



PUBLIC DISCLOSURE

August 5, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Nation Bank
RSSD# 256058

1901 North Commerce
Ardmore, Oklahoma 73401

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

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

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2020, 2021, and 2022) was referenced for additional perspective to gauge credit demand within the bank's AAs. Performance was assessed within the bank's three AAs, including the Southern Oklahoma AA and Bryan County AA in Oklahoma, and the Fort Worth Metropolitan AA in Texas. The Southern Oklahoma and Fort Worth Metropolitan AAs were assessed using a full-scope review, while the Bryan County AA was assessed using a limited-scope review.

Greater consideration was given to the volume of loan originations, as this provides a more accurate representation of the bank's true impact on the individuals and entities served. Throughout the evaluation, greater weight was placed on the bank's performance within the state of Oklahoma and the Southern Oklahoma AA, as a substantial majority of the bank's lending was originated in this AA. Additional emphasis was placed on the bank's small business lending in the analysis, as the bank is primarily a commercial

lender; however, in the state of Texas and the Fort Worth Metropolitan AA, both lending products were weighted evenly due to the lower volume of originations for each product.

Examiners reviewed the following data:

- The bank’s 12-quarter average NLTD ratio;
- The universe of 233 home mortgage loans reported on the bank’s 2022 and 2023 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers;
- A statistical sample of 93 small business loans from a universe of 171 small business loans originated between January 1, 2023, and December 31, 2023;
- CD loans, qualified investments, and CD services provided from July 1, 2021, through December 31, 2023.

DESCRIPTION OF INSTITUTION

American Nation Bank is a community bank headquartered in Ardmore, Oklahoma. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of AmCorp Financial, Inc.
- The bank has total assets of \$653.2 million as of March 31, 2024.
- In addition to the main office in Ardmore, Oklahoma, the bank has seven additional offices located in Ardmore, Comanche, Durant, Marietta, and Wilson, Oklahoma. The bank also operates two additional offices located in Keller and Saginaw, Texas.
- The bank maintains a network of 13 ATMs, comprised of a cash-dispensing ATM in each office location, 2 ATMs located in convenience stores, and 1 located in the Hardy Murphy Coliseum in Ardmore, Oklahoma.
- As shown in the table below, the bank’s primary business focus is commercial and residential real estate lending.

Table 1

Composition of Loan Portfolio as of March 31, 2024		
Loan Type	\$(000)	%
Construction and Land Development	57,211	12.6
Farmland	24,856	5.5
1- to 4-Family Residential Real Estate	100,438	22.1
Multifamily Residential Real Estate	8,002	1.8
Nonfarm Nonresidential Real Estate	184,121	40.6
Agricultural	22,322	4.9
Commercial and Industrial	27,629	6.1
Consumer	26,543	5.9
Other	2,430	0.5
Gross Loans	453,552	100.0
Note: Percentage may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its September 27, 2021, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of the bank's performance in Oklahoma and Texas, with full-scope evaluations conducted in the Southern Oklahoma and Fort Worth Metropolitan AAs, respectively, and a limited-scope evaluation conducted in the Bryan County AA.

The bank's overall lending test performance is Satisfactory. The bank's performance in the Southern Oklahoma and Fort Worth Metropolitan AAs is considered reasonable. Performance in the Bryan County AA is consistent with performance at the institutional level.

Additionally, in the Southern Oklahoma AA, home purchase loans were evaluated independently, while home refinance, home improvement, and multifamily loans were not evaluated individually due to lending volumes too low to render meaningful analyses. Furthermore, due to an overall lack of loan volume, home mortgage lending was evaluated collectively in the Fort Worth Metropolitan AA.

Net Loan-to-Deposit Ratio

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

Table 2

Comparative NLTD Ratios June 30, 2021 – March 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			12 Quarter Average
American Nation Bank	Ardmore, OK	653,170	74.4
Similarly Situated Institutions			
Shamrock Bank NA	Coalgate, OK	449,837	58.5
Legacy Bank	Hinton, OK	595,692	90.5
NBT Financial Bank	Fort Worth, TX	451,922	88.4
First National Bank & Trust Company of Ardmore	Ardmore, OK	672,918	68.6
Worthington Bank	Arlington, TX	585,979	71.4

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside the AA.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Types	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Home Improvement	18	85.7	963	76.8	3	14.3	291	23.2
Home Purchase - Conventional	112	77.8	21,721	67.8	32	22.2	10,307	32.2
Multi-Family Housing	2	66.7	2,311	46.6	1	33.3	2,652	53.4
Other Purpose Closed-End	13	92.9	951	92.1	1	7.1	82	7.9
Refinancing	49	96.1	7,060	96.5	2	3.9	258	3.5
Total HMDA related	194	83.3	33,006	70.8	39	16.7	13,590	29.2
Small Business	82	88.2	4,352	85.1	11	11.8	764	14.9
TOTAL LOANS	276	84.7	37,358	72.2	50	15.3	14,354	27.8

Geographic Distribution of Loans

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

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has an overall reasonable penetration among borrowers of different income levels and businesses of different sizes. Both Oklahoma and Texas had overall reasonable distribution of loans.

COMMUNITY DEVELOPMENT TEST

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

The bank’s overall CD test performance is Outstanding and demonstrates excellent responsiveness to the needs of the bank’s AAs. The overall rating was driven primarily by the bank’s performance across both full-scope AAs, where the bank’s performance demonstrated excellent responsiveness to credit 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.

The table below shows the number and dollar amount of the bank’s CD activities that have benefitted the bank’s AAs since the previous CRA evaluation. Overall CD activity increased from the previous evaluation.

TABLE 4

Community Development Activity – All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	1	49	13	2,759	51	39	64	2,798	20
Economic Development	352	71467	0	0	0	0	0	0	4
Revitalization and Stabilization	4	131	0	0	0	0	0	0	6
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	357	71,647	13	2,759	51	39	64	2,798	30

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: ***Outstanding.***

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

- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- CD activity reflects excellent responsiveness to CD needs of its AAs.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. A full-scope review was conducted for the Southern Oklahoma AA, while a limited-scope review was conducted for the Bryan County AA to ascertain if the bank's performance in this area was generally consistent with its performance in the overall state evaluation. The evaluation of loans in the state of Oklahoma consisted of 187 HMDA loans originated between January 1, 2022, and December 31, 2023, and 80 small business loans originated between January 1, 2023, and December 31, 2023, within the AA.

Greater consideration was given to the volume of loan originations, as this provides a more accurate representation of the bank's true impact on the individuals and entities served. The bank's home mortgage lending carried greater weight in the analysis due to the relatively higher volume of lending compared to small business.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates two of its three AAs and operates eight of its ten branches in the state of Oklahoma. This includes seven branches in the Southern Oklahoma AA and one branch in the Bryan County AA. Loan and deposit products and services offered in this state mirror those discussed in the overall institution section of this evaluation, with a primary emphasis on commercial and residential real estate lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's overall lending test performance in the state of Oklahoma is Satisfactory. Overall, the bank's geographic distribution of loans is reasonable, as well as the borrower distribution of loans among individuals of different income levels and business of different sizes.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans within Oklahoma reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. Overall state performance is driven by the bank's lending distribution in the Southern Oklahoma AA, which is reasonable. In addition, performance in the Bryan County AA is consistent with performance in the Southern Oklahoma AA.

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

The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes. Overall state performance is driven by lending performance in the Southern Oklahoma AA, which is reasonable, and performance in the Bryan County AA is consistent with this performance.

COMMUNITY DEVELOPMENT TEST

The bank's overall CD test performance in the state of Oklahoma is Outstanding and demonstrates excellent responsiveness.

The bank's CD performance in the Bryan County AA limited-scope review is consistent with the institution's CD performance in the Southern Oklahoma AA which is excellent.

Table 5

Community Development Activity State of Oklahoma									
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	1	49	12	2,689	46	37	58	2,726	17
Economic Development	308	48,247	0	0	0	0	0	0	4
Revitalization and Stabilization	4	131	0	0	0	0	0	0	6
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	313	48,427	12	2,689	46	37	58	2,726	27

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

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

The bank's Southern Oklahoma AA consists of Carter, Jefferson, Love, and Stephens, counties in their entirety (see Appendix B for an AA map and Appendix C for additional demographic data).

- The AA has changed since the previous evaluation. The Southern Oklahoma AA now contains Love County due to the conversion of the Marietta, Oklahoma loan production office to a full-service branch in May of 2022.
- The composition of the AA includes 33 census tracts, of which 8 are moderate-, 16 are middle-, and 9 are upper-income. One middle-income census tract is designated as distressed and underserved. This represents a change from the previous evaluation, where the AA included 25 census tracts, of which 3 were moderate-, 16 were middle-, and 6 were upper-income, with 2 of the middle-income census tracts designated as distressed and underserved.
- The bank operates seven bank locations in the AA, with offices located in Ardmore, Comanche, Marietta, and Wilson.
- Cash-dispensing ATMs are located at all seven branches, and three standalone ATMs are located throughout the AA at the Hardy Murphy Coliseum, Delbert's Supermarket, and Grove Mart Grocery store.
- The June 30, 2023, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report shows the bank has a 13.9 percent market share, ranking 4th of 16 FDIC-insured depository institutions, with those institutions having 53 branch offices operating within the AA.
- One interview was conducted with a community member within the AA to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represents an organization focused on economic development.

Table 6

Population Change			
Assessment Area: Southern Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Southern Oklahoma	109,244	106,334	(2.7)
Carter County, OK	48,442	48,003	(0.9)
Jefferson County, OK	6,333	5,337	(15.7)
Love County, OK	9,663	10,146	5.0
Stephens County, OK	44,806	42,848	(4.4)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA’s population is centered primarily in Ardmore, located in Carter County, and Duncan, in Stephens County.
- The AA’s population decreased between 2015 and 2020, while the state of Oklahoma experienced growth.
- Individuals aged 25 years old to 64 years old account for 50.4 percent of the AA’s population, which is similar to the state of Oklahoma at 50.3 percent.

Table 7

Median Family Income Change			
Assessment Area: Southern Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Southern Oklahoma	60,429	62,425	3.3
Carter County, OK	62,120	63,774	2.7
Jefferson County, OK	46,545	50,231	7.9
Love County, OK	58,420	63,077	8.0
Stephens County, OK	61,261	62,305	1.7
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- According to data in the 2020 American Community Survey (ACS), 36.4 percent of families living in the AA are designated as low- or moderate-income, which is lower than the statewide figure of 39.1 percent.
- The percentage of AA families living below the poverty line at 12.3 percent is comparable to the statewide figure of 11.3 percent.

Table 8

Housing Cost Burden						
Assessment Area: Southern Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southern Oklahoma	68.2	35.5	34.4	45.5	21.8	14.2
Carter County, OK	75.1	41.5	36.7	41.7	18.9	14.2
Jefferson County, OK	58.5	25.0	36.8	37.5	21.4	12.8
Love County, OK	61.7	18.1	28.6	50.0	21.2	14.6
Stephens County, OK	61.8	31.1	31.8	49.8	25.4	14.4
NonMSA Oklahoma	65.0	27.9	34.8	46.6	21.0	14.8
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2

Cost Burden is housing cost that equals 30 percent or more of household income
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The median housing value in the AA of \$112,253 is below the statewide figure of \$142,400, but above that of rural areas statewide, at \$110,370.
- The percentage of owner-occupied units in the AA at 57.6 percent is above the statewide figure of 56.7 percent and the figure for rural areas statewide of 55.3 percent.
- A community representative commented that the AA has limited available housing inventory, which has resulted in higher housing costs for prospective buyers. As such, LMI borrowers may have a difficult time affording homes in the area.
- At 23.2 percent, the AA has a lower percentage of rental units compared to the statewide figure of 29.1 percent but is comparable to the figure for rural areas statewide of 24.5 percent.
- A high volume of the housing units in the AA’s moderate-income tracts are rentals (31.6 percent) and vacant units (26.4 percent).

Table 9

Unemployment Rates					
Assessment Area: Southern Oklahoma					
Area	2018	2019	2020	2021	2022
Southern Oklahoma	3.4	3.4	7.1	4.4	3.2
Carter County, OK	3.4	3.3	7.2	4.6	3.5
Jefferson County, OK	3.3	3.1	6.8	4.1	3.1
Love County, OK	2.1	2.2	4.3	2.8	2.4
Stephens County, OK	3.8	4.1	8.0	4.7	3.2
NonMSA Oklahoma	3.5	3.4	6.1	4.0	3.2
Oklahoma	3.3	3.1	6.3	4.0	3.0

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA remained in line with both rural areas and statewide figures for Oklahoma, with an increase during 2020 and 2021 as the result of the 2019 Coronavirus Disease pandemic (pandemic), before returning to pre-pandemic levels in 2022.
- Major employers include Michelin North America, Dollar General Distribution, Mercy Hospital, Dollar Tree (distribution), EJ Ardmore Foundry, and Dot Foods.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHERN OKLAHOMA AA

LENDING TEST

The bank's performance in the Southern Oklahoma AA is reasonable. Overall, the bank's geographic distribution of loans is reasonable, as well as the borrower distribution of loans among individuals of different income levels and businesses of different sizes. The bank's home mortgage lending carried greater weight in the analysis due to the larger volume of lending compared to small business lending. The evaluation in the Southern Oklahoma AA included a review of 174 home mortgage loans originated between January 1, 2022, and December 31, 2023, and 75 small business loans originated between January 1, 2023, and December 31, 2023.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage lending was reasonable, while performance for small business lending was excellent. Although the bank's performance for small business lending was rated as excellent, greater consideration was given to the volume of loan originations, as this provides a more accurate representation of the bank's true impact on the number individuals and entities served, supporting the reasonable conclusion.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank's AA does not contain any low-income census tracts; therefore, conclusions are based primarily on lending performance in the moderate-income census tracts. The distribution of 2023 home mortgage loans to moderate-income census tracts was comparable to aggregate lending data by number and dollar volume and the percentage of owner-occupied units. The geographic distribution of home mortgage loans in 2022 reflected penetration levels that were consistent with performance in 2023.

An evaluation of the bank's loan dispersion of home mortgage loans was conducted. The analysis of the dispersion of lending across the AA revealed a conspicuous gap that included moderate-income census tracts; however, this did not impact the conclusion given the distance from these tracts to the nearest bank branch office.

Home Purchase Lending

The geographic distribution of home purchase lending is reasonable. The distribution of 2023 home purchase loans in moderate-income census tracts was comparable to aggregate lending data by number and the percentage of owner-occupied units. The bank's performance was above aggregate lending data by dollar volume. The geographic distribution of home purchase loans in 2022 reflected penetration levels that were consistent with performance in 2023.

An evaluation of the dispersion of home purchase loans revealed gaps or lapses in lending that included moderate-income census tracts but did not impact the overall conclusion given the distance from these tracts to the nearest branch and significant competition in the area.

Table 10

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography											
Assessment Area: Southern Oklahoma											
Geographic Income Level	Bank And Aggregate Loans By Year										Owner Occupied Units %
	2022						2023*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Home Purchase Loans											
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	11	16.7	12.6	847	7.8	8.1	3	9.7	723	12.8	13.2
Middle	34	51.5	46.0	6,247	57.6	43.2	17	54.8	2,552	45.3	51.0
Upper	21	31.8	41.3	3,746	34.6	48.6	11	35.5	2,359	41.9	35.9
Unknown	0	0.0	0.1	0	0.0	0.1	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	
Total	66	100.0	100.0	10,840	100.0	100.0	31	100.0	5,634	100.0	100.0
Refinance Loans											
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	6	18.8	10.7	1,089	22.8	7.6	1	7.1	18	0.9	13.2
Middle	18	56.3	45.9	2,738	57.4	45.5	10	71.4	1,538	75.9	51.0
Upper	8	25.0	43.4	945	19.8	46.9	3	21.4	470	23.2	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
Total	32	100.0	100.0	4,772	100.0	100.0	14	100.0	2,026	100.0	100.0
Home Improvement Loans											
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	2	22.2	11.6	149	28.5	9.4	1	12.5	61	17.2	13.2
Middle	5	55.6	46.4	236	45.2	40.8	6	75.0	253	71.3	51.0
Upper	2	22.2	42.0	137	26.2	49.8	1	12.5	41	11.5	35.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
Total	9	100.0	100.0	522	100.0	100.0	8	100.0	355	100.0	100.0
Multifamily Loans											Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	19.0	0	0.0	9.3	0	0.0	0	0.0	13.1
Middle	1	100.0	57.1	262	100.0	35.0	0	0.0	0	0.0	20.9
Upper	0	0.0	23.8	0	0.0	55.7	0	0.0	0	0.0	66.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
Total	1	100.0	100.0	262	100.0	100.0	0	0.0	0	0.0	100.0
Total Home Mortgage Loans											Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	19	16.2	12.0	2,085	12.2	8.0	6	10.5	827	9.9	13.2
Middle	66	56.4	46.6	10,061	59.1	43.9	36	63.2	4,632	55.6	51.0
Upper	32	27.4	41.4	4,887	28.7	48.0	15	26.3	2,870	34.5	35.9
Unknown	0	0.0	0.1	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	
Total	117	100.0	100.0	17,033	100.0	100.0	57	100.0	8,329	100.0	100.0

Source: 2023 FFIEC Census Data

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

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is excellent. The percentage of small business loans originated in moderate-income census tracts was above the percentage of businesses operating in the AA's moderate-income census tracts. To further augment the analysis, a review of the three-year average aggregate lending data for small business lending was conducted, which indicated 5.8 percent of business loans in the AA by number, and 5.0 percent by dollar, were originated in moderate-income tracts, which was below the percentage of total businesses operating in these tracts. While not a direct comparator as the bank is not a CRA reporter, aggregate CRA figures are relevant as a proxy to ascertain demand for credit. The aggregate data reflects limited credit demand for small business loans in moderate-income tracts and supports the bank's excellent rating.

Table 11

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Southern Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	14	18.7	1,402	34.2	14.5
Middle	34	45.3	1,765	43.1	50.2
Upper	27	36.0	931	22.7	35.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	75	100.0	4,098	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

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

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes. The borrower distribution of home mortgage and small business lending was reasonable.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage lending to low-income borrowers was above aggregate lending data by number, comparable by dollar volume, and below the percentage of low-income families in the AA. Lending to moderate-income borrowers was below the aggregate lending data by number and dollar volume, as well as the percentage of moderate-income

families. The borrower distribution of 2022 home mortgage loans reflected performance that was below 2023 lending patterns.

A community representative stated there is limited availability of affordable housing and noted the lack of available housing has further inflated the value of existing homes. In addition, the contact stated that most new housing construction are high-end homes that are outside the means of LMI borrowers. In addition to housing supply, there is significant lending competition in the area, with 15 additional institutions operating from 46 offices throughout the AA.

Home Purchase Lending

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

The borrower distribution of 2022 home purchase loans reflected performance that was below 2023 lending patterns.

The housing availability and competition limitations discussed above also impacted the bank's home purchase lending.

Table 12

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level											
Assessment Area: Southern Oklahoma											
Borrower Income Level	Bank And Aggregate Loans By Year										Families by Family Income %
	2022						2023*				
	Bank		Agg		Bank		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Home Purchase Loans											
Low	1	1.5	5.6	23	0.2	3.0	2	6.5	84	1.5	19.8
Moderate	4	6.1	15.2	429	4.0	10.9	2	6.5	160	2.8	16.6
Middle	6	9.1	18.7	828	7.6	16.2	4	12.9	452	8.0	19.8
Upper	27	40.9	37.3	5,738	52.9	48.1	11	35.5	3,129	55.5	43.8
Unknown	28	42.4	23.2	3,822	35.3	21.8	12	38.7	1,809	32.1	0.0
Total	66	100.0	100.0	10,840	100.0	100.0	31	100.0	5,634	100.0	100.0
Refinance Loans											
Low	1	3.1	7.3	46	1.0	3.8	1	7.1	18	0.9	19.8
Moderate	4	12.5	15.1	232	4.9	9.4	1	7.1	31	1.5	16.6
Middle	4	12.5	21.1	393	8.2	17.5	3	21.4	227	11.2	19.8
Upper	16	50.0	41.1	3,387	71.0	50.1	8	57.1	1,500	74.0	43.8
Unknown	7	21.9	15.5	714	15.0	19.2	1	7.1	250	12.3	0.0
Total	32	100.0	100.0	4,772	100.0	100.0	14	100.0	2,026	100.0	100.0
Home Improvement Loans											
Low	1	11.1	9.4	28	5.4	5.8	2	25.0	92	25.9	19.8
Moderate	2	22.2	14.9	154	29.5	12.6	0	0.0	0	0.0	16.6
Middle	0	0.0	16.6	0	0.0	11.4	1	12.5	26	7.3	19.8
Upper	4	44.4	47.5	192	36.8	56.0	3	37.5	176	49.6	43.8
Unknown	2	22.2	11.6	148	28.4	14.2	2	25.0	61	17.2	0.0
Total	9	100.0	100.0	522	100.0	100.0	8	100.0	355	100.0	100.0
Total Home Mortgage Loans											
Low	5	4.3	6.5	213	1.3	3.4	6	10.5	219	2.6	19.8
Moderate	10	8.6	15.0	815	4.9	10.7	3	5.3	191	2.3	16.6
Middle	14	12.1	19.2	1,464	8.7	16.3	10	17.5	913	11.0	19.8
Upper	50	43.1	39.0	9,595	57.2	48.8	23	40.4	4,886	58.7	43.8
Unknown	37	31.9	20.3	4,684	27.9	20.9	15	26.3	2,120	25.5	0.0
Total	116	100.0	100.0	16,771	100.0	100.0	57	100.0	8,329	100.0	100.0
Source: 2023 FFIEC Census Data											
2016-2020 U.S. Census Bureau: American Community Survey											
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.											
Multifamily loans are not included in the borrower distribution analysis.											
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.											

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of loans to businesses with gross annual revenues of \$1MM or less (small businesses) reflected penetration levels below the percentage of small businesses operating in the AA. However, to augment the analysis, a review of the three-year average aggregate lending data for small business lending noted a distribution of 44.8 percent of business loans in the AA by number, and 42.9 percent by dollar, were originated to small businesses, which was below the percentage of total businesses in the AA. While not a

direct comparator as the bank is not a CRA reporter, aggregate CRA figures are relevant as a proxy to ascertain demand for credit. The aggregate data reflects a demand from small business borrowers that is significantly below the demographic figure and supports a reasonable conclusion.

Table 13

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Southern Oklahoma					
	Bank Loans				Total
	#	#%	\$(000)	%	Businesses %
By Revenue					
\$1 Million or Less	42	56.0	1,677	40.9	89.3
Over \$1 Million	12	16.0	1,789	43.7	8.8
Revenue Unknown	21	28.0	631	15.4	1.9
Total	75	100.0	4,098	100.0	100.0
By Loan Size					
\$100,000 or Less	70	93.3	2,394	58.4	
\$100,001 - \$250,000	3	4.0	432	10.5	
\$250,001 - \$1 Million	2	2.7	1,273	31.1	
Total	75	100.0	4,098	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	41	97.6	1,404	83.7	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	2.4	273	16.3	
Total	42	100.0	1,677	100.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates excellent responsiveness.

Table 14

Community Development Activity Assessment Area: Southern Oklahoma									
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	1	49	6	1,792	37	34	43	1,826	14
Economic Development	295	44,600	0	0	0	0	0	0	4
Revitalization and Stabilization	4	131	0	0	0	0	0	0	6
Totals	300	44,780	6	1,792	37	34	43	1,826	24

**BRYAN COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA**
(Limited-Scope Review)

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

The bank's Bryan County AA consists of Bryan County in its entirety. Refer to Appendix B for a map of the AA and Appendix D for additional demographic data.

- The AA consists of three moderate-, nine middle-, and one upper-income census tracts. This represents a change from the last evaluation, where the AA was comprised of four moderate- and seven middle-income census tracts.
- The bank's presence in the AA includes one full-service branch, located within a middle-income census tract in the town of Durant. The bank maintains one cash-only ATM at the branch location.
- According to the 2020 ACS data, the AA is sparsely populated with 46,067 residents, which represents a 4.7 percent increase since the last evaluation.
- The AA is home to 12,083 families. According to 2020 ACS data, 21.0 percent are low-, 19.8 percent are moderate-, 21.3 percent are middle-, and 38.0 percent are upper-income.
- According to the June 30, 2023, FDIC Deposit Market Share Report, the bank's total market share in the area was 0.3 percent, ranking sixth of six FDIC-insured financial institutions operating in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BRYAN COUNTY AA

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

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

STATE OF TEXAS

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 Community Development Tests:

- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- CD activity reflects excellent responsiveness to CD needs of its AA.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the institution. A full-scope review was conducted for the Fort Worth Metropolitan AA. The bank's state performance is discussed concurrently with the assessment of its lending and CD activities in the Fort Worth Metropolitan AA, as this is the sole AA for the state. Performance in this AA and the state of Texas was given less weight in the overall evaluation due to the lower volume of lending and limited branch presence in this AA. Additionally, lending products were weighted evenly due to the lower volume of lending for each product. The evaluation of loans in the state of Texas was based on 7 HMDA loans originated between January 1, 2022, and December 31, 2023, and 2 small business loans originated between January 1, 2023, and December 31, 2023.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS

The bank delineates one of its three AAs and operates two of its ten 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 commercial and residential real estate lending. Detailed descriptions of the bank's operations in the Fort Worth Metropolitan AA are provided in the section that follows.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE FORT WORTH METROPOLITAN AA

The bank's Fort Worth Metropolitan AA consists of Tarrant County in its entirety, which represents one of four counties within the Fort-Worth Arlington-Grapevine, Texas,

Metropolitan Division (MD) (see Appendix B for an AA map and Appendix C for additional demographic data).

- The AA delineation remains unchanged since the prior evaluation.
- The composition of the AA includes 449 census tracts of which 35 are low-, 130 are moderate-, 140 are middle-, 139 are upper-, and 5 are unknown-income. At the previous evaluation, the AA included 357 census tracts, of which 47 were low-, 92 were moderate-, 113 were middle-, 104 were upper-, and 1 was unknown-income.
- The bank operates two branches in the cities of Keller and Saginaw. Each branch maintains a cash dispensing ATM.
- The June 30, 2023, FDIC Deposit Market Share Report shows the bank has a 0.2 percent market share, ranking 44th out of 73 FDIC-insured depository institutions, with 410 branch offices operating within the AA.
- One interview was conducted with a community member within the AA to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represents an organization focused on affordable housing and economic development.

Table 16

Population Change			
Assessment Area: Fort Worth Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Fort Worth Metropolitan	1,914,526	2,110,640	10.2
Fort Worth-Arlington-Grapevine, TX MD	2,252,637	2,507,421	11.3
Texas	26,538,614	29,145,505	9.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA’s 2020 population accounts for 84.2 percent of the Fort Worth-Arlington-Grapevine, Texas MD and 7.2 percent of the Texas statewide population.
- In addition, 52.2 percent of the MD population is 25 years old to 64 years old, slightly higher than the figure for the state of Texas at 51.0 percent.

Table 17

Median Family Income Change			
Assessment Area: Fort Worth Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Fort Worth Metropolitan	76,367	82,856	8.5
Fort Worth-Arlington-Grapevine, TX MD	75,758	82,649	9.1
Texas	68,523	76,073	11.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- According to the 2020 ACS data, 38.8 percent of families in the AA are LMI, which is consistent with the state of Texas figure at 39.7 percent.
- The AA has a lower number of families living below the poverty line at 8.4 percent compared to the statewide figure of 10.9 percent.
- A community representative stated that although economic conditions in the area are good, prospective home buyers making minimum wage struggle to enter the housing market given rising housing costs and interest rates.

Table 18

Housing Cost Burden						
Assessment Area: Fort Worth Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Fort Worth Metropolitan	83.5	47.8	44.0	64.1	34.6	19.2
Fort Worth-Arlington-Grapevine, TX MD	82.1	46.5	43.4	61.4	33.0	18.7
Texas	78.3	44.6	42.7	57.3	31.0	19.0
<i>Cost Burden is housing cost that equals 30 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy</i>						

- The median housing value in the AA of \$209,610 is above the statewide figure of \$187,200.
- The AA’s median gross rent of \$1,142 is higher than the statewide figure of \$1,082.
- Approximately 36.8 percent of housing units in the AA are rental properties, which is higher than the statewide figure of 33.6 percent.
- In addition, rent in the AA is slightly more burdensome for all renters when compared to the rental rates for the state of Texas.

Table 19

Unemployment Rates					
Assessment Area: Fort Worth Metropolitan					
Area	2018	2019	2020	2021	2022
Fort Worth Metropolitan	3.5	3.3	7.4	5.3	3.6
Fort Worth-Arlington-Grapevine, TX MD	3.5	3.3	7.2	5.2	3.6
Texas	3.9	3.5	7.7	5.6	3.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA remained in line with both MD and statewide figures for Texas, with an increase during 2020 and 2021 as the result of the pandemic, before returning to pre-pandemic levels in 2022.
- Key employment industries for the AA include education, healthcare, waste management, retail trade, manufacturing, and transportation.
- A community representative stated that current economic conditions are strong in the AA, and that the Fort Worth Metropolitan area is quickly growing alongside the Dallas, Texas Metroplex.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS / THE FORT WORTH METROPOLITIAN AA

LENDING TEST

The bank’s performance in the state of Texas is Satisfactory and performance in the Fort Worth Metropolitan AA is reasonable. Overall, the bank’s geographic distribution and borrower distribution of loans among individuals of different income levels and business of different sizes is reasonable. As previously noted, both loan products were weighted equally for the Fort Worth Metropolitan AA based on a low number of loans originated for each product during the evaluation period.

The home mortgage lending evaluation for this AA included a review of total home mortgage lending. Home improvement, home purchase, refinance and multifamily loans were not evaluated at the product level based on lending volumes too low to conduct meaningful analyses.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects overall reasonable distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage lending was reasonable, while performance for small business lending was poor.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank did not originate any loans in the AA’s low- or moderate-income census tracts in 2023.

The geographic distribution of 2022 home mortgage loans exceeded performance in 2023 and contributed positively to the overall rating based on higher origination volume.

Additionally, although some gaps in lending were identified within the AA, these gaps did not impact the conclusion due to the overall limited volume of loans, small branch presence, and significant competition in the area, including large banks.

Table 20

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography											
Assessment Area: Fort Worth Metropolitan											
Geographic Income Level	Bank And Aggregate Loans By Year										Owner Occupied Units %
	2022						2023*				
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	\$%	\$%	#	%	\$(000)	\$%	
Total HMDA Loans											Owner Occupied Units %
Low	0	0.0	2.3	0	0.0	2.1	0	0.0	0	0.0	2.7
Moderate	1	16.7	15.9	194	14.2	13.3	0	0.0	0	0.0	20.5
Middle	5	83.3	35.1	1,176	85.8	31.8	1	100.0	246	100.0	35.8
Upper	0	0.0	46.4	0	0.0	52.4	0	0.0	0	0.0	40.6
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
Total	6	100.0	100.0	1,370	100.0	100.0	1	100.0	246	100.0	100.0

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

Small Business Lending

The geographic distribution of small business lending is poor. The bank did not originate any small business loans in the AA’s low- or moderate-income census tracts during the evaluation period. Additionally, although gaps in lending were identified which included LMI tracts, these gaps did not impact the conclusion due to the overall limited volume of loans, small branch presence, and significant competition in the area.

Table 21

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Fort Worth Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	4.3
Moderate	0	0.0	0	0.0	22.1
Middle	1	50.0	100	89.3	30.5
Upper	1	50.0	12	10.7	42.5
Unknown	0	0.0	0	0.0	0.6
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	112	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

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

The bank’s lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes. The borrower distribution of home mortgage lending was reasonable, while performance for small business lending was poor.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage lending to low-income borrowers was below aggregate lending data by number and dollar volume, as well as the percentage of low-income families. Lending to moderate-income borrowers was also below the aggregate lending data by number and dollar volume and percentage of moderate-income families.

The borrower distribution of 2022 home mortgage loans exceeded performance in 2023 and positively influenced the overall conclusion based on higher lending volume in 2022.

Table 22

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level											
Assessment Area: Fort Worth Metropolitan											
Borrower Income Level	Bank And Aggregate Loans By Year										Families by Family Income %
	2022						2023*				
	Bank		Agg	Bank		Agg	Bank				
	#	#%	#%	\$(000)	\$%	\$%	#	#%	\$(000)	\$%	
Total HMDA Loans											
Low	0	0.0	4.4	0	0.0	2.0	0	0.0	0	0.0	21.2
Moderate	2	33.3	15.0	406	29.6	10.1	0	0.0	0	0.0	17.6
Middle	1	16.7	23.0	194	14.2	19.8	0	0.0	0	0.0	20.2
Upper	3	50.0	39.3	770	56.2	50.4	1	100.0	246	100.0	41.0
Unknown	0	0.0	18.3	0	0.0	17.7	0	0.0	0	0.0	0.0
Total	6	100.0	100.0	1,370	100.0	100.0	1	100.0	246	100.0	100.0
<i>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>											
<i>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.</i>											

Small Business Lending

The borrower distribution of small business lending is poor. The bank made no loans to businesses with gross annual revenues of \$1MM or less during the evaluation period. To augment the analysis, a review of the three-year average aggregate lending data for small business lending noted a distribution of 43.1 percent of business loans in the AA by number, and 28.6 percent by dollar, were originated to small businesses. While not a direct comparator, as the bank is not a CRA reporter, aggregate CRA figures are relevant as a proxy to ascertain demand for credit. The aggregate data reflects there is a demand for credit by small businesses and supports the bank’s poor conclusion. While performance is poor, the overall conclusion for the state was not impacted given the limited origination volume, high level of competition, and limited branch presence in the area.

Table 23

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Fort Worth Metropolitan					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	93.2
Over \$1 Million	1	50.0	100	89.3	5.8
Revenue Unknown	1	50.0	12	10.7	1.0
Total	2	100.0	112	100.0	100.0
By Loan Size					
\$100,000 or Less	2	100.0	112	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	112	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	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance in the state of Texas is Outstanding and performance in the Fort Worth Metropolitan AA demonstrates excellent responsiveness.

Table 24

Community Development Activity Assessment Area: Fort Worth Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services #
	#	\$(000)	Investments		Donations		Total Investments		
			#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	1	70	5	2	6	72	3
Economic Development	44	23,220	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Totals	44	23,220	1	70	5	2	6	72	3

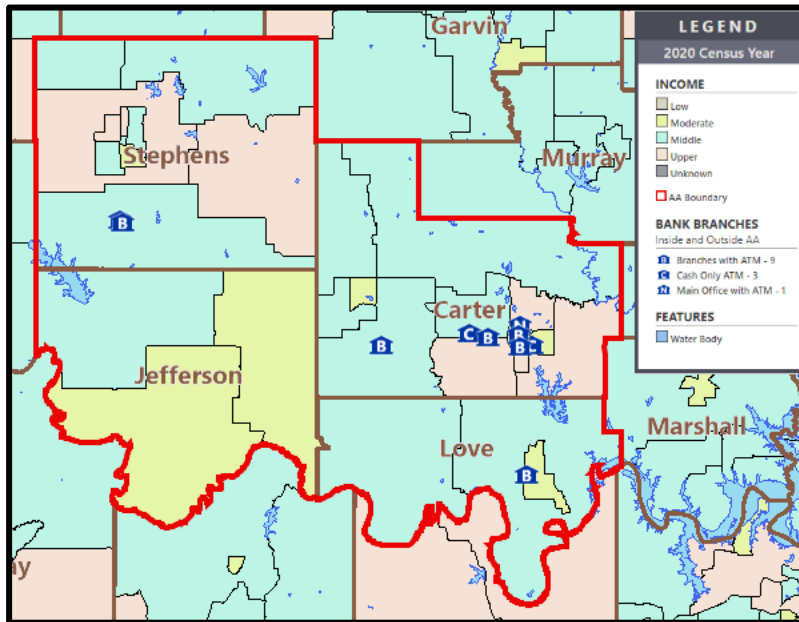
APPENDIX A – SCOPE OF EXAMINATION TABLE

Table A-1

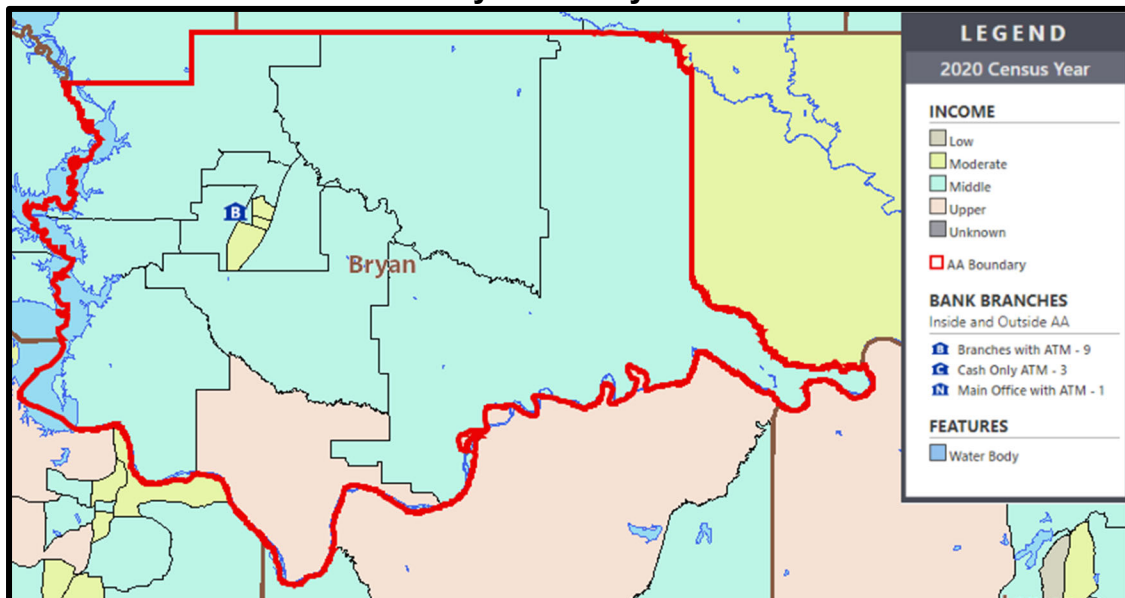
SCOPE OF EXAMINATION			
<u>FINANCIAL INSTITUTION</u> American Nation Bank Ardmore, Oklahoma		<u>PRODUCTS/SERVICES REVIEWED</u> <ul style="list-style-type: none"> • HMDA • Small Business 	
<u>TIME PERIODS REVIEWED</u>			
<u>HMDA:</u>		January 1, 2022 – December 31, 2023	
<u>Small Business:</u>		January 1, 2023 – December 31, 2023	
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
Not Applicable	Not Applicable	Not Applicable	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	OTHER INFORMATION
<u>Oklahoma</u> Southern Oklahoma Bryan County	Full Review Limited Review	None	1 community contact
<u>Texas</u> MD 23104 Forth Worth Metropolitan	Full Review	None	1 community contact

APPENDIX B – MAPS OF THE ASSESSMENT AREAS

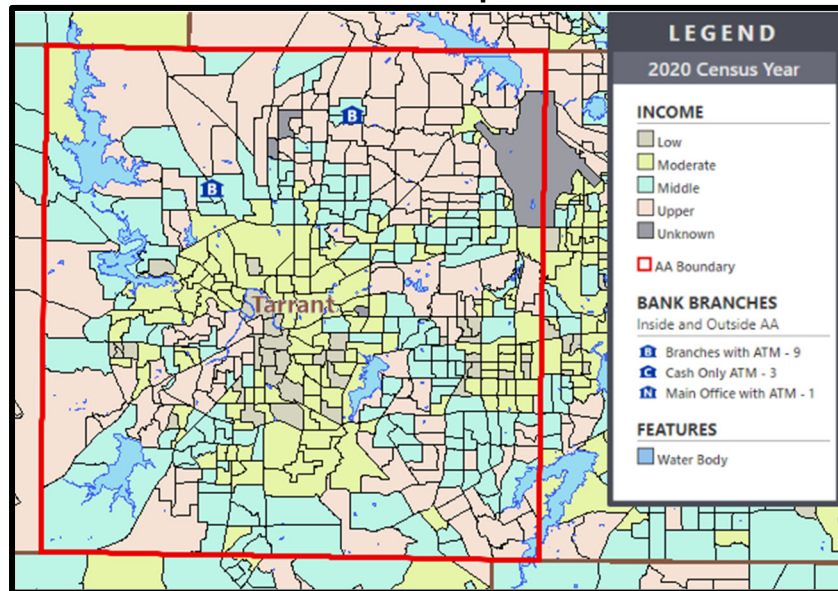
Map B-1
Southern Oklahoma AA



Map B-2
Bryan County AA



Map B-3
Fort Worth Metropolitan AA



APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2023 Southern 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	5,287	19.8
Moderate	8	24.2	4,147	15.5	903	21.8	4,421	16.6
Middle	16	48.5	13,151	49.3	1,582	12.0	5,277	19.8
Upper	9	27.3	9,381	35.2	792	8.4	11,694	43.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	26,679	100.0	3,277	12.3	26,679	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	9,118	3,832	13.2	42.0	2,878	31.6	2,408	26.4
Middle	24,878	14,820	51.0	59.6	5,075	20.4	4,983	20.0
Upper	16,470	10,425	35.9	63.3	3,773	22.9	2,272	13.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,466	29,077	100.0	57.6	11,726	23.2	9,663	19.1
	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	592	14.5	516	14.1	55	15.3	21	26.6
Middle	2,055	50.2	1,851	50.7	162	45.1	42	53.2
Upper	1,443	35.3	1,285	35.2	142	39.6	16	20.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,090	100.0	3,652	100.0	359	100.0	79	100.0
Percentage of Total Businesses:				89.3		8.8		1.9
	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	25	14.6	24	14.2	1	100.0	0	0.0
Middle	110	64.3	109	64.5	0	0.0	1	100.0
Upper	36	21.1	36	21.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	171	100.0	169	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.8		0.6		0.6
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2022 Southern 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	5,287	19.8
Moderate	8	24.2	4,147	15.5	903	21.8	4,421	16.6
Middle	16	48.5	13,151	49.3	1,582	12.0	5,277	19.8
Upper	9	27.3	9,381	35.2	792	8.4	11,694	43.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33	100.0	26,679	100.0	3,277	12.3	26,679	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	9,118	3,832	13.2	42.0	2,878	31.6	2,408	26.4
Middle	24,878	14,820	51.0	59.6	5,075	20.4	4,983	20.0
Upper	16,470	10,425	35.9	63.3	3,773	22.9	2,272	13.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	50,466	29,077	100.0	57.6	11,726	23.2	9,663	19.1
	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	620	14.6	543	14.3	56	15.4	21	25.3
Middle	2,117	49.8	1,908	50.1	165	45.3	44	53.0
Upper	1,515	35.6	1,354	35.6	143	39.3	18	21.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,252	100.0	3,805	100.0	364	100.0	83	100.0
Percentage of Total Businesses:				89.5		8.6		2.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	25	14.0	24	13.6	1	100.0	0	0.0
Middle	116	64.8	115	65.0	0	0.0	1	100.0
Upper	38	21.2	38	21.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	179	100.0	177	100.0	1	100.0	1	100.0
Percentage of Total Farms:				98.9		0.6		0.6
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-3

2023 Fort Worth Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	7.8	27,035	5.4	8,129	30.1	106,209	21.2
Moderate	130	29.0	125,780	25.1	18,427	14.7	88,143	17.6
Middle	140	31.2	172,590	34.4	11,117	6.4	101,401	20.2
Upper	139	31.0	173,348	34.6	4,447	2.6	205,236	41.0
Unknown	5	1.1	2,236	0.4	157	7.0	0	0.0
Total AA	449	100.0	500,989	100.0	42,277	8.4	500,989	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	53,340	11,895	2.7	22.3	33,862	63.5	7,583	14.2
Moderate	209,902	89,120	20.5	42.5	101,816	48.5	18,966	9.0
Middle	265,807	155,834	35.8	58.6	94,038	35.4	15,935	6.0
Upper	247,088	176,933	40.6	71.6	55,534	22.5	14,621	5.9
Unknown	4,244	1,761	0.4	41.5	1,653	38.9	830	19.6
Total AA	780,381	435,543	100.0	55.8	286,903	36.8	57,935	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,519	4.3	4,158	4.3	333	5.5	28	2.6
Moderate	23,184	22.1	21,079	21.6	1,926	31.9	179	16.4
Middle	31,912	30.5	30,331	31.1	1,321	21.9	260	23.8
Upper	44,552	42.5	41,543	42.5	2,388	39.6	621	56.8
Unknown	626	0.6	552	0.6	68	1.1	6	0.5
Total AA	104,793	100.0	97,663	100.0	6,036	100.0	1,094	100.0
Percentage of Total Businesses:				93.2		5.8		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7	1.0	6	0.9	1	9.1	0	0.0
Moderate	91	13.2	90	13.2	1	9.1	0	0.0
Middle	191	27.6	190	27.9	1	9.1	0	0.0
Upper	396	57.3	388	57.1	8	72.7	0	0.0
Unknown	6	0.9	6	0.9	0	0.0	0	0.0
Total AA	691	100.0	680	100.0	11	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-4

2022 Fort Worth Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	35	7.8	27,035	5.4	8,129	30.1	106,209	21.2
Moderate	130	29.0	125,780	25.1	18,427	14.7	88,143	17.6
Middle	140	31.2	172,590	34.4	11,117	6.4	101,401	20.2
Upper	139	31.0	173,348	34.6	4,447	2.6	205,236	41.0
Unknown	5	1.1	2,236	0.4	157	7.0	0	0.0
Total AA	449	100.0	500,989	100.0	42,277	8.4	500,989	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	53,340	11,895	2.7	22.3	33,862	63.5	7,583	14.2
Moderate	209,902	89,120	20.5	42.5	101,816	48.5	18,966	9.0
Middle	265,807	155,834	35.8	58.6	94,038	35.4	15,935	6.0
Upper	247,088	176,933	40.6	71.6	55,534	22.5	14,621	5.9
Unknown	4,244	1,761	0.4	41.5	1,653	38.9	830	19.6
Total AA	780,381	435,543	100.0	55.8	286,903	36.8	57,935	7.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	4,657	4.3	4,289	4.2	336	5.4	32	2.6
Moderate	24,002	22.1	21,825	21.5	1,969	31.8	208	17.2
Middle	32,810	30.2	31,176	30.7	1,354	21.8	280	23.1
Upper	46,679	42.9	43,517	42.9	2,475	39.9	687	56.7
Unknown	656	0.6	585	0.6	66	1.1	5	0.4
Total AA	108,804	100.0	101,392	100.0	6,200	100.0	1,212	100.0
Percentage of Total Businesses:				93.2		5.7		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	11	1.5	10	1.4	1	8.3	0	0.0
Moderate	96	13.3	95	13.4	1	8.3	0	0.0
Middle	198	27.4	197	27.7	1	8.3	0	0.0
Upper	412	57.0	403	56.7	9	75.0	0	0.0
Unknown	6	0.8	6	0.8	0	0.0	0	0.0
Total AA	723	100.0	711	100.0	12	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table D-1

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography											
Assessment Area: Bryan County											
Geographic Income Level	Bank And Aggregate Loans By Year										Owner Occupied Units %
	2022					2023*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Total HMDA Loans											Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Moderate	3	50.0	15.0	248	7.8	12.8	1	14.3	100	3.5	10.1
Middle	3	50.0	82.3	2,920	92.2	85.2	6	85.7	2,760	96.5	84.9
Upper	0	0.0	2.7	0	0.0	2.0	0	0.0	0	0.0	5.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0	0.0	
Total	6	100.0	100.0	3,168	100.0	100.0	7	100.0	2,860	100.0	100.0

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

Table D-2

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Bryan County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	2	40.0	12	8.5	26.6
Middle	3	60.0	130	92.2	71.3
Upper	0	0.0	0	0.0	2.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	141	100.0	100.0

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

Table D-3

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level											
Assessment Area: Bryan County											
Borrower Income Level	Bank And Aggregate Loans By Year										Families by Family Income %
	2022					2023*					
	Bank		Agg	Bank		Agg	Bank				
	#	%	%	\$(000)	%	%	#	%	\$(000)	%	
Total HMDA Loans											
Low	0	0.0	3.4	0	0.0	1.4	0	0.0	0	0.0	21.0
Moderate	0	0.0	11.9	0	0.0	7.9	0	0.0	0	0.0	19.8
Middle	0	0.0	21.2	0	0.0	18.9	2	28.6	652	22.8	21.3
Upper	0	0.0	46.7	0	0.0	53.8	4	57.1	2,108	73.7	37.9
Unknown	5	100.0	16.7	1,119	100.0	18.0	1	14.3	100	3.5	0.0
Total	5	100.0	100.0	1,119	100.0	100.0	7	100.0	2,860	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Multifamily loans are not included in the borrower distribution analysis.

Table D-4

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Bryan County					
	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	60.0	32	22.7	90.2
Over \$1 Million	0	0.0	0	0.0	8.0
Revenue Unknown	2	40.0	109	77.3	1.7
Total	5	100.0	141	100.0	100.0
By Loan Size					
\$100,000 or Less	5	100.0	141	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	5	100.0	141	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	100.0	32	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	3	100.0	32	100.0	

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

Table D-5

2023 Bryan County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,532	21.0
Moderate	3	23.1	1,741	14.4	315	18.1	2,392	19.8
Middle	9	69.2	9,867	81.7	1,067	10.8	2,574	21.3
Upper	1	7.7	475	3.9	50	10.5	4,585	37.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	12,083	100.0	1,432	11.9	12,083	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,684	1,114	10.1	30.2	2,068	56.1	502	13.6
Middle	15,941	9,380	84.9	58.8	4,345	27.3	2,216	13.9
Upper	818	557	5.0	68.1	170	20.8	91	11.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,443	11,051	100.0	54.1	6,583	32.2	2,809	13.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	384	26.6	347	26.6	34	29.3	3	12.0
Middle	1,031	71.3	930	71.3	81	69.8	20	80.0
Upper	31	2.1	28	2.1	1	0.9	2	8.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,446	100.0	1,305	100.0	116	100.0	25	100.0
Percentage of Total Businesses:				90.2		8.0		1.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.7	2	2.8	0	0.0	0	0.0
Middle	58	78.4	57	79.2	1	50.0	0	0.0
Upper	14	18.9	13	18.1	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	72	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-6

2022 Bryan County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,532	21.0
Moderate	3	23.1	1,741	14.4	315	18.1	2,392	19.8
Middle	9	69.2	9,867	81.7	1,067	10.8	2,574	21.3
Upper	1	7.7	475	3.9	50	10.5	4,585	37.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	12,083	100.0	1,432	11.9	12,083	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,684	1,114	10.1	30.2	2,068	56.1	502	13.6
Middle	15,941	9,380	84.9	58.8	4,345	27.3	2,216	13.9
Upper	818	557	5.0	68.1	170	20.8	91	11.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	20,443	11,051	100.0	54.1	6,583	32.2	2,809	13.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	400	26.1	361	26.1	36	29.5	3	12.0
Middle	1,098	71.7	993	71.7	85	69.7	20	80.0
Upper	34	2.2	31	2.2	1	0.8	2	8.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,532	100.0	1,385	100.0	122	100.0	25	100.0
Percentage of Total Businesses:				90.4		8.0		1.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.6	2	2.6	0	0.0	0	0.0
Middle	62	79.5	61	80.3	1	50.0	0	0.0
Upper	14	17.9	13	17.1	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	78	100.0	76	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX 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. 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.