AAs in the state of Oklahoma, one in Kansas, and one in Texas. Full-scope reviews were performed for the bank's Oklahoma County Metropolitan AA, Northwest Oklahoma AA, Gray County AA, and Dallas Metropolitan AA. The Tulsa County Metropolitan and Grant County AAs were each assessed using a limited-scope review. Examiners also reviewed the following data in conducting the evaluation:

- The bank's 13-quarter average NLTD ratio;
- The universe of 178 small business and 75 small farms loans originated between January 1, 2020 and December 31, 2020;
- The universe of 350 home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan/Application Registers originated between January 1, 2018 and December 31, 2020; and,
- CD loans, qualified investments, and CD services from September 18, 2018 through December 31, 2020.

In determining the overall institution rating, the bank's lending performance in the state of Oklahoma carried the greatest weight given the higher volume of reported loans and deposits, greater market share, and numbers of branch locations in the state. Specific to the lending analysis, more emphasis was placed on small business lending in the states of Oklahoma and Texas, while small farm lending received greater consideration in the state of Kansas. Furthermore, more weight was placed on the bank's CD activities in the state of Texas given the bank's strategic focus for helping stabilize the hospitality industry, which is an essential industry that was disproportionately impacted by the Coronavirus Disease 2019 health pandemic (pandemic).

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Bank7 Corp, which is a publicly-traded bank holding company also located in Oklahoma City, Oklahoma.
- The bank had total assets of $1.1 billion as of June 30, 2021.
- In addition to its main office in Oklahoma City, the bank operates eight additional branch offices located throughout Oklahoma, Kansas, and Texas.
- The bank maintains cash dispensing-only automated teller machines (ATMs) at five of its branches. The branch locations in Camargo and Tulsa, Oklahoma, as well as Frisco and Irving, Texas, do not include an ATM.
- As indicated in the table below, the bank's primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of June 30, 2021		
Loan Type	$(000)	%
Construction and Land Development	124,106	13.2
Farmland	47,686	5.1
1-4 Family Residential Real Estate	41,959	4.5
Multifamily Residential Real Estate	3,419	0.4
Non-Farm Non-Residential Real Estate	309,040	33.0
Agricultural	15,036	1.6
Commercial and Industrial	394,776	42.1
Consumer	1,342	0.1
Other	73	0.0
Gross Loans	937,437	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its September 17, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS[5]

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of the bank's performance in the states of Oklahoma, Kansas, and Texas.

LENDING TEST

The bank's overall performance under the lending test is Satisfactory. The lending test performance state ratings for Oklahoma and Texas are similarly rated as satisfactory, while the state of Kansas is rated outstanding. In determining the overall lending test rating, equal weight was given to each of the performance criteria. However, no borrower distribution test was performed for HMDA-related loans for any of the bank's AAs due to the significant volume of loans with no reported revenue information. Further, small farm lending was only evaluated for two of the bank's four full-scope AAs due to insufficient loan volume to conduct a meaningful analysis.

Additionally, while conclusions with respect to the bank's HDMA lending performance were evaluated for three years, only 2020 and 2019 HMDA lending tables for AAs that received a full-scope review are reflected in the body of this report. The bank's 2018 lending data for AAs that received full-scope reviews can be found in Appendix C of this report. Further, lending data for AAs that received limited-scope reviews can be found in Appendix D.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend; the availability of lending opportunities; the demographic and economic factors present in the AAs; and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, location, and loan portfolio composition. Overall, the bank's NLTD ratio is more than reasonable, as it exceeds three of the four NLTD ratios reported by similarly situated institutions within the bank's AAs.

[5] The NLTD ratio and percentage of loans and other lending-related activity in the AA only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to states, multistate metropolitan areas, and AAs.

Table 2

Comparative NLTD Ratios (June 30, 2018 – June 30, 2021)			
Institution	**Location**	**Asset Size $(000)**	**NLTD Ratio (%) 13 Quarter Average**
Bank7	**Oklahoma City, Oklahoma**	**1,132,070**	**90.9**
Similarly Situated Institutions			
NBC Oklahoma	Oklahoma City, Oklahoma	792,189	84.2
Kirkpatrick Bank	Edmond, Oklahoma	1,055,968	81.7
Security Bank	Tulsa, Oklahoma	782,762	92.4
Pinnacle Bank	Fort Worth, Texas	1,941,896	72.5

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	**Inside**				**Outside**			
	#	#%	$(000)	$%	#	#%	$(000)	$%
Home Purchase	216	85.0	31,997	72.2	38	15.0	12,344	27.8
Home Improvement	5	50.0	265	16.8	5	50.0	1,311	83.2
Multi-Family Housing	19	86.4	42,303	86.2	3	13.6	6,755	13.8
Other Purpose Closed-End	0	0.0	0	0.0	1	100.0	120	100.0
Refinancing	48	76.2	10,876	66.5	15	23.8	5,489	33.5
Total HMDA related	**288**	**82.3**	**85,441**	**76.7**	**62**	**17.7**	**26,019**	**23.3**
Small Business	133	74.7	35,553	71.5	45	25.3	14,204	28.5
Total Small Business related	**133**	**74.7**	**35,553**	**71.5**	**45**	**25.3**	**14,204**	**28.5**
Small Farm	56	74.7	6,700	67.3	19	25.3	3,251	32.7
Total Small Farm related	**56**	**74.7**	**6,700**	**67.3**	**19**	**25.3**	**3,251**	**32.7**
Total Loans	**477**	**79.1**	**127,694**	**74.6**	**126**	**20.9**	**43,475**	**25.4**
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 AAs by income level of census tracts with consideration given to the dispersion of loans throughout the bank's AAs. Overall, the bank's geographic distribution of loans reflects reasonable distribution and dispersion among the different census tracts throughout its AAs. The state ratings for Oklahoma, Kansas, and Texas are consistent with the overall rating.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to businesses and farms of different revenue sizes. Overall, the bank's lending has a reasonable penetration among businesses and farms of different sizes. The state ratings for Oklahoma and Texas are consistent with the overall rating, while the state of Kansas reflects excellent penetration among businesses and farms of different sizes.

Response to Complaints

The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet the credit needs in its AAs is appropriate. During the evaluation period, one complaint was received by the bank regarding its lending practices within its southern Dallas market. The bank acknowledged the complaint and appropriately responded to the commenter in a timely manner. This comment was taken into consideration when evaluating the bank's lending test performance. Refer to the State of Texas/Dallas Metropolitan Assessment Area section of this report for a more detailed description of the complaint.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to the CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs. The bank's overall performance under the CD test is outstanding based on the excellent responsiveness demonstrated to the CD needs of its AAs, particularly in response to the pandemic. The CD test performance for the state of Texas is similarly rated as outstanding, while the state of Oklahoma is rated satisfactory and the state of Kansas as needs to improve. Refer to Table 4 below for an itemized summary of the bank's CD activity.

Additionally, based on the bank meeting the CD needs of its AAs, consideration was given to CD activities that took place outside of the bank's AAs, but within the broader regional area, totaling $86.5 million (MM). Of these CD activities, 25 investments totaling $6.2MM were in the form of certificates of deposits in minority-owned financial institutions. Although these investments were nationwide, the geographic requirement does not apply when the minority-owned institution is meeting the needs of its own AAs. (NOTE: These broader, nationwide CD activities are not reflected in the totals reported in Table 4.)

Table 4

Community Development Activity Assessment Area: All AAs									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services#
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	
Affordable Housing	2	4,076	0	0	1	90	1	90	0
Community Services	0	0	0	0	46	136	46	136	23
Economic Development	13	102,448	0	0	0	0	0	0	0
Revitalization and Stabilization	6	8,130	0	0	0	0	0	0	0
Totals	**21**	**114,654**	**0**	**0**	**47**	**226**	**47**	**226**	**23**

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: ***Satisfactory***
The Community Development Test is rated: ***Satisfactory***

This rating is based on the following conclusions with respect to the performance criteria under the Lending and CD Tests:

- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- CD activity reflects adequate responsiveness to the CD needs of the bank's AAs.

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 Oklahoma County Metropolitan and the Northwest Oklahoma AAs. Additionally, limited-scope reviews were performed for the Tulsa County Metropolitan and Grant 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 based predominantly on the bank's performance in the Oklahoma County Metropolitan AA.

For this evaluation, the lending test review for the state included a total of 282 HMDA-related loans, as well as 128 small business and 23 small farm loans. Within the Oklahoma County Metropolitan AA, small farm lending was not evaluated due to insufficient loan volume to conduct a meaningful analysis. Additionally, HMDA-related lending was only evaluated for the geographic distribution test due to the significant numbers of HMDA-related loans that were originated to borrowers with unknown incomes. Furthermore, HMDA-related loans were not evaluated for the Northwest Oklahoma AA, as there was insufficient loan volume to conduct a meaningful analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates four of its six AAs and operates five of its nine branches in the state of Oklahoma. 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 lending. Detailed descriptions of the bank's operations in each AA are provided in the subsequent AA analysis sections below.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is satisfactory. The lending test conclusions in the Oklahoma County Metropolitan and Northwest Oklahoma AAs are considered reasonable, which is consistent with the overall state rating. In determining the state rating, more weight was placed on the bank's performance in the Oklahoma County Metropolitan AA, while less weight was given to the bank's performance in the Northwest Oklahoma AA given it consists of only middle- and upper-income census tracts. Overall, the bank's performance in its AAs where limited-scope reviews were conducted supported the bank's satisfactory rating for the state.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans within the state of Oklahoma reflects a reasonable distribution and dispersion among the different census tracts throughout the AAs. This performance is consistent with the reasonable distribution noted in the bank's Oklahoma County Metropolitan and Northwest Oklahoma AAs.

Lending to Businesses and Farms of Different Sizes

The bank's lending has an overall reasonable distribution among businesses and farms of different sizes. This performance is consistent with the reasonable distribution noted in the bank's Oklahoma County Metropolitan AA, while excellent distribution was noted in the Northwest Oklahoma AA.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD test in the state of Oklahoma is satisfactory. The bank's CD performance similarly demonstrates adequate responsiveness in the Oklahoma County Metropolitan and Northwest Oklahoma AAs, which is consistent with the overall state rating. The bank has strategically applied its CD resources to meet the community needs in its AAs throughout the state of Oklahoma. Specifically, in the Northwest Oklahoma AA, the bank focused on identifying more affordable housing and revitalization and stabilization opportunities. These efforts resulted in the bank originating five of its eight CD loans, totaling approximately $4.5MM, in the Northwest Oklahoma AA. The bank also reported three economic development CD loans totaling $5.8MM outside of its Oklahoma AAs, but within the broader statewide area.

Additionally, the bank's performance in its AAs that received limited-scope reviews varied in comparison to the full-scope review AAs and the state. The bank's CD lending in the Tulsa County Metropolitan AA was consistent with the performance noted in the full-scope review AAs. Comparatively, the lack of CD activity in the Grant County AA was below the performance noted in the full-scope review AAs and the state.

Table 5

Community Development Activity Assessment Area: State of Oklahoma										
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	
Affordable Housing	2	4,076	0	0	1	90	1	90	0
Community Services	0	0	0	0	43	133	43	133	17
Economic Development	1	9,638	0	0	0	0	0	0	0
Revitalization and Stabilization	5	6,591	0	0	0	0	0	0	0
Totals	**8**	**20,305**	**0**	**0**	**44**	**223**	**44**	**223**	**17**

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

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

The bank's Oklahoma County Metropolitan AA consists of Oklahoma County in its entirety, which is one of the seven counties that comprise the Oklahoma City Metropolitan Statistical Area (MSA). Refer to Appendix B for a map of the AA, as well as Appendix C for additional demographic data.

- The AA is comprised of 241 total census tracts, including 28 low-, 85 moderate-, 70 middle-, 50 upper-, and 8 unknown-income census tracts. The bank's AA has not changed since the prior CRA evaluation.
- The bank's only location in the AA is its main headquarters located in Oklahoma City, Oklahoma.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank had a 1.3 percent market share, ranking 11th out of 58 FDIC-insured financial institutions operating in the AA.
- One community contact recently conducted as part of the public evaluation of another area financial institution was reviewed to help ascertain the credit needs of area communities; the responsiveness of area banks in meeting those credit needs; and the local economic conditions. The community member represented a local small business development group that also serves the broader statewide region.

Table 6

Population Change Assessment Area: Oklahoma County Metropolitan			
Area	**2010 Population**	**2015 Population**	**Percent Change**
Oklahoma County Metropolitan AA	718,633	754,480	5.0
Oklahoma City, OK MSA	1,252,987	1,318,408	5.2
Oklahoma	3,751,351	3,849,733	2.6
Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Oklahoma County comprises approximately 57.2 percent of the entire Oklahoma City, Oklahoma MSA population.
- According to U.S. Census Bureau data, the majority of Oklahoma County's population (approximately 90.3 percent) resides within the city of Oklahoma City. Oklahoma City recently surpassed a number of other metropolitan cities to become the 22nd largest city in the country.

Table 7

Median Family Income Change Assessment Area: Oklahoma County Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Oklahoma County Metropolitan AA	59,592	60,346	1.3
Oklahoma City, OK MSA	64,003	64,058	0.1
Oklahoma	58,375	58,029	(0.6)

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- The percentage of AA families living below the poverty line, at 13.8 percent, is above the reported figures for both the Oklahoma City, Oklahoma MSA and the state of Oklahoma at 11.2 percent and 12.4 percent, respectively.

Table 8

Housing Cost Burden Assessment Area: Oklahoma County Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Oklahoma County Metropolitan AA	76.5	31.4	41.5	58.0	30.5	18.0
Oklahoma City, OK MSA	76.4	32.8	40.6	57.8	30.6	17.1
Oklahoma	71.4	33.9	38.3	54.0	27.6	16.7

Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing affordability ratio[6] in the AA, at 35.6 percent, is slightly below the reported ratios for the Oklahoma City, Oklahoma MSA and the state of Oklahoma at 37.5 percent and 39.8 percent, respectively.
- According to housing metrics provided by RealtyHop, Oklahoma City ranks as the 9th most affordable of the 100 biggest U.S. cities.

Table 9

Unemployment Rates Assessment Area: Oklahoma County Metropolitan					
Region	2016	2017	2018	2019	2020
Oklahoma County Metropolitan AA	4.1	3.8	3.2	3.0	6.4
Oklahoma City, OK MSA	4.0	3.6	3.0	2.9	6.1
Oklahoma	4.6	4.0	3.3	3.1	6.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

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

- During most of the evaluation period, the AA's unemployment rate generally aligned with the Oklahoma City, Oklahoma MSA, except for 2020 when the AA's unemployment rate exceeded both the MSA and the state of Oklahoma.
- Major employers in the AA include the State of Oklahoma, Tinker Air Force Base, University of Oklahoma – Norman, INTEGRIS Health, University of Oklahoma Health Sciences Center, and FAA Mike Monroney Aeronautical Center.
- A community contact indicated there is a healthy diversity of employment sectors in the AA; however, for the most part, wages remain low.

Table 10

Small Business Loan Trends Assessment Area: Oklahoma County Metropolitan					
Area	**2015**	**2016**	**2017**	**2018**	**2019**
Oklahoma County Metropolitan AA	13,399	14,013	14,144	13,710	17,608
Oklahoma City, OK MSA	20,652	21,600	21,959	21,424	27,523
Oklahoma	52,661	53,776	55,813	56,117	64,639
Source: FFIEC CRA Aggregate Data					

- Between 2015 and 2019, the AA and the Oklahoma City, Oklahoma MSA, experienced a larger increase in the volume of small business loans, at 31.4 percent and 33.3 percent, respectively, when compared to the state of Oklahoma at 22.7 percent.
- Oklahoma City offers a number of incentives for small businesses in the area, such as Tax Increment Financing, Quality Jobs Program, and a recently implemented Strategic Investment Program.

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

LENDING TEST

The bank's performance under the lending test in the Oklahoma County Metropolitan AA is reasonable. For this evaluation, the bank's small business lending generally carried more weight as it comprised a larger volume of lending and was a strategic focus in the AA. Additionally, small farm lending as well as home refinance, home improvement, and multifamily loans in the evaluation of the bank's HMDA-related loans were not evaluated due to insufficient volume to conduct a meaningful analysis .

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution and dispersion among the different census tracts throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2020 home mortgage lending in low-income census tracts is above aggregate lending data reported by area financial institutions and above the percentage of owner-occupied units in low-income census tracts (demographic figure). Similarly, lending in moderate-income census tracts is above aggregate lending data and the demographic figure.

The bank's home mortgage lending performance in 2019 and 2018 was consistent with 2020. Furthermore, the overall dispersion of home mortgage loans among geographies of different income levels revealed some lending gaps throughout the AA. However, these lending gaps are considered reasonable given the bank maintains only one branch location in the AA and there is considerable lending competition presented by other area financial institutions.

Home Purchase Loans

The geographic distribution of home purchase lending is excellent. The distribution of 2020 home purchase lending in low-income census tracts is above aggregate lending data and the demographic figure. Similarly, lending in moderate-income census tracts is above aggregate lending data and the demographic figure.

The bank's home purchase lending performance in 2019 and 2018 was consistent with 2020. Furthermore, the overall dispersion of home purchase loans among geographies of different income levels revealed some lending gaps throughout the AA. However, as noted in the previous section, these lending gaps are considered reasonable given the bank maintains only one branch location in the AA and other area financial institutions are closer in proximity to serve these areas.

Table 11

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography
Assessment Area: Oklahoma County Metropolitan

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans													
Low	12	17.6	3.6	988	11.4	2.0	21	31.3	3.6	1,868	24.3	2.0	6.1
Moderate	32	47.1	19.1	2,443	28.2	11.9	27	40.3	18.9	2,793	36.4	12.0	25.8
Middle	18	26.5	30.8	2,978	34.3	25.5	9	13.4	28.8	1,300	16.9	23.9	32.5
Upper	6	8.8	46.2	2,264	26.1	60.3	10	14.9	48.6	1,711	22.3	61.8	35.4
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0	0.0	0.3	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	68	100.0	100.0	8,673	100.0	100.0	67	100.0	100.0	7,672	100.0	100.0	100.0
Refinance Loans													
Low	2	28.6	3.0	93	9.3	1.5	2	25.0	1.8	282	7.9	0.8	6.1
Moderate	3	42.9	17.5	456	45.8	9.5	0	0.0	12.0	0	0.0	6.9	25.8
Middle	0	0.0	30.0	0	0.0	22.7	1	12.5	26.2	73	2.0	19.6	32.5
Upper	2	28.6	49.3	447	44.9	66.0	5	62.5	59.8	3,230	90.1	72.2	35.4
Unknown	0	0.0	0.2	0	0.0	0.4	0	0.0	0.3	0	0.0	0.4	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	7	100.0	100.0	996	100.0	100.0	8	100.0	100.0	3,585	100.0	100.0	100.0
Home Improvement Loans													
Low	1	100.0	4.0	64	100.0	2.8	0	0.0	5.1	0	0.0	3.6	6.1
Moderate	0	0.0	18.8	0	0.0	13.3	0	0.0	17.0	0	0.0	12.1	25.8
Middle	0	0.0	29.2	0	0.0	22.7	1	100.0	33.0	79	100.0	24.4	32.5
Upper	0	0.0	47.7	0	0.0	60.9	0	0.0	44.8	0	0.0	59.2	35.4
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0	0.0	0.7	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	1	100.0	100.0	64	100.0	100.0	1	100.0	100.0	79	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	50.0	17.6	2,094	38.9	8.2	3	37.5	13.8	1,393	23.4	5.7	11.4
Moderate	0	0.0	47.6	0	0.0	44.2	4	50.0	50.0	3,556	59.8	32.1	43.7
Middle	2	50.0	20.9	3,288	61.1	32.9	1	12.5	20.5	999	16.8	29.4	28.7
Upper	0	0.0	12.8	0	0.0	14.1	0	0.0	14.7	0	0.0	32.0	14.4
Unknown	0	0.0	1.1	0	0.0	0.5	0	0.0	0.9	0	0.0	0.8	1.8
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	5,382	100.0	100.0	8	100.0	100.0	5,948	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	17	21.3	3.6	3,239	21.4	2.4	26	31.0	3.0	3,543	20.5	1.8	6.1
Moderate	35	43.8	19.2	2,899	19.2	14.2	31	36.9	16.4	6,349	36.7	11.4	25.8
Middle	20	25.0	30.5	6,266	41.5	25.4	12	14.3	27.9	2,451	14.2	22.6	32.5
Upper	8	10.0	46.5	2,711	17.9	57.7	15	17.9	52.5	4,941	28.6	63.9	35.4
Unknown	0	0.0	0.2	0	0.0	0.4	0	0.0	0.2	0	0.0	0.4	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	80	100.0	100.0	15,115	100.0	100.0	84	100.0	100.0	17,284	100.0	100.0	100.0

Source: *2020 FFIEC Census Data*
2011-2015 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 reasonable. The distribution of 2020 small business loans in low-income census tracts is below the demographic figure. Comparatively, lending in moderate-income census tracts is comparable to the demographic figure and received greater weight in the analysis given the higher volume of lending. When evaluating the bank's combined lending performance within both low- and moderate-income (LMI) census tracts, the bank's performance is considered reasonable.

In addition, while an evaluation of the dispersion of small business loans revealed some lending gaps throughout the AA, these lending gaps are considered reasonable given the bank maintains only one branch location in the AA and other area financial institutions are closer in proximity to serve these areas.

TABLE 12

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Oklahoma County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	1	1.1	50	0.2	6.7
Moderate	21	23.1	4,791	18.9	26.9
Middle	23	25.3	7,532	29.6	30.4
Upper	44	48.4	11,949	47.0	31.4
Unknown	2	2.2	1,084	4.3	4.6
Tract-Unk	0	0.0	0	0.0	
Total	91	100.0	25,406	100.0	100.0

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

Lending to Businesses of Different Sizes

The bank's lending has a reasonable distribution among businesses of different sizes. As previously stated, the bank's HMDA-related lending was not evaluated for the borrower distribution test due to the significant numbers of HMDA-related loans that were originated to borrowers with unknown incomes. The majority of these loans with unknown incomes were originated to rental property investors.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of $1MM or less is below the demographic figure, which represents the percentage of small businesses in the AA. However, a review of aggregate lending data submitted by CRA reporters in the bank's AA noted an aggregate lending distribution of 28.8 percent of loans by number and

24.6 percent by dollar to small businesses. This aggregate lending data was utilized for additional context in understanding the credit demand by size of businesses in the AA. Based on this additional supporting information, the bank's small business lending performance is considered reasonable.

Table 13

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Oklahoma County Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	30	33.0	7,291	28.7	90.5
Over $1 Million	59	64.8	17,431	68.6	8.5
Revenue Unknown	2	2.2	684	2.7	1.0
Total	91	100.0	25,406	100.0	100.0
By Loan Size					
$100,000 or Less	17	18.7	835	3.3	
$100,001 - $250,000	24	26.4	4,587	18.1	
$250,001 - $1 Million	50	54.9	19,984	78.7	
Total	91	100.0	25,406	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	11	36.7	593	8.1	
$100,001 - $250,000	10	33.3	1,877	25.7	
$250,001 - $1 Million	9	30.0	4,821	66.1	
Total	30	100.0	7,291	100.0	

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

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness. For this evaluation, a significant portion of the bank's CD donations and services occurred in the Oklahoma County Metropolitan AA. These donations and services were particularly responsive to community service needs in the AA. Additionally, as previously stated, the bank made substantial investments in the form of certificates of deposits in minority-owned financial institutions outside the bank's AA, which also received favorable CRA consideration.

Table 14

Community Development Activity Assessment Area: Oklahoma County Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	
Affordable Housing	0	0	0	0	1	90	1	90	0
Community Services	0	0	0	0	17	108	17	108	16
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	1	5,100	0	0	0	0	0	0	0
Totals	**1**	**5,100**	**0**	**0**	**18**	**198**	**18**	**198**	**16**

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

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

The bank's AA consists of Tulsa County, Oklahoma, in its entirety. Tulsa County is one of seven counties that comprise the Tulsa-Broken Arrow-Owasso, Oklahoma MSA. Refer to Appendix B for a map of the AA, as well as Appendix D for additional demographic data.

- This AA is new since the bank's previous CRA evaluation. The bank formerly operated a loan production office in Tulsa, Oklahoma, before converting the location into a full-service branch in January 2020.
- The AA consists of 17 low-, 54 moderate-, 51 middle-, and 53 upper-income census tracts.
- Based on 2015 American Community Survey (ACS) data, the AA's population was 623,335.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank had a 0.3 percent market share, ranking 35th out of 47 FDIC-insured financial institutions operating in the AA.

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

The bank's lending and CD performance in the AA is consistent with the institution's overall lending and CD performance. For this evaluation, the bank's lending activity in the AA included six HMDA-related loans between 2018 and 2020, as well as ten small business loans in 2020. In addition, the bank made two CD loans totaling $10.7MM, five donations totaling $14,500, and performed one CD service.

NORTHWEST OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHWEST OKLAHOMA AA

The bank's Northwest Oklahoma AA consists of four contiguous counties (Dewey, Ellis, Harper, and Woodward) located in the northwest corner of the state of Oklahoma. Refer to Appendix B for a map of the AA, as well as Appendix C for additional demographic data.

- The AA is comprised of six middle- and six upper-income census tracts. Three of the four counties (Dewey, Ellis, and Harper) are considered rural in nature and underserved, according to the Federal Financial Institutions Examination Council's (FFIEC's) List of Distressed or Underserved Middle-Income Geographies. Two census tracts in Dewey County, along with one census tract in both Ellis and Harper Counties, are classified as underserved middle-income tracts. The bank's AA delineation has not changed since the prior CRA evaluation.
- The AA contains two full-service branches, with one location in Woodward and the other in Camargo, Oklahoma.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank had a 10.1 percent market share, ranking 3rd out of 15 FDIC-insured financial institutions operating in the AA.
- To further augment the CRA evaluation, one community contact was conducted to help further ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented a group responsible for helping to promote interest in local businesses throughout the community.

Table 15

Population Change Assessment Area: Northwest Oklahoma			
Area	**2010 Population**	**2015 Population**	**Percent Change**
Northwest Oklahoma AA	32,727	33,736	3.1
Dewey County, OK	4,810	4,863	1.1
Ellis County, OK	4,151	4,121	(0.7)
Harper County, OK	3,685	3,766	2.2
Woodward County, OK	20,081	20,986	4.5
NonMSA Oklahoma	1,327,624	1,333,350	0.4
Oklahoma	3,751,351	3,849,733	2.6

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

The primary driver of the AA's population growth occurred in Woodward County, which accounts for approximately 62.2 percent of the AA's total population.

Table 16

Median Family Income Change Assessment Area: Northwest Oklahoma			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Northwest Oklahoma AA	60,039	65,790	9.6
Dewey County, OK	52,756	60,901	15.4
Ellis County, OK	58,926	67,337	14.3
Harper County, OK	57,596	59,786	3.8
Woodward County, OK	61,569	68,673	11.5
NonMSA Oklahoma	51,664	51,491	(0.3)
Oklahoma	58,375	58,029	(0.6)

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- The percentage of AA families living below the poverty level, at 10.1 percent, is below the reported figures for statewide rural areas and the state of Oklahoma at 14.2 percent and 12.4 percent, respectively.

Table 17

Housing Cost Burden Assessment Area: Northwest Oklahoma						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northwest Oklahoma AA	69.6	22.2	30.6	47.3	20.2	13.1
Dewey County, OK	38.9	15.8	17.8	50.0	23.2	14.5
Ellis County, OK	53.5	13.6	26.2	43.0	5.7	12.0
Harper County, OK	41.4	16.7	16.6	42.6	19.4	12.4
Woodward County, OK	83.7	26.0	36.1	49.2	22.5	13.1
NonMSA Oklahoma	64.3	31.4	34.9	50.3	22.9	16.0
Oklahoma	71.4	33.9	38.3	54.0	27.6	16.7

Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The AA's housing affordability ratio, at 54.8 percent, exceeds the statewide ratio of 39.8 percent, as well as the ratio for statewide rural areas of 44.0 percent.
- The higher cost burden for renters in the AA, specifically in the AA's largest county (Woodward County), may be driving more LMI individuals and families to seek homeownership, especially given the significantly lower cost burden for similarly situated homeowners in the AA.

Table 18

Unemployment Rates Assessment Area: Northwest Oklahoma					
Region	**2016**	**2017**	**2018**	**2019**	**2020**
Northwest Oklahoma AA	5.1	3.5	2.4	2.5	5.7
Dewey County, OK	3.9	2.7	1.8	2.0	4.8
Ellis County, OK	3.7	3.0	2.1	2.3	4.5
Harper County, OK	3.7	2.9	2.2	2.7	3.3
Woodward County, OK	6.0	3.9	2.6	2.7	6.7
NonMSA Oklahoma	5.2	4.3	3.4	3.4	5.9
Oklahoma	4.6	4.0	3.3	3.1	6.1
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- The primary employment industries in the AA include government; crop and animal production; healthcare and social assistance; and mining, quarrying, and oil and gas extraction.
- However, despite ample job opportunities available in the mining, quarrying and oil and gas extraction industry, earnings within the AA continue to fall significantly below reported statewide averages.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWEST OKLAHOMA AA

LENDING TEST

The bank's performance under the lending test in the Northwest Oklahoma AA is reasonable. For this evaluation, the bank's small business lending generally carried more weight as it comprised a larger volume of lending in the AA. Additionally, the bank's HMDA-related lending was not evaluated due to insufficient loan volume to conduct a meaningful analysis.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution and dispersion among the different census tracts throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of 2020 small business loans in middle-income census tracts is comparable to the demographic figure. Similarly, lending in upper-income census tracts is comparable to the demographic figure.

In addition, an evaluation of the dispersion of small business loans revealed some lending gaps throughout the AA, particularly in Harper County. However, this lending gap is considered reasonable given the considerable distance between this area and the location of the bank's two branches in the AA.

Table 19

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Northwest Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	6	46.2	396	59.7	42.2
Upper	7	53.8	267	40.3	57.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	663	100.0	100.0

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of 2020 small farm loans in middle-income census tracts is below the demographic figure. Comparatively, lending in upper-income census tracts is above the demographic figure.

An evaluation of the bank's dispersion of small farm lending revealed no significant gaps or lapses throughout the AA.

Table 20

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Northwest Oklahoma					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	4	30.8	663	35.4	50.7
Upper	9	69.2	1,211	64.6	49.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	1,874	100.0	100.0

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

Lending to Businesses and Farms of Different Sizes

The bank's lending has an excellent distribution among businesses and farms of different sizes. As previously stated, the bank's HMDA-related lending was not evaluated due to insufficient loan volume to conduct a meaningful analysis.

Small Business Lending

The borrower distribution of small business lending is excellent. The bank's lending to businesses with revenues of $1MM or less is above the demographic figure. Additionally, when reviewing the bank's small business lending by loan amount, 100.0 percent of the bank's loans were originated in amounts of $250,000 or less, which reflects the bank's willingness to meet the credit needs of small businesses in the AA. A review of aggregate lending data submitted by CRA reporters in the bank's AA also noted an aggregate lending distribution of 22.8 percent of loans by number and 9.5 percent by dollar to small businesses. This aggregate lending data was utilized as additional context in understanding the credit demand by size of businesses in the AA, which further supports the bank's excellent small business lending performance.

Table 21

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Northwest Oklahoma					
	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	13	100.0	664	100.0	86.3
Over $1 Million	0	0.0	0	0.0	11.1
Revenue Unknown	0	0.0	0	0.0	2.6
Total	13	100.0	664	100.0	100.0
By Loan Size					
$100,000 or Less	11	84.6	372	56.1	
$100,001 - $250,000	2	15.4	292	43.9	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	13	100.0	664	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	11	84.6	372	56.1	
$100,001 - $250,000	2	15.4	292	43.9	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	13	100.0	664	100.0	

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

Small Farm Lending

The borrower distribution of small farm lending is excellent. The bank's lending to farms with revenues of $1MM or less is comparable to the demographic figure. However, for additional context, 76.9 percent of the bank's small farm loans were originated in amounts of $250,000 or less, which reflects the bank's willingness to meet the credit needs of smaller farming operations in the AA. Additionally, a review of aggregate lending data submitted by CRA reporters in the bank's AA noted an aggregate distribution of 34.5 percent of loans by number and 84.8 percent by dollar to small farms. This aggregate lending data was utilized to determine credit demand by size of farms in the AA. Based on this additional supporting information, the bank's small farm lending performance is considered excellent.

Table 22

Distribution of 2020 Small Farm Lending By Revenue Size of Farms Assessment Area: Northwest Oklahoma					
	Bank Loans				Total Farms
	#	#%	$(000)	$%	%
By Revenue					
$1 Million or Less	12	92.3	1,434	76.5	97.9
Over $1 Million	1	7.7	440	23.5	2.1
Revenue Unknown	0	0.0	0	0.0	0.0
Total	13	100.0	1,874	100.0	100.0
By Loan Size					
$100,000 or Less	8	61.5	378	20.2	
$100,001 - $250,000	2	15.4	378	20.2	
$250,001 - $500,000	3	23.1	1,118	59.7	
Total	13	100.0	1,874	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	8	66.7	378	26.4	
$100,001 - $250,000	2	16.7	378	26.4	
$250,001 - $500,000	2	16.7	678	47.3	
Total	12	100.0	1,434	100.0	

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

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness. For this evaluation, examples of qualified CD activities provided by the bank include:

- Three loans totaling $386,000 were renewed to assist with the update and expansion of a recently constructed local fire department building to help maintain essential infrastructure within the community.
- A total of $4,500 was donated to a local organization that helps individuals and families gain better access to important resources, such as food, clothing, and assistance with utilities and housing across six counties in northwest Oklahoma.

Table 23

Community Development Activity
Assessment Area: Northwest Oklahoma

Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	
Affordable Housing	2	4,076	0	0	0	0	0	0	0
Community Services	0	0	0	0	21	11	21	11	0
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	3	386	0	0	0	0	0	0	0
Totals	**5**	**4,462**	**0**	**0**	**21**	**11**	**21**	**11**	**0**

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

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

The bank's AA consists of Grant County, Oklahoma, in its entirety. Refer to Appendix B for a map of the AA, as well as Appendix D for additional demographic data.

- The AA is comprised of two middle-income census tracts that are both designated as distressed and underserved according to the FFIEC's List of Distressed or Underserved Middle-Income Geographies. The bank's AA has not changed since the prior CRA evaluation.
- The bank operates one branch in the AA located in Medford, Oklahoma, which also has an on-site cash dispensing-only ATM.
- Based on 2015 ACS data, the AA's population was 4,517.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank had a 26.2 percent market share, ranking second out of five FDIC-insured financial institutions operating in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GRANT COUNTY AA

The bank's lending and CD performance in the AA is below the institution's overall lending and CD performance; however, it does not change the ratings for the bank. For this evaluation, the bank's lending activity in the AA included one HMDA-related loan between 2018 and 2020, as well as three small business and seven small farm loans in 2020. The bank reported no CD activity within the AA.

STATE OF KANSAS/GRAY COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA

CRA rating for Kansas: ***Needs to Improve***
The Lending Test is rated: ***Outstanding***
The Community Development Test is rated: ***Needs to Improve***

This rating is based on the following conclusions with respect to the performance criteria under the Lending and CD Tests:

- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects an excellent distribution among farms of different sizes.
- CD activity reflects poor responsiveness to the CD needs of the bank's AA.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was not consistent with the overall scope for the institution, as only small farm lending was evaluated. A full-scope review was conducted for the Gray County AA, which is the only AA in the state and was evaluated concurrently with the bank's overall state performance. For the evaluation period, the lending test included a total of 33 small farm loans, which represented only 1.6 percent of bank-wide loan volume. Additionally, the bank's total deposits in the state represented only 9.0 percent of bank-wide total deposits. Therefore, based on the bank's limited loan and deposit volume in the state, performance in the Gray County AA received less weight in determining the overall institution rating.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS/GRAY COUNTY AA

The bank delineates one of its six AAs and operates two of its nine branches in the state of Kansas. 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 farm lending. The bank's Gray County AA consists of Gray County, Kansas, in its entirety. Refer to Appendix B for a map of the AA, as well as Appendix C for additional demographic data.

- The bank's AA is comprised of one middle- and one upper-income census tract. There have been no changes to the AA since the prior CRA evaluation.
- The bank operates two branches in the AA located in Copeland and Montezuma, Kansas. Each branch also has an on-site cash dispensing-only ATM.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank had a 41.4 percent market share, ranking second out of three FDIC-insured financial institutions operating in the AA.

- One community contact recently conducted as part of the public evaluation of another area financial institution was reviewed for relevant information to help gain a better perspective of the local economic conditions; possible credit needs in the area; and the responsiveness of area banks in meeting those credit needs. The contact was a representative of an organization that works closely with local small businesses and small farms.

Table 24

Population Change Assessment Area: Gray County			
Area	**2010 Population**	**2015 Population**	**Percent Change**
Gray County AA	6,006	6,065	1.0
NonMSA Kansas	929,981	922,403	(0.8)
Kansas	2,853,118	2,892,987	1.4

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The city of Cimarron, Kansas, is the county seat of Gray County and the largest town in the AA, with nearly 2,300 residents or approximately 38.2 percent of the AA's total population.

Table 25

Median Family Income Change Assessment Area: Gray County			
Area	**2010 Median Family Income**	**2015 Median Family Income**	**Percent Change**
Gray County AA	65,192	66,154	1.5
NonMSA Kansas	57,322	57,229	(0.2)
Kansas	67,977	66,389	(2.3)

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- The percentage of AA families living below the poverty line, at 6.6 percent, is below the reported figures for statewide rural areas and the state of Kansas at 10.2 percent and 9.1 percent, respectively.

Table 26

Housing Cost Burden Assessment Area: Gray County						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Gray County AA	65.9	11.2	20.0	50.0	16.2	12.6
NonMSA Kansas	67.1	26.2	34.1	56.0	23.2	15.7
Kansas	73.0	33.5	38.8	59.9	28.6	16.3

Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Housing affordability is less burdensome for LMI renters and homeowners within the AA when compared to the state of Kansas.
- The AA's housing affordability ratio, at 56.3 percent, exceeds the statewide ratio of 39.6 percent, as well as the ratio for statewide rural areas of 51.0 percent.

Table 27

Unemployment Rates Assessment Area: Gray County					
Region	2016	2017	2018	2019	2020
Gray County AA	2.3	2.0	2.0	2.0	2.2
NonMSA Kansas	4.0	3.5	3.1	3.1	4.6
Kansas	4.0	3.6	3.3	3.2	5.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to the Kansas Department of Agriculture, agriculture and agriculture-related sectors in Gray County support a total of 2,127 jobs, or 43 percent of the county's entire workforce. Specifically, beef cattle ranching and farming, including feedlots; dual-purpose ranching; and grain farming are top contributors. Collectively, these sectors provide a total impact of approximately $731MM in economic output.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS/GRAY COUNTY AA

LENDING TEST

The bank's performance under the lending test in the state of Kansas is outstanding. The bank's lending test performance similarly demonstrates excellent responsiveness in the Gray County AA, which is consistent with the overall state rating. For this evaluation, the bank's geographic distribution of loans reflects a reasonable distribution. However, due to the AA consisting only of middle- and upper-income census tracts, the geographic distribution test carried less weight in the analysis. Comparatively, the bank's lending to farms of different sizes is excellent and received greater consideration in determining the lending test rating. Additionally, small business and HMDA-related loans were not evaluated due to insufficient volume to conduct meaningful analyses.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution and dispersion among the different census tracts throughout the AA.

<u>Small Farm Lending</u>

The geographic distribution of small farm lending is reasonable. The distribution of 2020 small farm loans in middle-income census tracts is above the demographic figure, while lending in the AA's upper-income census tracts is below the demographic figure.

An evaluation of the bank's dispersion of small farm lending revealed no significant gaps or lapses throughout the AA.

Table 28

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Gray County					
Geographic Income Level	**Bank Loans**				**Total Farms %**
	#	**#%**	**$(000)**	**$%**	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	32	97.0	2,580	95.1	77.5
Upper	1	3.0	134	4.9	22.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	33	100.0	2,714	100.0	100.0

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

Lending to Farms of Different Sizes

The bank's lending has an excellent distribution among farms of different sizes.

<u>Small Farm Lending</u>

The borrower distribution of small farm lending is excellent. The bank's lending to farms with revenues of $1MM or less is comparable to the demographic figure. However, for additional context, 93.9 percent of the bank's small farm loans were originated in amounts of $250,000 or less, which reflects the bank's willingness to meet the credit needs of smaller farming operations in the AA. Additionally, a review of aggregate lending data submitted by CRA reporters in the bank's AA noted an aggregate lending distribution of 19.4 percent of loan by number and 35.5 percent by dollar to small farms. This aggregate lending data was utilized to determine the credit demand by size of farms in the AA. Based on this additional supporting information, the bank's small farm lending performance is considered excellent.

Table 29

Distribution of 2020 Small Farm Lending By Revenue Size of Farms Assessment Area: Gray County					
	Bank Loans				Total Farms
	#	#%	$(000)	$%	%
By Revenue					
$1 Million or Less	29	87.9	1,501	55.3	95.0
Over $1 Million	4	12.1	1,213	44.7	5.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	33	100.0	2,714	100.0	100.0
By Loan Size					
$100,000 or Less	28	84.8	1,276	47.0	
$100,001 - $250,000	3	9.1	438	16.1	
$250,001 - $500,000	2	6.1	1,000	36.8	
Total	33	100.0	2,714	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	27	93.1	1,263	84.1	
$100,001 - $250,000	2	6.9	238	15.9	
$250,001 - $500,000	0	0.0	0	0.0	
Total	29	100.0	1,501	100.0	

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

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD test in the state of Kansas is needs to improve. The bank's CD performance similarly demonstrates poor responsiveness in the Gray County AA, which is consistent with the overall state rating. For this evaluation, the bank's CD activity consisted of only two qualified donations to community service organizations, as well as performing one CD service activity. Consideration was given to the rural nature of the bank's AA and the lack of low- or moderate-income census tracts that can potentially limit CD opportunities. However, the bank's CD performance remained relatively unchanged from the prior CRA evaluation when this was a new AA for the bank. Examples of the bank's qualified CD activities include:

- Bank personnel provided financial education services at a local school where the majority of students are eligible to receive a free or reduced-price lunch.

- Two donations totaling $300 were made to an organization serving individuals with disabilities.

Table 30

Community Development Activity Assessment Area: Gray County									
Community Development Purpose	**Community Development Loans**		**Qualified Investments**						**Community Development Services**
			Investments		**Donations**		**Total Investments**		
	#	**$(000)**	**#**	**$(000)**	**#**	**$(000)**	**#**	**$(000)**	
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	2	0	2	0	1
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Totals	**0**	**0**	**0**	**0**	**2**	**0**	**2**	**0**	**1**

STATE OF TEXAS/DALLAS METROPOLITAN ASSESSMENT AREA METROPOLITAN AREA

CRA rating for Texas: ***Satisfactory***
The Lending Test is rated: ***Satisfactory***
The Community Development Test is rated: ***Outstanding***

This rating is based on the following conclusions with respect to the performance criteria under the Lending and CD Tests:

- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among businesses of different sizes.
- CD activity reflects excellent responsiveness to the CD needs of the bank's AA.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was not consistent with the overall scope for the institution, as only small business lending was evaluated. A full-scope review was conducted for the Dallas Metropolitan AA, which is the only AA in the state and was evaluated concurrently with the bank's overall state performance. For the evaluation period, the lending test included a total of 11 small business loans, which represented 28.0 percent of bank-wide loan volume. Additionally, the bank's total deposits in the state represented only 9.0 percent of bank-wide total deposits. Therefore, based on the bank's comparatively lower loan and deposit volume and the highly competitive and saturated Dallas market, performance in the Dallas Metropolitan AA received less weight in determining the bank's overall lending test rating.

Comparatively, the bank's CD activity in the Dallas Metropolitan AA is a primary driver in determining the bank's overall CD test rating. The bank's excellent CD performance is largely attributed to its strategic focus to help stabilize the hospitality industry, which is an essential industry that was disproportionately impacted by the pandemic. The bank provided much needed financial relief to several local hotels in the form of loan modifications or extensions.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS/DALLAS METROPOLITAN AA

The bank delineates one of its six AAs and operates two of its nine branches in the state of Texas. 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 lending. The bank's Dallas Metropolitan AA consists of Collin, Denton, and Dallas Counties in their entireties, which are three of the seven counties that comprise the Dallas-Plano-Irving, Texas Metropolitan Division (MD). Refer to Appendix B for a map of the AA, as well as Appendix C for additional demographic data.

- The bank's AA is comprised of 818 total census tracts, including 115 low-, 218 moderate-, 189 middle-, 290 upper-, and 6 unknown-income census tracts. Since the prior CRA evaluation, the bank opened a second branch office in the AA in Frisco, Texas, which resulted in the bank adjusting its AA to include Collin and Denton Counties.
- The bank maintains two branch offices in the AA, including one branch located in a middle-income census tract and the other in an upper-income census tract. Neither branch in the AA operates an ATM.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank had a 0.01 percent market share, ranking 92nd out of 136 FDIC-insured financial institutions operating in the AA.
- One community contact recently conducted as part of the public evaluation of another area financial institution was reviewed to help ascertain the credit needs of area communities; the responsiveness of area banks in meeting those credit needs; and the local economic conditions. The community member represented an organization that focuses on economic inclusion in the Dallas market.

Table 31

Population Change
Assessment Area: Dallas Metropolitan

Area	2010 Population	2015 Population	Percent Change
Dallas Metropolitan AA	3,813,094	4,079,069	7.0
Collin County, TX	782,341	862,215	10.2
Dallas County, TX	2,368,139	2,485,003	4.9
Denton County, TX	662,614	731,851	10.4
Dallas-Plano-Irving, TX MD	4,230,520	4,519,004	6.8
Texas	25,145,561	26,538,614	5.5

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The bank's AA contains approximately 90.3 percent of the overall Dallas-Plano-Irving MD population, as well as 15.4 percent of the population in the state of Texas.

Table 32

Median Family Income Change Assessment Area: Dallas Metropolitan			
Area	**2010 Median Family Income**	**2015 Median Family Income**	**Percent Change**
Dallas Metropolitan AA	73,213	70,717	(3.4)
Collin County, TX	103,216	100,839	(2.3)
Dallas County, TX	58,639	55,897	(4.7)
Denton County, TX	94,620	91,186	(3.6)
Dallas-Plano-Irving, TX MD	73,150	71,149	(2.7)
Texas	63,314	62,717	(0.9)

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- The percentage of AA families living below the poverty line, at 11.7 percent, is below the reported figure for the state of Texas at 13.5 percent. Dallas County reflects a significantly higher percentage of families below the poverty line, at 15.9 percent, as compared to Collin and Denton Counties at 5.7 percent and 5.8 percent, respectively.

Table 33

Housing Cost Burden Assessment Area: Dallas Metropolitan						
Area	**Cost Burden - Renters**			**Cost Burden - Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Dallas Metropolitan AA	80.8	45.0	42.3	65.2	40.2	21.2
Collin County, TX	85.5	63.3	38.7	67.6	52.2	18.4
Dallas County, TX	79.4	38.6	43.3	63.3	34.7	23.1
Denton County, TX	84.6	54.9	41.8	73.3	50.0	19.3
Dallas-Plano-Irving, TX MD	80.5	44.5	42.4	64.6	39.2	20.9
Texas	77.5	46.7	42.4	59.1	33.8	19.4

Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The housing affordability ratio in the AA, at 35.6 percent, is below the reported ratio for the state of Texas at 39.1 percent.

Table 34

Unemployment Rates Assessment Area: Dallas Metropolitan					
Region	2016	2017	2018	2019	2020
Dallas Metropolitan AA	3.8	3.7	3.6	3.3	7.1
Collin County, TX	3.5	3.5	3.3	3.1	6.3
Dallas County, TX	4.0	3.9	3.8	3.5	7.7
Denton County, TX	3.4	3.4	3.2	3.0	6.5
Dallas-Plano-Irving, TX MD	3.8	3.7	3.6	3.3	7.0
Texas	4.6	4.3	3.9	3.5	7.6
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Major employers in the AA include American Airlines (Transportation), AT&T (Professional Services), Bank of America (Finance, Insurance, and Real Estate), Baylor Scott & White (Healthcare), and Lockheed Martin (Manufacturing). Each of these organizations have 10,000 or more employees on their payroll.

Table 35

Small Business Loan Trends Assessment Area: Dallas Metropolitan					
Area	2015	2016	2017	2018	2019
Dallas Metropolitan AA	87,728	93,885	97,251	108,170	119,168
Collin County, TX	22,867	23,984	25,270	28,901	31,846
Dallas County, TX	50,845	54,494	55,921	61,126	66,728
Denton County, TX	14,016	15,407	16,060	18,143	20,594
Dallas-Plano-Irving, TX MD	94,840	101,717	105,688	117,482	129,640
Texas	457,563	489,462	505,454	554,930	623,895
Source: FFIEC CRA Aggregate Data					

- A community contact indicated business lending in the Dallas County market is primarily driven by large financial institutions, such as Chase and First United Bank, while smaller community banks have not yet been as active in identifying needs within the community.
- The community contact also discussed how small business owners in the Dallas market have been utilizing non-traditional, digital platforms such as PayPal and CashApp, to help manage their transactions. Additionally, these small businesses have not established a deposit relationship with area financial institutions, which is often a requirement to obtain traditional financing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS/DALLAS METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the state of Texas is satisfactory. The bank's lending test performance similarly demonstrates reasonable responsiveness in the Dallas Metropolitan AA, which is consistent with the overall state rating. For this evaluation, the bank's geographic distribution of loans reflects a reasonable distribution, and the bank's lending to businesses of different sizes is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. Additionally, small farm and HMDA-related loans were not evaluated due to insufficient volume to conduct meaningful analyses.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution and dispersion among the different census tracts throughout the AA.

<u>Small Business Lending</u>

The geographic distribution of small business lending is reasonable. The distribution of 2020 small business loans in low-income census tracts is below the demographic figure, as the bank did not originate any small business loans in such tracts. However, the bank's lending in moderate-income census tracts is comparable to the demographic figure. For additional context, a majority (72.4 percent) of total small businesses in the AA are located in either middle- or upper-income census tracts. Additionally, when considering the bank's limited branching presence in such a large AA, coupled with the considerable lending competition presented by other numerous area financial institutions, the bank's performance is considered reasonable.

In addition, an evaluation of loan dispersion revealed some lending gaps throughout the AA. However, these lending gaps were considered reasonable given the bank's limited branching presence within the AA, as well as the significant number of other financial institutions are closer in proximity to serve these areas.

Table 36

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Dallas Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	8.1
Moderate	2	18.2	1,000	22.0	19.4
Middle	1	9.1	388	8.6	24.8
Upper	7	63.6	3,050	67.2	47.0
Unknown	1	9.1	100	2.2	0.8
Tract-Unk	0	0.0	0	0.0	
Total	11	100.0	4,538	100.0	100.0

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

Lending to Businesses of Different Sizes

The bank's lending has a reasonable distribution among businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of $1MM or less is below the demographic figure. However, a review of aggregate lending data submitted by CRA reporters in the bank's AA noted an aggregate lending distribution of 37.9 percent of loans by number and 24.1 percent by dollar to small businesses. This aggregate lending data was utilized for additional context to determine credit demand by size of businesses in the AA. Based on this additional supporting information, the bank's small business lending performance is considered reasonable.

Table 37

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Dallas Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	5	45.5	1,886	41.6	92.0
Over $1 Million	4	36.4	1,892	41.7	6.9
Revenue Unknown	2	18.2	760	16.7	1.1
Total	11	100.0	4,538	100.0	100.0
By Loan Size					
$100,000 or Less	2	18.2	160	3.5	
$100,001 - $250,000	1	9.1	149	3.3	
$250,001 - $1 Million	8	72.7	4,230	93.2	
Total	11	100.0	4,538	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	1	20.0	100	5.3	
$100,001 - $250,000	1	20.0	149	7.9	
$250,001 - $1 Million	3	60.0	1,637	86.8	
Total	5	100.0	1,886	100.0	

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

Response to Complaints

The bank's record of taking action, if warranted, in response to written complaints about its performance in helping meet the credit needs in the Dallas Metropolitan AA is appropriate. In May 2021, the bank received a comment letter from a community group indicating concerns regarding the bank's lending to people of color, LMI individuals, and small businesses, specifically those in the southern Dallas market. In the letter, the community group discussed the growing level of financial inequality in the area and identified various areas of improvement. The bank appropriately considered the merits of the complaint and formally responded to the community group in June 2021. The bank's response appropriately expressed the institution's ongoing commitment to supporting the goals of the CRA. Therefore, based on the actions taken by the bank, the complaint did not impact the institution's overall CRA rating.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD test in the state of Texas is outstanding. The bank's CD performance similarly demonstrates excellent responsiveness in the Dallas Metropolitan AA, which is consistent with the overall state rating. For this evaluation, the bank originated a significant number of CD loans to area businesses. These loans assisted with supporting the bank's strategic focus for helping stabilize the hospitality industry, which is an essential industry that was disproportionately impacted by the pandemic. In total, the bank originated 12 loans totaling approximately $92.8MM that helped finance the construction or renovation of hotels in the Dallas area, which promotes permanent job creation and retention for LMI individuals and areas.

In addition, based on the bank meeting the CD needs of its AA, consideration also was given to CD activities that took place outside of the bank's AA, but within the broader statewide/regional area. These CD activities included 15 economic development loans for $64.8MM, as well as two loans that helped support revitalization and stabilization efforts totaling $3.8MM. (NOTE: These CD activities are not reflected in the totals reported in Table 38.)

Table 38

Community Development Activity
Assessment Area: Dallas Metropolitan

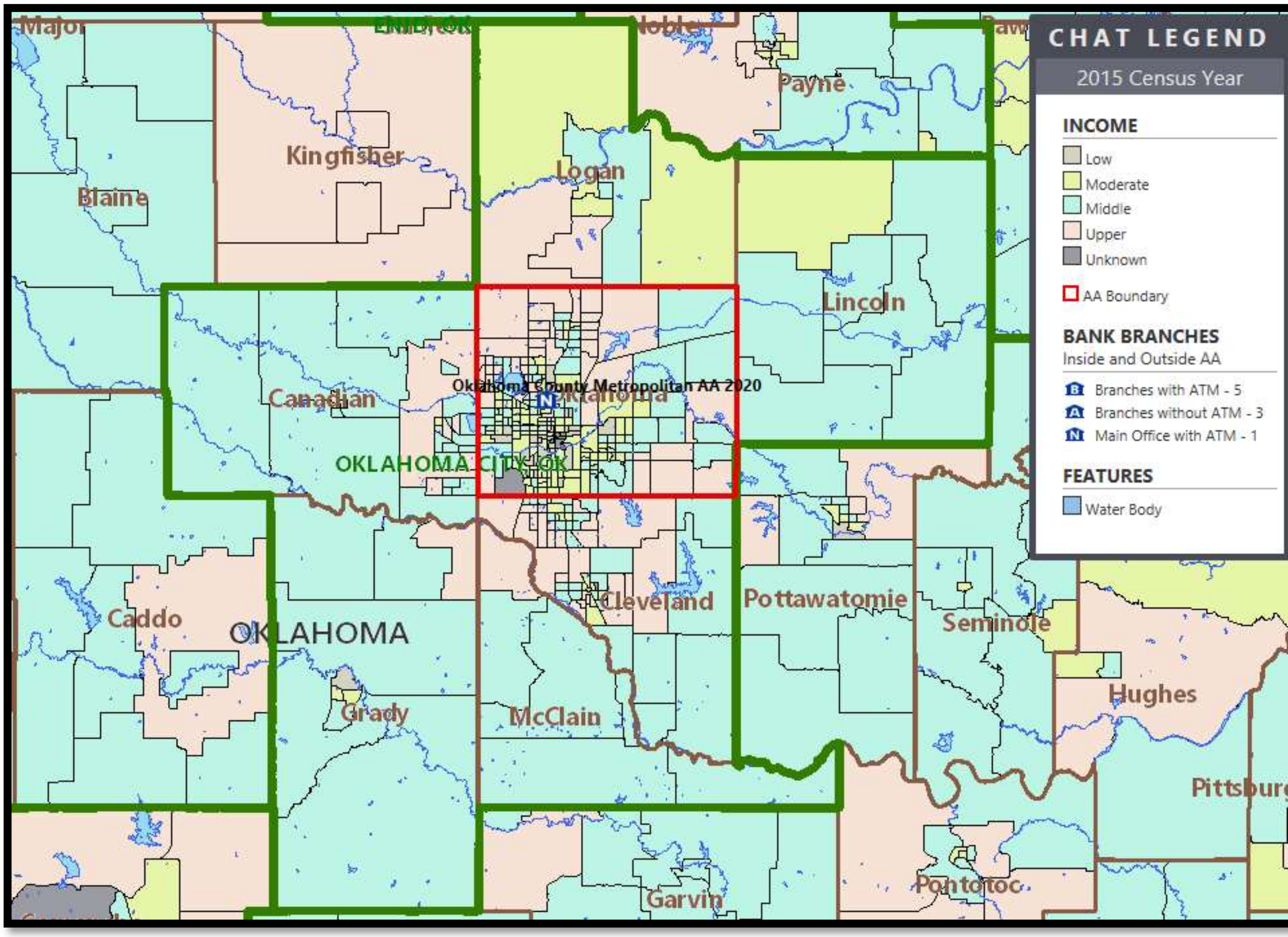
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	$(000)	#	$(000)	#	$(000)	#	$(000)	
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	1	3	1	3	5
Economic Development	12	92,810	0	0	0	0	0	0	0
Revitalization and Stabilization	1	1,539	0	0	0	0	0	0	0
Totals	**13**	**94,349**	**0**	**0**	**1**	**3**	**1**	**3**	**5**

APPENDIX A – SCOPE OF EXAMINATION TABLE

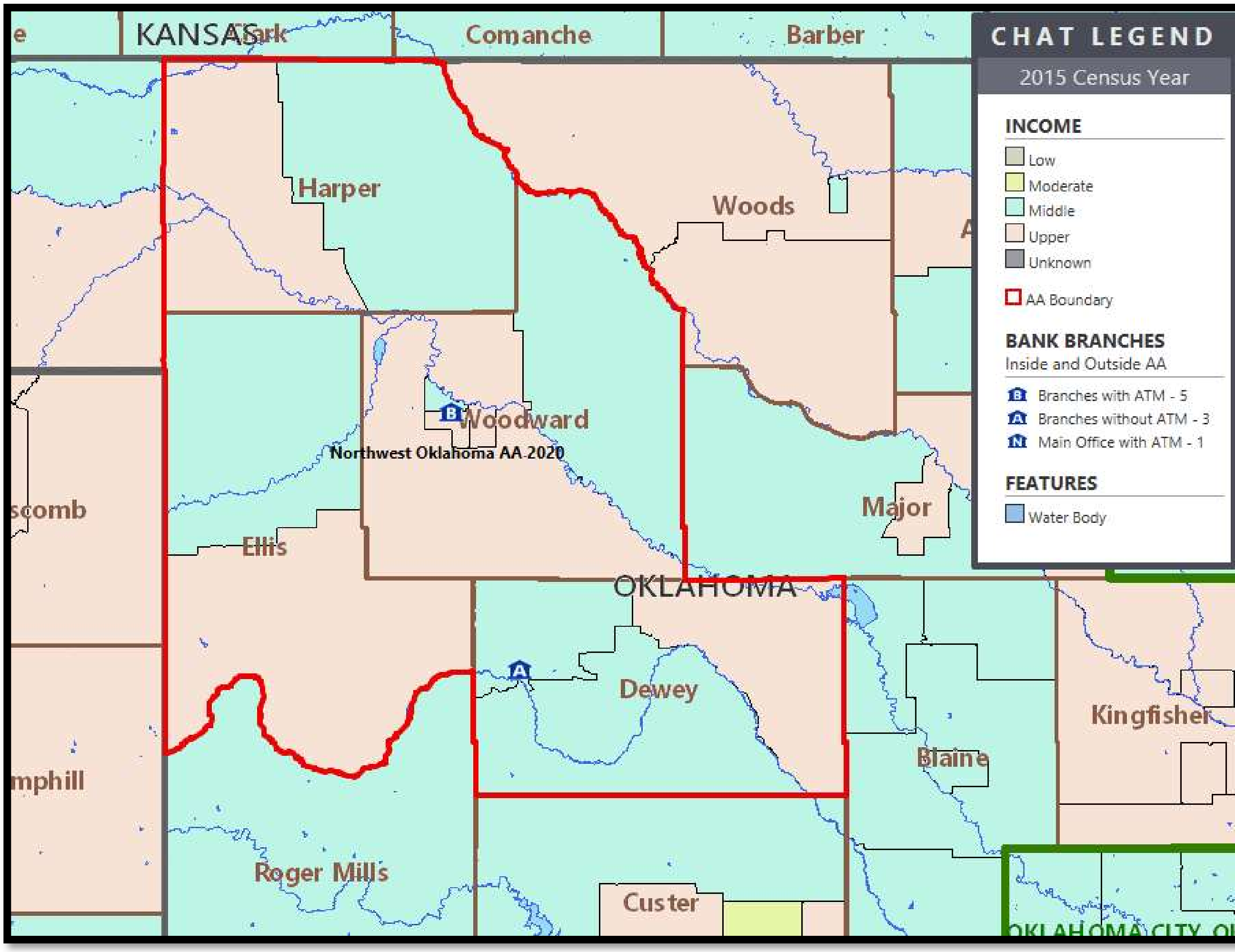
<table>
<tr><th colspan="4">SCOPE OF EXAMINATION</th></tr>
<tr><td><u>FINANCIAL INSTITUTION</u>
Bank7
Oklahoma City, Oklahoma</td><td colspan="3"><u>PRODUCTS/SERVICES REVIEWED</u>
• HMDA
• Small Business
• Small Farm
• Community Development Loans
• Qualified Investments & Donations
• Community Development Services</td></tr>
<tr><td colspan="4"><u>TIME PERIODS REVIEWED</u>
HMDA-related Loans: January 1, 2018 to December 31, 2020
Small Business Loans: January 1, 2020 to December 31, 2020
Small Farm Loans: January 1, 2020 to December 31, 2020</td></tr>
<tr><th colspan="4">LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION</th></tr>
<tr><th>AFFILIATES</th><th colspan="2">AFFILIATE RELATIONSHIP</th><th>PRODUCTS REVIEWED</th></tr>
<tr><td>Not Applicable</td><td colspan="2"></td><td></td></tr>
<tr><th colspan="4">LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</th></tr>
<tr><th>ASSESSMENT AREA</th><th>TYPE OF EXAM</th><th>BRANCHES VISITED</th><th>COMMUNITY CONTACTS</th></tr>
<tr><td><u>Oklahoma</u></td><td></td><td></td><td></td></tr>
<tr><td>Oklahoma County Metropolitan</td><td>Full-Scope Review</td><td>None</td><td>1 prior</td></tr>
<tr><td>Northwest Oklahoma</td><td>Full-Scope Review</td><td>None</td><td>1 prior</td></tr>
<tr><td>Tulsa County Metropolitan</td><td>Limited-Scope Review</td><td>None</td><td></td></tr>
<tr><td>Grant County</td><td>Limited-Scope Review</td><td>None</td><td></td></tr>
<tr><td><u>Kansas</u>
Gray County</td><td>Full-Scope Review</td><td>None</td><td>1 current</td></tr>
<tr><td><u>Texas</u>
Dallas Metropolitan</td><td>Full-Scope Review</td><td>None</td><td>1 prior</td></tr>
</table>

APPENDIX B – MAPS OF THE ASSESSMENT AREAS

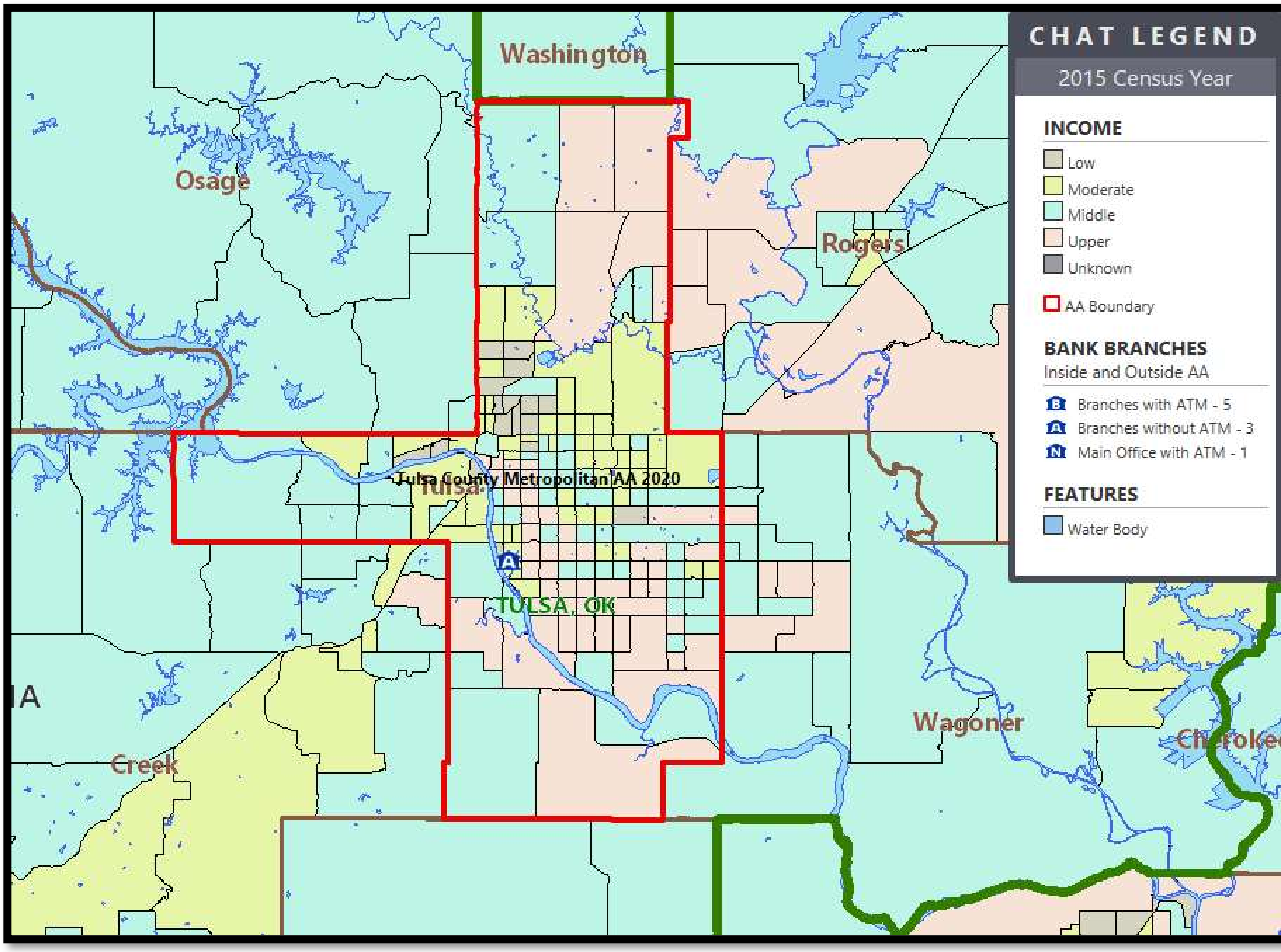
Oklahoma County Metropolitan AA



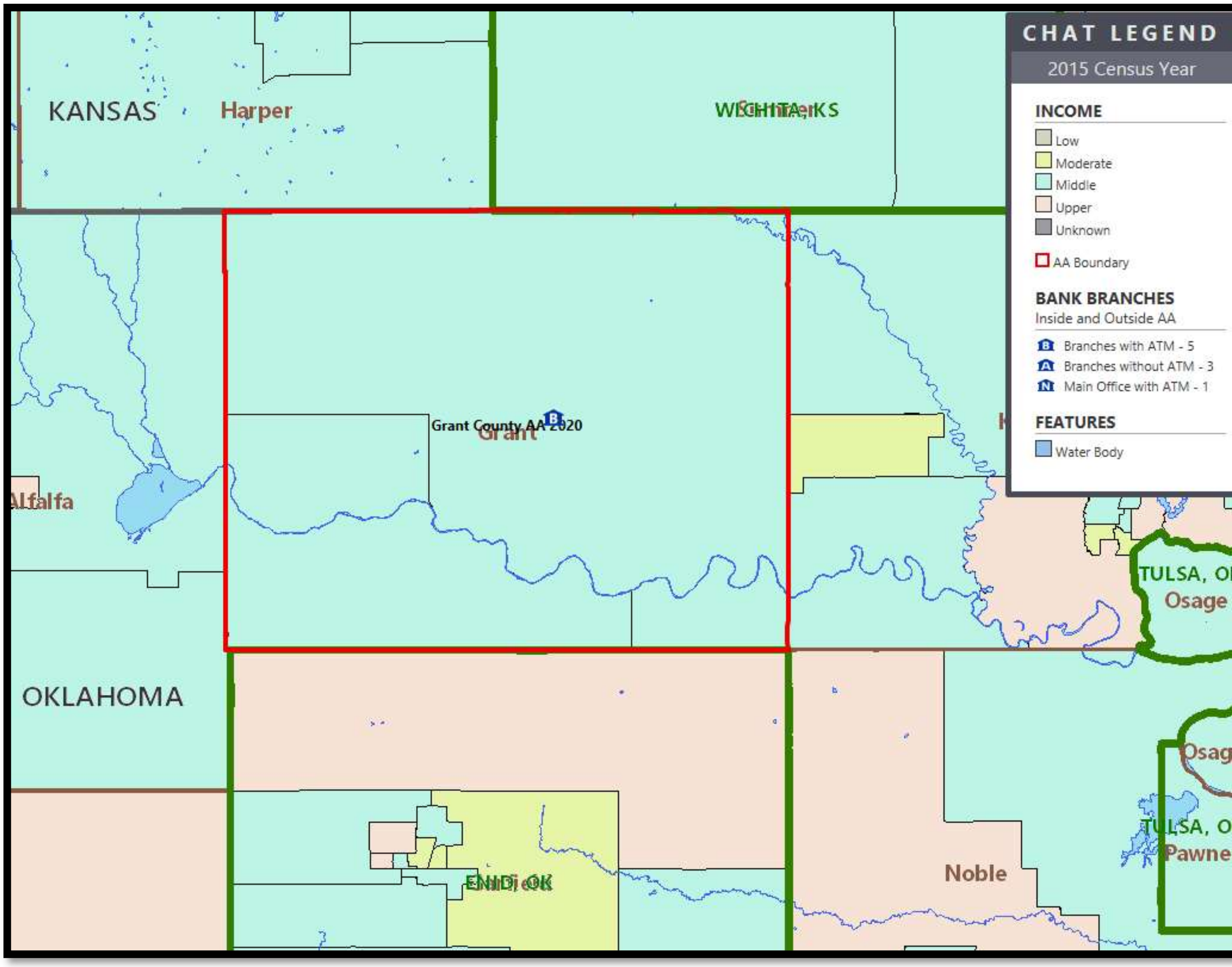
Northwest Oklahoma AA



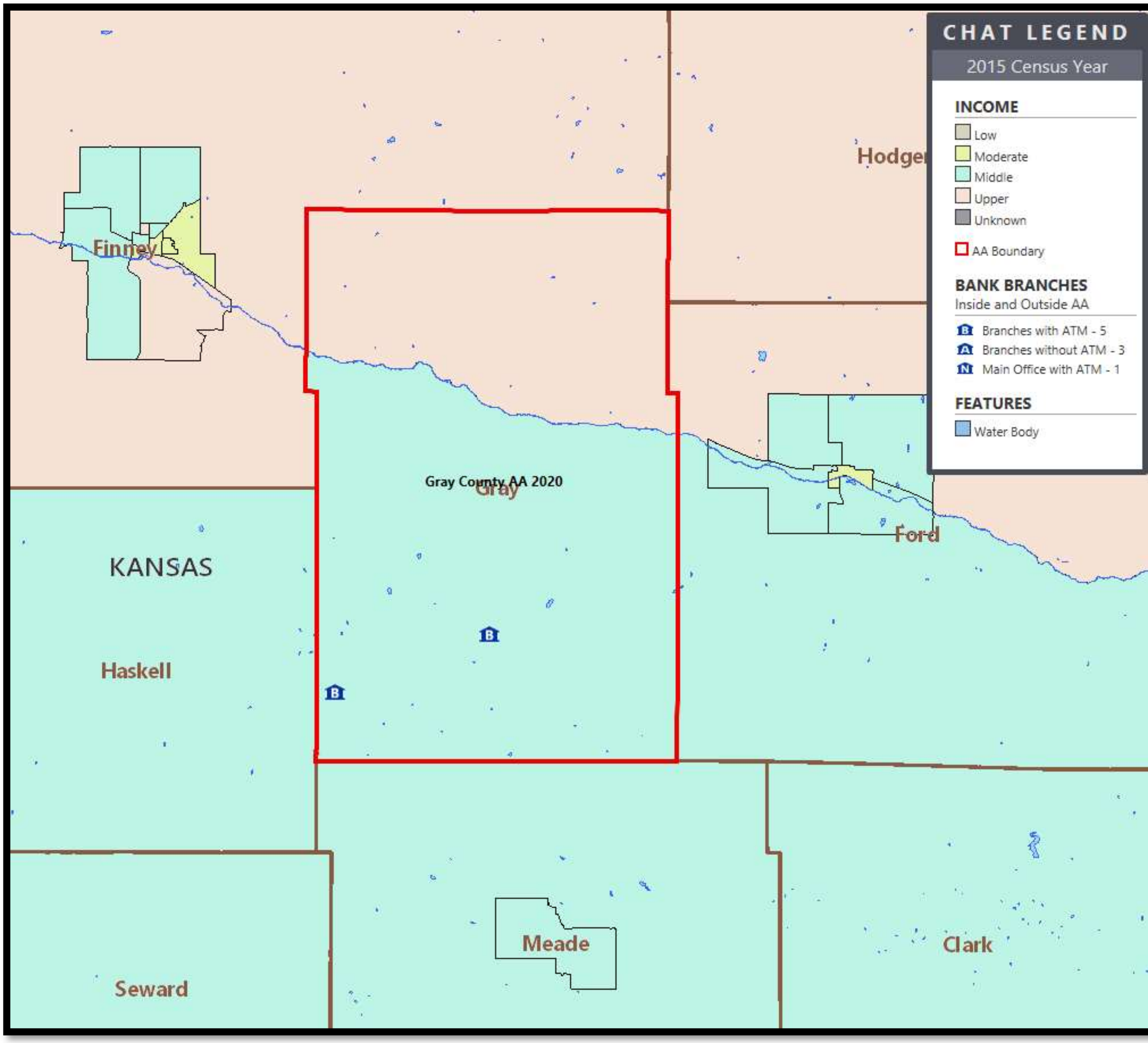
Tulsa County Metropolitan AA



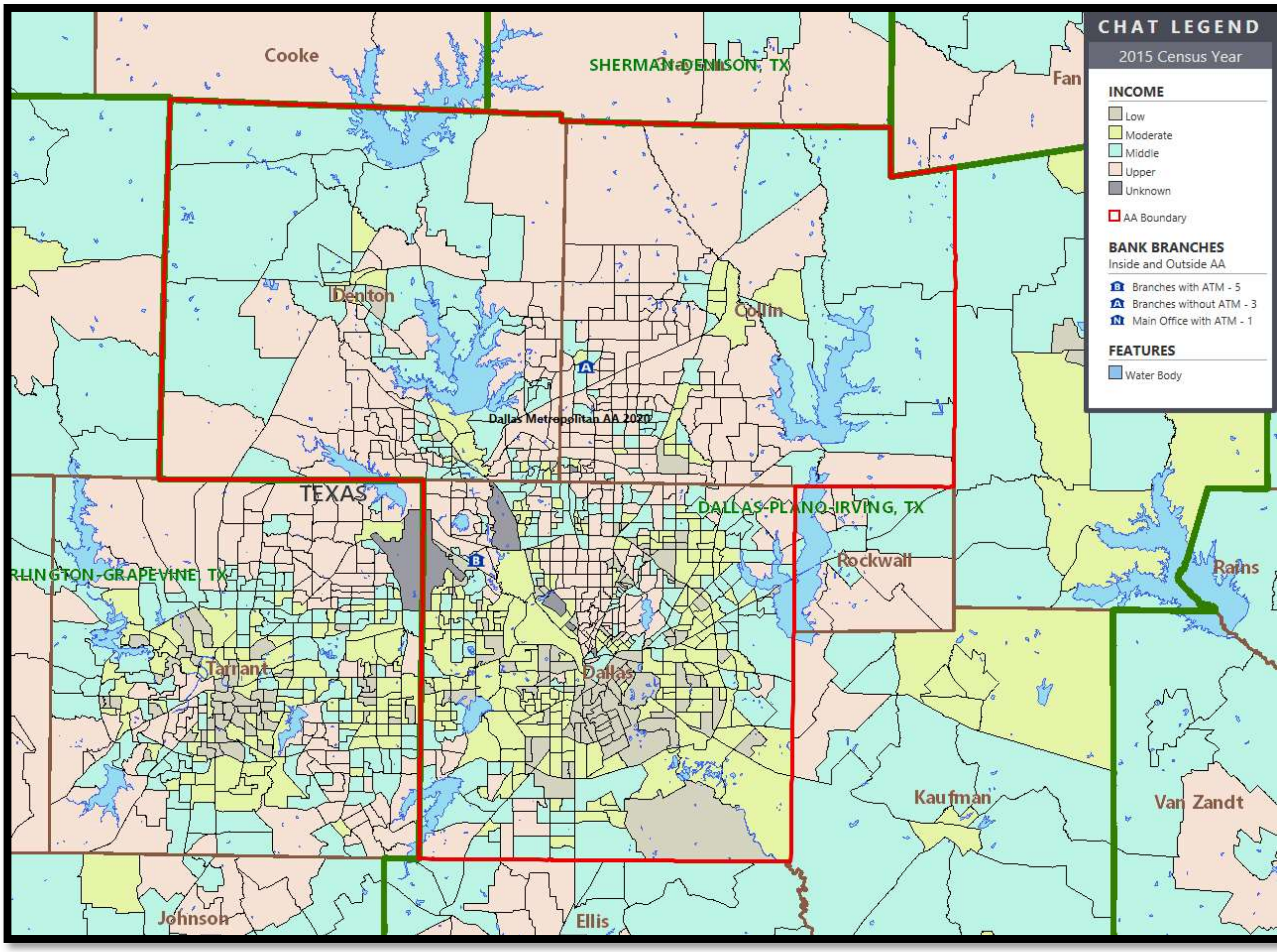
Grant County AA



Gray County AA



Dallas Metropolitan AA



APPENDIX C – FULL-SCOPE REVIEW ASSESSMENT AREA DEMOGRAPHIC TABLES

Oklahoma County Metropolitan AA

Table C-1

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: Oklahoma County Metropolitan AA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	5	7.6	2.9	307	2.7	1.6	6.1
Moderate	33	50.0	19.6	2,512	22.5	12.2	25.8
Middle	12	18.2	32.0	1,065	9.5	26.5	32.5
Upper	16	24.2	45.1	7,291	65.2	59.3	35.4
Unknown	0	0.0	0.3	0	0.0	0.4	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	66	100.0	100.0	11,175	100.0	100.0	100.0
Refinance Loans							
Low	4	25.0	4.0	315	8.7	1.7	6.1
Moderate	9	56.3	21.9	1,498	41.3	13.6	25.8
Middle	1	6.3	32.0	175	4.8	24.5	32.5
Upper	2	12.5	41.9	1,640	45.2	59.7	35.4
Unknown	0	0.0	0.2	0	0.0	0.5	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	3,628	100.0	100.0	100.0
Home Improvement Loans							
Low	1	100.0	4.6	60	100.0	3.2	6.1
Moderate	0	0.0	20.2	0	0.0	13.6	25.8
Middle	0	0.0	31.2	0	0.0	27.1	32.5
Upper	0	0.0	43.6	0	0.0	54.8	35.4
Unknown	0	0.0	0.4	0	0.0	1.3	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	60	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	2	50.0	13.5	1,078	35.5	7.2	11.4
Moderate	2	50.0	48.4	1,960	64.5	35.9	43.7
Middle	0	0.0	27.7	0	0.0	45.7	28.7
Upper	0	0.0	7.7	0	0.0	7.3	14.4
Unknown	0	0.0	2.6	0	0.0	3.8	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	3,038	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	12	13.8	3.4	1,760	9.8	2.1	6.1
Moderate	44	50.6	20.6	5,970	33.4	14.8	25.8
Middle	13	14.9	32.1	1,240	6.9	27.7	32.5
Upper	18	20.7	43.6	8,931	49.9	54.8	35.4
Unknown	0	0.0	0.3	0	0.0	0.7	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	87	100.0	100.0	17,901	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-2

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Oklahoma County Metropolitan AA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Home Purchase Loans							
Low	0	0.0	7.1	0	0.0	3.7	24.7
Moderate	1	1.5	18.5	77	0.7	13.3	17.9
Middle	0	0.0	18.5	0	0.0	17.1	19.1
Upper	2	3.0	33.4	3,480	31.1	46.1	38.3
Unknown	63	95.5	22.5	7,618	68.2	19.7	0.0
Total	66	100.0	100.0	11,175	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.9	0	0.0	3.5	24.7
Moderate	1	6.3	16.3	192	5.3	10.0	17.9
Middle	0	0.0	17.3	0	0.0	13.3	19.1
Upper	1	6.3	38.4	648	17.9	51.3	38.3
Unknown	14	87.5	20.2	2,788	76.8	21.9	0.0
Total	16	100.0	100.0	3,628	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.7	0	0.0	4.6	24.7
Moderate	0	0.0	14.5	0	0.0	8.6	17.9
Middle	0	0.0	17.3	0	0.0	11.6	19.1
Upper	0	0.0	46.3	0	0.0	49.5	38.3
Unknown	1	100.0	14.1	60	100.0	25.8	0.0
Total	1	100.0	100.0	60	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	7.1	0	0.0	3.6	24.7
Moderate	2	2.4	17.2	269	1.8	12.2	17.9
Middle	0	0.0	17.6	0	0.0	15.8	19.1
Upper	3	3.6	34.3	4,128	27.8	46.4	38.3
Unknown	78	94.0	23.8	10,466	70.4	21.9	0.0
Total	83	100.0	100.0	14,863	100.0	100.0	100.0

Source: *2018 FFIEC Census Data*
2011-2015 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*
Multifamily loans are not included in the borrower distribution analysis.

Table C-3

2018 Oklahoma County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3
Unknown	8	3.3	340	0.2	119	35.0	0	0.0
Total AA	**241**	**100.0**	**181,431**	**100.0**	**25,010**	**13.8**	**181,431**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9
Total AA	**326,985**	**171,014**	**100.0**	**52.3**	**120,376**	**36.8**	**35,595**	**10.9**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,756	6.7	2,328	6.2	407	11.1	21	4.3
Moderate	10,936	26.4	9,722	26.1	1,091	29.9	123	25.4
Middle	12,720	30.7	11,501	30.9	1,092	29.9	127	26.2
Upper	13,123	31.7	12,210	32.8	743	20.3	170	35.1
Unknown	1,855	4.5	1,491	4.0	321	8.8	43	8.9
Total AA	**41,390**	**100.0**	**37,252**	**100.0**	**3,654**	**100.0**	**484**	**100.0**
Percentage of Total Businesses:				**90.0**		**8.8**		**1.2**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	4.7	16	4.3	2	20.0	0	0.0
Moderate	52	13.5	50	13.4	2	20.0	0	0.0
Middle	107	27.9	105	28.1	2	20.0	0	0.0
Upper	202	52.6	199	53.2	3	30.0	0	0.0
Unknown	5	1.3	4	1.1	1	10.0	0	0.0
Total AA	**384**	**100.0**	**374**	**100.0**	**10**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.4**		**2.6**		**0.0**

Source: *2018 FFIEC Census Data*
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*

Table C-4

2019 Oklahoma County Metropolitan AA Demographics										
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7		
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9		
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1		
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3		
Unknown	8	3.3	340	0.2	119	35.0	0	0.0		
Total AA	**241**	**100.0**	**181,431**	**100.0**	**25,010**	**13.8**	**181,431**	**100.0**		
	Housing Units by Tract	Housing Type by Tract								
		Owner-occupied			Rental		Vacant			
		#	% by tract	% by unit	#	% by unit	#	% by unit		
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5		
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5		
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7		
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4		
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9		
Total AA	**326,985**	**171,014**	**100.0**	**52.3**	**120,376**	**36.8**	**35,595**	**10.9**		
	Total Businesses by Tract		Businesses by Tract & Revenue Size							
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	2,777	6.6	2,372	6.3	392	10.9	13	3.2		
Moderate	11,176	26.7	10,016	26.5	1,057	29.5	103	25.6		
Middle	12,745	30.5	11,566	30.6	1,078	30.1	101	25.1		
Upper	13,197	31.6	12,297	32.5	742	20.7	158	39.3		
Unknown	1,892	4.5	1,550	4.1	315	8.8	27	6.7		
Total AA	**41,787**	**100.0**	**37,801**	**100.0**	**3,584**	**100.0**	**402**	**100.0**		
Percentage of Total Businesses:				**90.5**		**8.6**		**1.0**		
	Total Farms by Tract		Farms by Tract & Revenue Size							
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%		
Low	16	3.9	14	3.5	2	18.2	0	0.0		
Moderate	61	15.0	57	14.4	4	36.4	0	0.0		
Middle	111	27.2	110	27.7	1	9.1	0	0.0		
Upper	217	53.2	213	53.7	4	36.4	0	0.0		
Unknown	3	0.7	3	0.8	0	0.0	0	0.0		
Total AA	**408**	**100.0**	**397**	**100.0**	**11**	**100.0**	**0**	**0.0**		
Percentage of Total Farms:				**97.3**		**2.7**		**0.0**		

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-5

2020 Oklahoma County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3
Unknown	8	3.3	340	0.2	119	35.0	0	0.0
Total AA	**241**	**100.0**	**181,431**	**100.0**	**25,010**	**13.8**	**181,431**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9
Total AA	**326,985**	**171,014**	**100.0**	**52.3**	**120,376**	**36.8**	**35,595**	**10.9**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,806	6.7	2,404	6.4	386	10.9	16	3.6
Moderate	11,251	26.9	10,095	26.7	1,050	29.6	106	24.1
Middle	12,690	30.4	11,501	30.4	1,066	30.1	123	28.0
Upper	13,125	31.4	12,224	32.3	736	20.7	165	37.6
Unknown	1,939	4.6	1,601	4.2	309	8.7	29	6.6
Total AA	**41,811**	**100.0**	**37,825**	**100.0**	**3,547**	**100.0**	**439**	**100.0**
Percentage of Total Businesses:				**90.5**		**8.5**		**1.0**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	16	4.1	15	3.9	1	10.0	0	0.0
Moderate	59	15.0	55	14.4	4	40.0	0	0.0
Middle	103	26.2	102	26.6	1	10.0	0	0.0
Upper	212	53.9	208	54.3	4	40.0	0	0.0
Unknown	3	0.8	3	0.8	0	0.0	0	0.0
Total AA	**393**	**100.0**	**383**	**100.0**	**10**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.5**		**2.5**		**0.0**

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

Northwest Oklahoma AA

Table C-6

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: Northwest Oklahoma AA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	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
Middle	6	42.9	37.9	4,309	81.9	41.1	42.3
Upper	8	57.1	61.5	954	18.1	58.7	57.7
Unknown	0	0.0	0.6	0	0.0	0.2	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	5,263	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-7

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Northwest Oklahoma AA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	3.6	0	0.0	1.8	16.4
Moderate	2	15.4	14.4	76	5.7	10.1	12.3
Middle	0	0.0	17.8	0	0.0	14.7	17.6
Upper	11	84.6	46.1	1,255	94.3	56.8	53.7
Unknown	0	0.0	18.2	0	0.0	16.7	0.0
Total	13	100.0	100.0	1,331	100.0	100.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-8

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Northwest Oklahoma													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	2	33.3	36.6	6,452	95.9	36.2	1	25.0	36.2	760	74.1	33.9	42.3
Upper	4	66.7	63.4	279	4.1	63.8	3	75.0	63.8	265	25.9	66.1	57.7
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	6,731	100.0	100.0	4	100.0	100.0	1,025	100.0	100.0	100.0

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

Table C-9

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Northwest Oklahoma													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	1	20.0	4.5	71	23.0	2.5	0	0.0	2.2	0	0.0	0.9	16.3
Moderate	1	20.0	14.4	43	13.9	8.7	0	0.0	11.2	0	0.0	7.3	12.3
Middle	0	0.0	17.9	0	0.0	15.4	1	25.0	18.9	83	8.1	17.0	17.5
Upper	1	20.0	43.5	30	9.7	55.6	3	75.0	43.6	942	91.9	54.2	53.9
Unknown	2	40.0	19.7	165	53.4	17.9	0	0.0	24.1	0	0.0	20.6	0.0
Total	5	100.0	100.0	309	100.0	100.0	4	100.0	100.0	1,025	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-10

2018 Northwest 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	1,380	16.4
Moderate	0	0.0	0	0.0	0	0.0	1,039	12.3
Middle	6	50.0	3,620	42.9	424	11.7	1,484	17.6
Upper	6	50.0	4,810	57.1	431	9.0	4,527	53.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**12**	**100.0**	**8,430**	**100.0**	**855**	**10.1**	**8,430**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,611	3,840	42.3	58.1	1,443	21.8	1,328	20.1
Upper	8,901	5,231	57.7	58.8	1,858	20.9	1,812	20.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**15,512**	**9,071**	**100.0**	**58.5**	**3,301**	**21.3**	**3,140**	**20.2**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	604	41.9	511	41.3	76	47.2	17	40.5
Upper	836	58.1	726	58.7	85	52.8	25	59.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,440**	**100.0**	**1,237**	**100.0**	**161**	**100.0**	**42**	**100.0**
Percentage of Total Businesses:				**85.9**		**11.2**		**2.9**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	80	51.9	77	51.3	3	75.0	0	0.0
Upper	74	48.1	73	48.7	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**154**	**100.0**	**150**	**100.0**	**4**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.4**		**2.6**		**0.0**

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-11

2019 Northwest 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	1,373	16.3
Moderate	0	0.0	0	0.0	0	0.0	1,034	12.3
Middle	6	50.0	3,620	42.9	424	11.7	1,479	17.5
Upper	6	50.0	4,810	57.1	431	9.0	4,544	53.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**12**	**100.0**	**8,430**	**100.0**	**855**	**10.1**	**8,430**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,611	3,840	42.3	58.1	1,443	21.8	1,328	20.1
Upper	8,901	5,231	57.7	58.8	1,858	20.9	1,812	20.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**15,512**	**9,071**	**100.0**	**58.5**	**3,301**	**21.3**	**3,140**	**20.2**

	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	586	42.1	500	41.7	71	45.5	15	41.7
Upper	805	57.9	699	58.3	85	54.5	21	58.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,391**	**100.0**	**1,199**	**100.0**	**156**	**100.0**	**36**	**100.0**
Percentage of Total Businesses:				**86.2**		**11.2**		**2.6**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	78	51.0	75	50.3	3	75.0	0	0.0
Upper	75	49.0	74	49.7	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**153**	**100.0**	**149**	**100.0**	**4**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.4**		**2.6**		**0.0**

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-12

2020 Northwest 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	1,373	16.3
Moderate	0	0.0	0	0.0	0	0.0	1,034	12.3
Middle	6	50.0	3,620	42.9	424	11.7	1,479	17.5
Upper	6	50.0	4,810	57.1	431	9.0	4,544	53.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**12**	**100.0**	**8,430**	**100.0**	**855**	**10.1**	**8,430**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,611	3,840	42.3	58.1	1,443	21.8	1,328	20.1
Upper	8,901	5,231	57.7	58.8	1,858	20.9	1,812	20.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**15,512**	**9,071**	**100.0**	**58.5**	**3,301**	**21.3**	**3,140**	**20.2**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	586	42.2	503	42.0	69	44.8	14	38.9
Upper	801	57.8	694	58.0	85	55.2	22	61.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,387**	**100.0**	**1,197**	**100.0**	**154**	**100.0**	**36**	**100.0**
Percentage of Total Businesses:				**86.3**		**11.1**		**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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	74	50.7	72	50.3	2	66.7	0	0.0
Upper	72	49.3	71	49.7	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**146**	**100.0**	**143**	**100.0**	**3**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.9**		**2.1**		**0.0**

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

Gray County AA

Table C-13

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: Gray County AA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	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
Middle	1	100.0	38.5	26	100.0	36.3	56.4
Upper	0	0.0	60.0	0	0.0	62.9	43.6
Unknown	0	0.0	1.5	0	0.0	0.8	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	26	100.0	100.0	100.0

Source: *2018 FFIEC Census Data*
2011-2015 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*

Table C-14

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Gray County AA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.6	0	0.0	2.0	9.7
Moderate	0	0.0	18.5	0	0.0	12.8	14.0
Middle	0	0.0	24.6	0	0.0	30.3	27.0
Upper	0	0.0	35.4	0	0.0	37.4	49.3
Unknown	1	100.0	16.9	26	100.0	17.5	0.0
Total	1	100.0	100.0	26	100.0	100.0	100.0

Source: *2018 FFIEC Census Data*
2011-2015 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*
Multifamily loans are not included in the borrower distribution analysis.

Table C-15

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Gray County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	44.4	37	100.0	41.6	1	100.0	36.3	43	100.0	36.6	56.4
Upper	0	0.0	55.6	0	0.0	58.4	0	0.0	63.7	0	0.0	63.4	43.6
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	1	100.0	100.0	37	100.0	100.0	1	100.0	100.0	43	100.0	100.0	100.0

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

Table C-16

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Gray County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.4	0	0.0	2.5	0	0.0	2.0	0	0.0	0.7	9.8
Moderate	0	0.0	20.0	0	0.0	15.4	0	0.0	12.7	0	0.0	10.2	14.1
Middle	0	0.0	18.9	0	0.0	16.9	0	0.0	26.5	0	0.0	25.6	27.3
Upper	1	100.0	40.0	37	100.0	49.0	1	100.0	39.2	43	100.0	44.4	48.8
Unknown	0	0.0	16.7	0	0.0	16.2	0	0.0	19.6	0	0.0	19.1	0.0
Total	1	100.0	100.0	37	100.0	100.0	1	100.0	100.0	43	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-17

2018 Gray 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	160	9.7
Moderate	0	0.0	0	0.0	0	0.0	230	14.0
Middle	1	50.0	845	51.5	40	4.7	443	27.0
Upper	1	50.0	797	48.5	69	8.7	809	49.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,642**	**100.0**	**109**	**6.6**	**1,642**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,245	883	56.4	70.9	222	17.8	140	11.2
Upper	1,143	683	43.6	59.8	362	31.7	98	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**2,388**	**1,566**	**100.0**	**65.6**	**584**	**24.5**	**238**	**10.0**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	140	58.3	124	60.5	12	46.2	4	44.4
Upper	100	41.7	81	39.5	14	53.8	5	55.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**240**	**100.0**	**205**	**100.0**	**26**	**100.0**	**9**	**100.0**
Percentage of Total Businesses:				**85.4**		**10.8**		**3.8**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	94	77.7	90	78.9	3	50.0	1	100.0
Upper	27	22.3	24	21.1	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**121**	**100.0**	**114**	**100.0**	**6**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**94.2**		**5.0**		**0.8**

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-18

2019 Gray 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	161	9.8
Moderate	0	0.0	0	0.0	0	0.0	231	14.1
Middle	1	50.0	845	51.5	40	4.7	448	27.3
Upper	1	50.0	797	48.5	69	8.7	802	48.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,642**	**100.0**	**109**	**6.6**	**1,642**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,245	883	56.4	70.9	222	17.8	140	11.2
Upper	1,143	683	43.6	59.8	362	31.7	98	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**2,388**	**1,566**	**100.0**	**65.6**	**584**	**24.5**	**238**	**10.0**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	138	56.3	123	59.1	11	42.3	4	36.4
Upper	107	43.7	85	40.9	15	57.7	7	63.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**245**	**100.0**	**208**	**100.0**	**26**	**100.0**	**11**	**100.0**
Percentage of Total Businesses:				**84.9**		**10.6**		**4.5**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	93	78.2	89	79.5	3	50.0	1	100.0
Upper	26	21.8	23	20.5	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**119**	**100.0**	**112**	**100.0**	**6**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**94.1**		**5.0**		**0.8**

Source: *2019 FFIEC Census Data*
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*

Table C-19

2020 Gray 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	161	9.8
Moderate	0	0.0	0	0.0	0	0.0	231	14.1
Middle	1	50.0	845	51.5	40	4.7	448	27.3
Upper	1	50.0	797	48.5	69	8.7	802	48.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,642**	**100.0**	**109**	**6.6**	**1,642**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,245	883	56.4	70.9	222	17.8	140	11.2
Upper	1,143	683	43.6	59.8	362	31.7	98	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**2,388**	**1,566**	**100.0**	**65.6**	**584**	**24.5**	**238**	**10.0**

	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	147	58.3	131	60.9	11	44.0	5	41.7
Upper	105	41.7	84	39.1	14	56.0	7	58.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**252**	**100.0**	**215**	**100.0**	**25**	**100.0**	**12**	**100.0**
Percentage of Total Businesses:				**85.3**		**9.9**		**4.8**

	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	93	77.5	90	78.9	3	50.0	0	0.0
Upper	27	22.5	24	21.1	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**120**	**100.0**	**114**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**95.0**		**5.0**		**0.0**

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

Dallas Metropolitan AA

Table C-20

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas Metropolitan AA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	8.3	0	0.0	9.6	10.0
Moderate	0	0.0	27.4	0	0.0	19.6	33.4
Middle	0	0.0	28.6	0	0.0	22.5	25.6
Upper	0	0.0	35.3	0	0.0	47.6	30.8
Unknown	0	0.0	0.3	0	0.0	0.7	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: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-21

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Dallas Metropolitan AA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	6.6	0	0.0	3.0	31.5
Moderate	0	0.0	17.5	0	0.0	10.6	18.9
Middle	0	0.0	18.2	0	0.0	13.9	17.4
Upper	0	0.0	39.8	0	0.0	58.0	32.2
Unknown	0	0.0	17.9	0	0.0	14.4	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-22

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Dallas Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	3.7	0	0.0	3.8	1	100.0	3.0	17,581	100.0	3.1	5.7
Moderate	0	0.0	13.1	0	0.0	9.6	0	0.0	10.8	0	0.0	7.9	20.9
Middle	0	0.0	27.4	0	0.0	22.4	0	0.0	26.3	0	0.0	21.9	25.9
Upper	2	100.0	55.6	3,121	100.0	64.0	0	0.0	59.7	0	0.0	66.9	47.5
Unknown	0	0.0	0.2	0	0.0	0.2	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	2	100.0	100.0	3,121	100.0	100.0	1	100.0	100.0	17,581	100.0	100.0	100.0

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

Table C-23

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Dallas Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	3.9	0	0.0	1.7	0	0.0	3.0	0	0.0	1.4	24.0
Moderate	0	0.0	13.5	0	0.0	8.3	0	0.0	11.5	0	0.0	7.4	16.4
Middle	0	0.0	19.0	0	0.0	15.2	0	0.0	18.3	0	0.0	15.3	17.3
Upper	0	0.0	48.4	0	0.0	60.0	0	0.0	50.9	0	0.0	60.9	42.3
Unknown	2	100.0	15.2	3,121	100.0	14.7	0	0.0	16.3	0	0.0	15.0	0.0
Total	2	100.0	100.0	3,121	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-24

2018 Dallas Metropolitan AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%
Low	107	20.2	100,867	17.5	33,928	33.6	181,784	31.5
Moderate	187	35.3	207,878	36.0	39,954	19.2	109,266	18.9
Middle	110	20.8	135,657	23.5	12,627	9.3	100,167	17.4
Upper	120	22.7	131,707	22.8	5,205	4.0	185,509	32.2
Unknown	5	0.9	617	0.1	79	12.8	0	0.0
Total AA	**529**	**100.0**	**576,726**	**100.0**	**91,793**	**15.9**	**576,726**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	188,536	45,102	10.0	23.9	118,338	62.8	25,096	13.3
Moderate	327,960	150,754	33.4	46.0	150,466	45.9	26,740	8.2
Middle	220,794	115,592	25.6	52.4	90,447	41.0	14,755	6.7
Upper	225,058	139,114	30.8	61.8	69,362	30.8	16,582	7.4
Unknown	2,365	918	0.2	38.8	1,186	50.1	261	11.0
Total AA	**964,713**	**451,480**	**100.0**	**46.8**	**429,799**	**44.6**	**83,434**	**8.6**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	16,608	11.2	14,733	11.1	1,758	13.0	117	6.4
Moderate	40,948	27.6	36,662	27.6	3,930	29.1	356	19.5
Middle	38,659	26.1	34,775	26.1	3,467	25.6	417	22.8
Upper	50,348	33.9	45,619	34.3	3,824	28.3	905	49.6
Unknown	1,778	1.2	1,209	0.9	539	4.0	30	1.6
Total AA	**148,341**	**100.0**	**132,998**	**100.0**	**13,518**	**100.0**	**1,825**	**100.0**
Percentage of Total Businesses:				**89.7**		**9.1**		**1.2**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	68	7.5	63	7.0	5	41.7	0	0.0
Moderate	171	18.9	168	18.8	3	25.0	0	0.0
Middle	216	23.8	215	24.0	1	8.3	0	0.0
Upper	443	48.8	440	49.2	2	16.7	1	100.0
Unknown	9	1.0	8	0.9	1	8.3	0	0.0
Total AA	**907**	**100.0**	**894**	**100.0**	**12**	**100.0**	**1**	**100.0**
Percentage of Total Farms:				**98.6**		**1.3**		**0.1**

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-25

2019 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	115	14.1	107,421	10.9	35,772	33.3	237,003	24.0
Moderate	218	26.7	240,867	24.4	45,206	18.8	161,816	16.4
Middle	189	23.1	249,375	25.3	20,161	8.1	170,203	17.3
Upper	290	35.5	386,782	39.2	13,910	3.6	416,911	42.3
Unknown	6	0.7	1,488	0.2	273	18.3	0	0.0
Total AA	**818**	**100.0**	**985,933**	**100.0**	**115,322**	**11.7**	**985,933**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	205,191	46,378	5.7	22.6	132,262	64.5	26,551	12.9
Moderate	387,796	171,197	20.9	44.1	185,354	47.8	31,245	8.1
Middle	397,179	212,137	25.9	53.4	158,816	40.0	26,226	6.6
Upper	563,831	389,502	47.5	69.1	144,354	25.6	29,975	5.3
Unknown	4,910	1,248	0.2	25.4	3,133	63.8	529	10.8
Total AA	**1,558,907**	**820,462**	**100.0**	**52.6**	**623,919**	**40.0**	**114,526**	**7.3**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	20,152	8.0	17,873	7.7	2,149	11.7	130	4.4
Moderate	49,400	19.6	44,534	19.3	4,516	24.5	350	11.9
Middle	62,645	24.8	57,363	24.8	4,657	25.3	625	21.3
Upper	118,252	46.8	109,902	47.6	6,557	35.6	1,793	61.2
Unknown	2,020	0.8	1,451	0.6	537	2.9	32	1.1
Total AA	**252,469**	**100.0**	**231,123**	**100.0**	**18,416**	**100.0**	**2,930**	**100.0**
Percentage of Total Businesses:				**91.5**		**7.3**		**1.2**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	86	4.1	82	3.9	4	19.0	0	0.0
Moderate	224	10.6	218	10.4	6	28.6	0	0.0
Middle	619	29.2	617	29.4	2	9.5	0	0.0
Upper	1,180	55.6	1,170	55.7	8	38.1	2	100.0
Unknown	13	0.6	12	0.6	1	4.8	0	0.0
Total AA	**2,122**	**100.0**	**2,099**	**100.0**	**21**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**98.9**		**1.0**		**0.1**

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-26

2020 Dallas Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	115	14.1	107,421	10.9	35,772	33.3	237,003	24.0
Moderate	218	26.7	240,867	24.4	45,206	18.8	161,816	16.4
Middle	189	23.1	249,375	25.3	20,161	8.1	170,203	17.3
Upper	290	35.5	386,782	39.2	13,910	3.6	416,911	42.3
Unknown	6	0.7	1,488	0.2	273	18.3	0	0.0
Total AA	**818**	**100.0**	**985,933**	**100.0**	**115,322**	**11.7**	**985,933**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	205,191	46,378	5.7	22.6	132,262	64.5	26,551	12.9
Moderate	387,796	171,197	20.9	44.1	185,354	47.8	31,245	8.1
Middle	397,179	212,137	25.9	53.4	158,816	40.0	26,226	6.6
Upper	563,831	389,502	47.5	69.1	144,354	25.6	29,975	5.3
Unknown	4,910	1,248	0.2	25.4	3,133	63.8	529	10.8
Total AA	**1,558,907**	**820,462**	**100.0**	**52.6**	**623,919**	**40.0**	**114,526**	**7.3**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	20,977	8.1	18,725	7.8	2,108	11.7	144	4.9
Moderate	50,507	19.4	45,795	19.1	4,368	24.3	344	11.8
Middle	64,433	24.8	59,294	24.8	4,526	25.2	613	20.9
Upper	122,156	47.0	113,916	47.6	6,444	35.8	1,796	61.4
Unknown	2,108	0.8	1,547	0.6	531	3.0	30	1.0
Total AA	**260,181**	**100.0**	**239,277**	**100.0**	**17,977**	**100.0**	**2,927**	**100.0**
Percentage of Total Businesses:				**92.0**		**6.9**		**1.1**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	80	3.8	74	3.5	6	24.0	0	0.0
Moderate	216	10.1	208	9.9	8	32.0	0	0.0
Middle	623	29.2	621	29.5	2	8.0	0	0.0
Upper	1,203	56.5	1,193	56.7	8	32.0	2	100.0
Unknown	9	0.4	8	0.4	1	4.0	0	0.0
Total AA	**2,131**	**100.0**	**2,104**	**100.0**	**25**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**98.7**		**1.2**		**0.1**

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

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Tulsa County Metropolitan AA

Table D-1

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	4.5
Moderate	0	0.0	0.0	0	0.0	0.0	20.5
Middle	0	0.0	0.0	0	0.0	0.0	32.9
Upper	0	0.0	0.0	0	0.0	0.0	42.1
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	0.0	0	0.0	0.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-2

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	1.2	0	0.0	0.9	0	0.0	1.1	0	0.0	0.6	4.5
Moderate	1	20.0	14.4	128	14.1	9.5	0	0.0	11.4	0	0.0	8.4	20.5
Middle	2	40.0	34.0	423	46.4	34.1	1	100.0	31.9	348	100.0	27.3	32.9
Upper	2	40.0	50.4	360	39.5	55.5	0	0.0	55.7	0	0.0	63.7	42.1
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	5	100.0	100.0	911	100.0	100.0	1	100.0	100.0	348	100.0	100.0	100.0

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

Table D-3

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	1	10.0	248	6.2	4.0
Moderate	6	60.0	2,628	65.9	22.0
Middle	3	30.0	1,110	27.8	34.8
Upper	0	0.0	0	0.0	39.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	10	100.0	3,986	100.0	100.0

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

Table D-4

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan AA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	2.3
Moderate	0	0.0	0	0.0	11.6
Middle	0	0.0	0	0.0	35.2
Upper	0	0.0	0	0.0	50.9
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	0	0.0	0	0.0	100.0

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

Table D-5

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Tulsa County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	22.0
Moderate	0	0.0	0.0	0	0.0	0.0	16.9
Middle	0	0.0	0.0	0	0.0	0.0	19.6
Upper	0	0.0	0.0	0	0.0	0.0	41.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	0	0.0	0.0	0	0.0	0.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 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-6

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Tulsa County Metropolitan AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	6.6	0	0.0	3.6	0	0.0	4.1	0	0.0	2.1	22.0
Moderate	0	0.0	17.1	0	0.0	12.0	0	0.0	14.7	0	0.0	10.2	16.9
Middle	0	0.0	19.3	0	0.0	16.7	0	0.0	17.7	0	0.0	14.9	19.6
Upper	1	20.0	38.0	128	14.1	50.0	0	0.0	42.7	0	0.0	53.7	41.4
Unknown	4	80.0	19.0	783	85.9	17.7	1	100.0	20.7	348	100.0	19.1	0.0
Total	5	100.0	100.0	911	100.0	100.0	1	100.0	100.0	348	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 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-7

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Tulsa County Metropolitan AA					
	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	2	20.0	1,328	33.3	90.9
Over $1 Million	6	60.0	2,548	63.9	8.4
Revenue Unknown	2	20.0	110	2.8	0.7
Total	10	100.0	3,986	100.0	100.0
By Loan Size					
$100,000 or Less	3	30.0	180	4.5	
$100,001 - $250,000	3	30.0	636	16.0	
$250,001 - $1 Million	4	40.0	3,170	79.5	
Total	10	100.0	3,986	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	0	0.0	0	0.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $1 Million	2	100.0	1,328	100.0	
Total	2	100.0	1,328	100.0	

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

Table D-8

Distribution of 2020 Small Farm Lending By Revenue Size of Farms Assessment Area: Tulsa County Metropolitan AA					
	Bank Loans				Total Farms
	#	#%	$(000)	$%	%
By Revenue					
$1 Million or Less	0	0.0	0	0.0	97.7
Over $1 Million	0	0.0	0	0.0	1.7
Revenue Unknown	0	0.0	0	0.0	0.6
Total	0	0.0	0	0.0	100.0
By Loan Size					
$100,000 or Less	0	0.0	0	0.0	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $500,000	0	0.0	0	0.0	
Total	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	
$100,001 - $250,000	0	0.0	0	0.0	
$250,001 - $500,000	0	0.0	0	0.0	
Total	0	0.0	0	0.0	

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

Table D-9

2018 Tulsa County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**175**	**100.0**	**156,574**	**100.0**	**19,197**	**12.3**	**156,574**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**274,891**	**146,793**	**100.0**	**53.4**	**99,287**	**36.1**	**28,811**	**10.5**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,542	4.0	1,311	3.8	219	6.4	12	4.0
Moderate	8,515	22.1	7,405	21.2	1,056	30.7	54	17.9
Middle	13,416	34.8	12,059	34.6	1,266	36.8	91	30.2
Upper	15,133	39.2	14,092	40.4	897	26.1	144	47.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**38,606**	**100.0**	**34,867**	**100.0**	**3,438**	**100.0**	**301**	**100.0**
Percentage of Total Businesses:				**90.3**		**8.9**		**0.8**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	1.3	3	1.0	1	16.7	0	0.0
Moderate	32	10.5	32	10.8	0	0.0	0	0.0
Middle	106	34.8	104	35.0	2	33.3	0	0.0
Upper	163	53.4	158	53.2	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**305**	**100.0**	**297**	**100.0**	**6**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**97.4**		**2.0**		**0.7**

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-10

2019 Tulsa County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**175**	**100.0**	**156,574**	**100.0**	**19,197**	**12.3**	**156,574**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**274,891**	**146,793**	**100.0**	**53.4**	**99,287**	**36.1**	**28,811**	**10.5**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,562	4.0	1,338	3.8	211	6.2	13	5.2
Moderate	8,553	22.0	7,469	21.2	1,042	30.7	42	16.8
Middle	13,509	34.7	12,174	34.5	1,260	37.1	75	30.0
Upper	15,288	39.3	14,289	40.5	879	25.9	120	48.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**38,912**	**100.0**	**35,270**	**100.0**	**3,392**	**100.0**	**250**	**100.0**
Percentage of Total Businesses:				**90.6**		**8.7**		**0.6**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.9	2	0.6	1	16.7	0	0.0
Moderate	40	11.8	40	12.0	0	0.0	0	0.0
Middle	122	35.9	120	36.1	2	33.3	0	0.0
Upper	175	51.5	170	51.2	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**340**	**100.0**	**332**	**100.0**	**6**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**97.6**		**1.8**		**0.6**

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-11

2020 Tulsa County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**175**	**100.0**	**156,574**	**100.0**	**19,197**	**12.3**	**156,574**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**274,891**	**146,793**	**100.0**	**53.4**	**99,287**	**36.1**	**28,811**	**10.5**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,572	4.0	1,357	3.8	202	6.0	13	4.8
Moderate	8,714	22.0	7,630	21.2	1,034	31.0	50	18.3
Middle	13,777	34.8	12,451	34.6	1,244	37.3	82	30.0
Upper	15,560	39.3	14,573	40.5	859	25.7	128	46.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**39,623**	**100.0**	**36,011**	**100.0**	**3,339**	**100.0**	**273**	**100.0**
Percentage of Total Businesses:				**90.9**		**8.4**		**0.7**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	2.3	7	2.0	1	16.7	0	0.0
Moderate	41	11.6	41	11.9	0	0.0	0	0.0
Middle	124	35.2	122	35.5	2	33.3	0	0.0
Upper	179	50.9	174	50.6	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**352**	**100.0**	**344**	**100.0**	**6**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**97.7**		**1.7**		**0.6**

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

Grant County AA

Table D-12

Distribution of 2018 Home Mortgage Lending By Income Level of Geography Assessment Area: Grant County AA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	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
Middle	0	0.0	100.0	0	0.0	100.0	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
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: 2018 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-13

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography Assessment Area: Grant County AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	100.0	55	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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	1	100.0	100.0	55	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

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

Table D-14

Distribution of 2020 Small Business Lending By Income Level of Geography Assessment Area: Grant County AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	3	100.0	320	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	3	100.0	320	100.0	100.0

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

Table D-15

Distribution of 2020 Small Farm Lending By Income Level of Geography Assessment Area: Grant County AA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	7	100.0	1,237	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	7	100.0	1,237	100.0	100.0

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

Table D-16

Distribution of 2018 Home Mortgage Lending By Borrower Income Level Assessment Area: Grant County AA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	13.6	0	0.0	9.1	16.0
Moderate	0	0.0	11.4	0	0.0	9.3	13.8
Middle	0	0.0	27.3	0	0.0	30.6	20.6
Upper	0	0.0	40.9	0	0.0	41.0	49.6
Unknown	0	0.0	6.8	0	0.0	10.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2018 FFIEC Census Data
2011-2015 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-17

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level Assessment Area: Grant County AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	8.1	0	0.0	2.2	0	0.0	8.1	0	0.0	4.9	15.9
Moderate	0	0.0	9.7	0	0.0	5.3	0	0.0	8.1	0	0.0	4.5	13.7
Middle	0	0.0	9.7	0	0.0	7.8	0	0.0	16.1	0	0.0	12.1	20.6
Upper	1	100.0	54.8	55	100.0	75.3	0	0.0	56.5	0	0.0	68.6	49.8
Unknown	0	0.0	17.7	0	0.0	9.4	0	0.0	11.3	0	0.0	9.9	0.0
Total	1	100.0	100.0	55	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 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

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Grant County AA					
	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	3	100.0	320	100.0	84.2
Over $1 Million	0	0.0	0	0.0	9.9
Revenue Unknown	0	0.0	0	0.0	5.9
Total	3	100.0	320	100.0	100.0
By Loan Size					
$100,000 or Less	2	66.7	70	21.9	
$100,001 - $250,000	1	33.3	250	78.1	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	3	100.0	320	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	2	66.7	70	21.9	
$100,001 - $250,000	1	33.3	250	78.1	
$250,001 - $1 Million	0	0.0	0	0.0	
Total	3	100.0	320	100.0	

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

Table D-19

Distribution of 2020 Small Farm Lending By Revenue Size of Farms Assessment Area: Grant County AA					
	Bank Loans				Total Farms %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	7	100.0	1,238	100.1	100.0
Over $1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	7	100.0	1,237	100.0	100.0
By Loan Size					
$100,000 or Less	2	28.6	116	9.4	
$100,001 - $250,000	3	42.9	512	41.4	
$250,001 - $500,000	2	28.6	610	49.3	
Total	7	100.0	1,237	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	2	28.6	116	9.4	
$100,001 - $250,000	3	42.9	512	41.4	
$250,001 - $500,000	2	28.6	610	49.3	
Total	7	100.0	1,238	100.0	

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

Table D-20

2018 Grant 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	212	16.0
Moderate	0	0.0	0	0.0	0	0.0	183	13.8
Middle	2	100.0	1,328	100.0	118	8.9	274	20.6
Upper	0	0.0	0	0.0	0	0.0	659	49.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,328**	**100.0**	**118**	**8.9**	**1,328**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,465	1,486	100.0	60.3	482	19.6	497	20.2
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
Total AA	**2,465**	**1,486**	**100.0**	**60.3**	**482**	**19.6**	**497**	**20.2**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	202	100.0	169	100.0	21	100.0	12	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	**202**	**100.0**	**169**	**100.0**	**21**	**100.0**	**12**	**100.0**
Percentage of Total Businesses:				**83.7**		**10.4**		**5.9**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	59	100.0	59	100.0	0	0.0	0	0.0
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	**59**	**100.0**	**59**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-21

2019 Grant 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	211	15.9
Moderate	0	0.0	0	0.0	0	0.0	182	13.7
Middle	2	100.0	1,328	100.0	118	8.9	274	20.6
Upper	0	0.0	0	0.0	0	0.0	661	49.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,328**	**100.0**	**118**	**8.9**	**1,328**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,465	1,486	100.0	60.3	482	19.6	497	20.2
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
Total AA	**2,465**	**1,486**	**100.0**	**60.3**	**482**	**19.6**	**497**	**20.2**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	202	100.0	170	100.0	21	100.0	11	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	**202**	**100.0**	**170**	**100.0**	**21**	**100.0**	**11**	**100.0**
Percentage of Total Businesses:				**84.2**		**10.4**		**5.4**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	55	100.0	55	100.0	0	0.0	0	0.0
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	**55**	**100.0**	**55**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-22

2020 Grant 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	211	15.9
Moderate	0	0.0	0	0.0	0	0.0	182	13.7
Middle	2	100.0	1,328	100.0	118	8.9	274	20.6
Upper	0	0.0	0	0.0	0	0.0	661	49.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,328**	**100.0**	**118**	**8.9**	**1,328**	**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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,465	1,486	100.0	60.3	482	19.6	497	20.2
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
Total AA	**2,465**	**1,486**	**100.0**	**60.3**	**482**	**19.6**	**497**	**20.2**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	202	100.0	170	100.0	20	100.0	12	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	**202**	**100.0**	**170**	**100.0**	**20**	**100.0**	**12**	**100.0**
Percentage of Total Businesses:				**84.2**		**9.9**		**5.9**
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	54	100.0	54	100.0	0	0.0	0	0.0
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	**54**	**100.0**	**54**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

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

APPENDIX E – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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