



PUBLIC DISCLOSURE

August 14, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Heritage Bank
RSSD# 311050

2 South Main Street
Sapulpa, Oklahoma 74066

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.

TABLE OF CONTENTS

Institution’s Community Reinvestment Act Rating 2

Scope of Examination 2

Description of Institution 3

Conclusions with Respect to Performance Tests..... 4

Fair Lending or Other Illegal Credit Practices Review 7

Tulsa Metropolitan Assessment Area (Full Scope Review)

 Description of Institution’s Operations 8

 Conclusions with Respect to Performance Tests 11

Payne County Nonmetropolitan Assessment Area (Limited Scope Review)

 Description of Institution’s Operations 20

 Conclusions with Respect to Performance Tests 20

Washington County Nonmetropolitan Assessment Area (Limited Scope Review)

 Description of Institution’s Operations 21

 Conclusions with Respect to Performance Tests 21

Appendix A – Map of the Assessment Areas 22

Appendix B – Demographic Information..... 27

Appendix C – Limited Scope Review Assessment Area Tables..... 32

Appendix D – Glossary..... 46

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 Heritage 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 areas (AAs) credit needs.
- A substantial majority of the bank's loans are originated inside the bank's AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects an excellent distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to 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* (ISBs) to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs.

Performance was assessed within the bank's three AAs. The Tulsa Metropolitan AA, where a substantial majority of the bank's lending and deposit activities occurs, was assessed using a full-scope review. The bank's remaining two nonmetropolitan AAs, the Payne County AA and the Washington County AA, were assessed using limited-scope reviews. Examiners reviewed the following data:

- The bank's eight-quarter average NLTD ratio;
- The universe of 524 home mortgage loans reported on the bank's 2021 and 2022 HMDA Loan/Application Registers (LARs);
- A statistical sample of 168 small business loans selected from a universe of 969 loans originated between January 1, 2021 and December 31, 2021;

- The universe of 397 small business loans reported on the bank's 2022 CRA LAR;
- and,
- CD loans, qualified investments, and CD services from May 4, 2021 through December 31, 2022.

For this evaluation, more weight was placed on small business lending based on the bank's strategic focus on extending commercial credit, as well as the higher number of commercial loan originations during the evaluation period, when compared to residential real estate lending.

Aggregate lending data for 2021 and 2022 was referenced for additional perspective to gauge home mortgage demand within the bank's AAs for the bank's HMDA lending performance. The evaluation of small business lending performance included loan data reported on the bank's 2022 CRA LAR and a sample of small business loans originated during 2021. The bank was not required to report 2021 CRA data based on its total assets and the annually prescribed reporting thresholds.

For the evaluation of small business lending, available CRA aggregate data for the most recent three years (2019, 2020, and 2021) was averaged and referenced for additional performance context. Overall, additional emphasis was placed on the bank's performance in comparison to available aggregate lending data rather than comparisons to relative demographic figures, particularly for the bank's HMDA lending, as aggregate lending data is considered representative of credit demand within a defined geographic area.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of American Bancorporation, Inc., a one-bank holding company located in Sapulpa, Oklahoma.
- The bank has two affiliates: American National Insurance Agency, Beggs, Oklahoma, which engages in the sale of general insurance as the agent of several underwriters; and American National Development Corporation, Sapulpa, Oklahoma (ANDC), which is a non-profit corporation that engages in CD activities. ANDC's goals are to improve housing conditions, increase home ownership, and promote economic revitalization in LMI areas of Sapulpa. The bank contributes operating funds to ANDC based on the funding needs of specific projects.
- The bank has total assets of \$1.5 billion as of March 31, 2023.
- In addition to its main office in Sapulpa, the bank operates 22 additional branch locations across its AAs as well as 21 onsite automated teller machines

(ATMs). Since the last evaluation, the bank closed one branch in the Tulsa Metropolitan AA.

- As shown in the table below, the bank’s primary business focus is commercial and residential real estate lending, of which the latter is not fully captured, as a portion of the bank’s home mortgage loans are sold on the secondary market.

Table 1

Composition of Loan Portfolio as of March 31, 2023		
Loan Type	\$(000)	%
Construction and Land Development	18,466	3.7
Farmland	6,431	1.3
1-4 Family Residential Real Estate	195,844	39.0
Multifamily Residential Real Estate	6,470	1.3
Non-Farm Non-Residential Real Estate	161,742	32.2
Agricultural	1,511	0.3
Commercial and Industrial	59,784	11.9
Consumer	29,779	5.9
Other	21,950	4.4
Gross Loans	501,977	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its July 12, 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 CRITERIA¹

LENDING TEST

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Tulsa Metropolitan AA (full scope review), then concluding with a brief discussion of performance in the Payne County and Washington County AAs (limited scope reviews).

The bank’s overall lending test performance is Satisfactory. The bank’s performance in the Tulsa Metropolitan AA was considered reasonable, whereas lending performance in the Payne County AA exceeded performance at the institutional level, and lending performance in the Washington County AA was consistent with performance at the institutional level.

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

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, market share, and area of operations in proximity to the bank’s three AAs.

The bank’s eight-quarter average NLTD ratio fell within the range of average NLTD ratios for four similarly situated institutions with ratios ranging from 37.2 percent to 82.4 percent. Although the bank’s ratio is on the lower range of the four comparators, the bank’s strategy is to maintain public deposits from all the communities where it has a branch presence. As a result, the bank’s total deposits consist of large amounts of pledged public deposit funds, which are not available for lending. A review of the comparator banks in Table 2 noted that three of the four also held public funds on deposit, although American Heritage Bank held the highest percentage of these funds as a portion of its total deposits.

Other factors have also contributed to the bank’s lower NLTD ratio, a significant portion of the bank’s loan portfolio is dedicated to unfunded loan commitments that require reserves to be set aside for future funding, thereby impacting the bank’s NLTD ratio. Furthermore, COVID stimulus payments increased the bank’s level of deposits, while loan demand has experienced a sharp decline based on the recent rising interest rate environment. Based on the aforementioned performance context factors, the bank’s NLTD ratio is reasonable.

Table 2

Comparative NLTD Ratios June 30, 2021 – March 31, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			8-Quarter Average
American Heritage Bank	Sapulpa, Oklahoma	1,513,010	39.9
Similarly Situated Institutions			
Fort Sill National Bank	Lawton, Oklahoma	500,480	37.2
Quail Creek Bank	Oklahoma City, Oklahoma	785,942	67.7
F&M Bank	Edmond, Oklahoma	674,410	68.7
First National Bank of Oklahoma	Oklahoma City, Oklahoma	767,028	82.4

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Purchase – Conventional	243	91.4	46,208	90.4	23	8.6	4,885	9.6
Home Improvement	41	95.3	4,152	93.1	2	4.7	308	6.9
Other Purpose Closed-End	17	81.0	2,786	82.8	4	19.0	580	17.2
Refinancing	178	91.8	30,501	88.0	16	8.2	4,175	12.0
Total HMDA related	479	91.4	83,647	89.4	45	8.6	9,948	10.6
Total Small Business related	529	93.6	37,466	89.8	36	6.4	4,268	10.2
TOTAL LOANS	1,008	92.6	121,113	89.5	81	7.4	14,216	10.5

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

The remaining loan distribution analyses discussed in this performance evaluation considered only those loans originated within the bank’s AAs.

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 Tulsa Metropolitan AA. Lending performance for the geographic distribution in Payne County AA and Washington County AA was consistent with performance in the Tulsa Metropolitan AA, although both of these areas had very limited small business and home mortgage lending volume when compared to the Tulsa Metropolitan AA.

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 excellent distribution among individuals of different income levels and businesses of different sizes in the Tulsa Metropolitan AA. Lending performance for the borrower distribution in Payne County AA was consistent with performance in the Tulsa Metropolitan AA, while performance in Washington County was below the level noted in the Tulsa Metropolitan AA.

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. The bank’s CD activity reflected adequate responsiveness in the Tulsa Metropolitan AA. The CD activity in the limited-scope Payne County AA was consistent with the institution’s performance while the limited-scope Washington County AA was below that of the institution, although this did not impact the overall rating.

In addition to CD activities noted below, the bank continues to contribute to ANDC, although recent activity has been lower than levels noted in previous years. Bank expenditures devoted to LMI housing initiatives through ANDC totaled \$14M in 2022 alone. The bank also received credit for 14 additional qualified investments that were purchased outside of its delineated AAs in the broader statewide area of Oklahoma, which bolstered the overall rating. These investments qualified under the community services purpose and totaled \$27.2MM. Consideration for these investments included a review of the bank’s current performance and responsiveness to the CD needs of its AAs as well as the level of available CD opportunities during the evaluation period.

Table 4

Community Development Activity Assessment Area: Institution									
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	7	16,428	11	12,671	94	108	105	12,779	34
Economic Development	0	0	0	0	5	7	5	7	3
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Totals	7	16,428	11	12,671	99	115	110	12,786	37

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.

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

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

The bank's AA is comprised of five of seven counties within the Tulsa-Broken Arrow-Owasso, Oklahoma Metropolitan Statistical Area (Tulsa MSA), including Creek, Okmulgee, Osage, Pawnee, and Tulsa Counties in their entirety. Refer to Appendix A for a map of the AA and Appendix B for additional demographic data.

- The composition of the 2021 AA was comprised of 222 census tracts, including 17 low-, 69 moderate-, 82 middle-, and 54 upper-income census tracts based on 2011-2015 American Community Survey (ACS) data.
- The 2022 AA remains unchanged from the 2021 AA, although it is currently subdivided into 260 census tracts, including 16 low-, 84 moderate-, 80 middle-, 79 upper-, and 1 unknown-income census tract(s) based on the most recent 2016-2020 ACS data.
- The bank operates 21 branch locations in the AA, including its home office in Sapulpa. Of the 21 locations, 6 are limited-service drive-thru facilities.
- The bank maintains 20 ATMs located on branch premises, including 13 full-service ATMs that accept deposits and seven cash-dispensing only ATMs.
- According to the June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Summary of Deposits Market Share Report, the bank ranked 7th of 55 FDIC-insured depository institutions operating from 242 locations in the AA, with a total deposit market share of 3.5 percent.
- Two interviews with community members that were recently conducted as part of the CRA evaluations of other financial institutions with offices in the AA were reviewed for meaningful performance context related to perspectives on area economic conditions and area credit needs. One community member represents an economic development organization that serves the local area, and the other community member is affiliated with an organization that provides affordable housing to LMI individuals and families.

Table 5

Population Change			
Assessment Area: Tulsa Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Tulsa Metropolitan	798,095	839,110	5.1
Creek County, OK	70,761	71,754	1.4
Okmulgee County, OK	39,446	36,706	(6.9)
Osage County, OK	48,054	45,818	(4.7)
Pawnee County, OK	16,499	15,553	(5.7)
Tulsa County, OK	623,335	669,279	7.4
Tulsa, OK MSA	962,676	1,015,331	5.5
Oklahoma	3,849,733	3,959,353	2.8

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

- The AA's 2020 population accounts for 82.6 percent of the Tulsa MSA and 21.2 percent of the Oklahoma statewide population.
- Population growth in the AA was driven primarily by a large increase in the population of Tulsa County, which offset losses in the sparsely populated counties of Okmulgee, Pawnee, and Osage.
- Population growth in the AA aligns with growth in the Tulsa MSA and is significantly greater than the population increase in the state of Oklahoma.
- The town of Sapulpa, in Creek County and where the bank is headquartered, had a population of 21,929 in 2020.

Table 6

Median Family Income Change			
Assessment Area: Tulsa Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Tulsa Metropolitan	65,752	70,460	7.2
Creek County, OK	59,697	66,569	11.5
Okmulgee County, OK	53,473	57,161	6.9
Osage County, OK	62,463	62,130	(0.5)
Pawnee County, OK	59,434	61,250	3.1
Tulsa County, OK	67,531	73,515	8.9
Tulsa, OK MSA	66,846	72,203	8.0
Oklahoma	63,401	67,511	6.5

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

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

- Median family income growth in the AA was led by the significant increases in Tulsa and Creek Counties, although median family income growth in the AA was slightly outpaced by the broader Tulsa MSA.
- Based on 2020 ACS data, the portion of AA families living below the poverty level, at 11.1 percent, was slightly above the Tulsa MSA figure of 10.4 percent and similar to the state of Oklahoma figure of 11.3 percent. The portion of AA families living below the poverty level ranged from 10.5 percent in Osage County to 14.5 percent in Okmulgee County.

Table 7

Housing Cost Burden						
Assessment Area: Tulsa Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa Metropolitan	72.5	33.3	39.6	54.9	26.3	16.7
Creek County, OK	55.8	24.0	32.0	44.3	15.6	15.6
Okmulgee County, OK	63.2	27.7	34.8	47.2	20.3	15.9
Osage County, OK	63.4	20.3	38.2	43.2	17.3	15.6
Pawnee County, OK	61.8	32.5	29.4	46.1	24.0	15.0
Tulsa County, OK	74.8	34.6	40.5	59.7	29.9	17.1
Tulsa, OK MSA	72.4	32.8	39.3	54.7	26.8	16.4
Oklahoma	71.1	30.5	37.9	52.5	24.5	16.0

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- The housing affordability ratio² in the AA, at 36.5 percent, was consistent with figures for the Tulsa MSA and the state of Oklahoma, at 37.0 percent and 37.8 percent, respectively. Housing affordability ratios for the five AA counties ranged from 35.5 percent in Tulsa County to 52.8 percent in Okmulgee County.
- The housing cost burden for low-income renters in the AA was similar to the respective figures for the Tulsa MSA and the state of Oklahoma. The AA figure was skewed slightly lower by the ratios for low-income renters in Creek, Okmulgee, Osage, and Pawnee Counties. Pawnee County had the lowest figure for all renters as well as all homeowners.
- The median housing value in the AA of \$151,536 was similar to the Tulsa MSA and above the state of Oklahoma, with respective figures of \$155,020 and \$142,400. The median housing values in the five AA counties ranged from \$85,900 in Okmulgee County to \$160,700 in Tulsa County.

² The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- A community member stated that affordable housing is a concern. Low-income housing is not abundant and most low-cost housing consists of existing structures in need of repair and maintenance and is either not in demand or requires additional funding for rehabilitation.

Table 8

Unemployment Rates					
Assessment Area: Tulsa Metropolitan					
Area	2017	2018	2019	2020	2021
Tulsa Metropolitan	4.2	3.4	3.2	6.7	4.1
Creek County, OK	4.7	3.7	3.5	6.6	4.2
Okmulgee County, OK	6.0	4.8	4.7	7.4	5.2
Osage County, OK	4.9	4.1	3.6	6.6	4.2
Pawnee County, OK	5.1	4.0	3.7	6.7	4.1
Tulsa County, OK	4.0	3.2	3.0	6.6	4.0
Tulsa, OK MSA	4.2	3.3	3.1	6.5	4.0
Oklahoma	4.0	3.3	3.1	6.2	3.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The unemployment rates in 2021 have decreased but remain higher than those noted in 2019, immediately prior to the onset of the global pandemic in early 2020.
- A community member stated the economy is still recovering from the pandemic; there are job openings, but businesses report that they cannot find employees to fill vacant positions. As the city continues to expand beyond the city center, it has created an economic gap around the downtown areas of Tulsa.
- The community member also stated that petroleum, aerospace, education, and manufacturing are all major economic sectors in the Tulsa area.
- The largest employers in the area include American Airlines, Ascension St. John (healthcare), Hillcrest Healthcare System, Saint Francis Health System, Tulsa Public Schools, and the City of Tulsa.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA METROPOLITAN AA

LENDING TEST

The bank’s performance in Tulsa Metropolitan AA is reasonable. Overall, the bank’s geographic distribution of loans is reasonable, while the borrower distribution of loans among individuals of different income levels and business of different sizes is excellent. The evaluation in the Tulsa Metropolitan AA included a review of 437 home mortgage loans and 491 small business loans originated between January 1, 2021 and

December 31, 2022. As previously noted, more weight was attributed to small business lending based on higher loan volume by number and portfolio composition by dollar volume.

With regard to the evaluation of home mortgage lending, home improvement and multifamily loans were not evaluated at the individual product level based on lending volumes too low to conduct meaningful analyses. Greater consideration was also given to the volume of loan originations rather than the dollar amount, as volume is more representative of the number of individuals and entities served.

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 excellent, while the geographic distribution for small business lending was reasonable.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2021 home mortgage loans among low-income census tracts was above aggregate lending data by number and dollar volume, as well as the demographic figure. Lending levels in moderate-income census tracts was also above aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The geographic distribution of home mortgage loans in 2022 reflected penetration levels consistent with 2021 lending patterns.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts. The gaps and lapses also included middle- and upper-income census tracts. A review of the bank's lending patterns over the two-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve.

In 2021, 63 of the AA's 86 LMI tracts, or 73.3 percent, had no home mortgage loan originations, compared to 79 of the AA's 136 middle- and upper-income tracts with no loans, comprising 58.1 percent. Although the disparity was higher in the AA's LMI census tracts, the overall conclusion was not impacted given the aforementioned factors.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of 2021 home mortgage loans among low-income census tracts was comparable to aggregate lending data by number and dollar volume, and below the demographic figure.

Lending levels in moderate-income census tracts was above aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The geographic distribution of home purchase loans in 2022 reflected penetration levels consistent with 2021 lending patterns.

Home Refinance Lending

The geographic distribution of home refinance lending is excellent. The distribution of 2021 home mortgage loans among low-income census tracts was above aggregate lending data by number, comparable by dollar volume, and below the demographic figure. Lending in moderate-income census tracts was above aggregate lending data by number and dollar volume and below the demographic figure.

The geographic distribution of home refinance loans in 2022 reflected penetration levels below 2021 lending patterns, although the higher volume of home refinance originations in 2021 supported the overall rating.

Table 9

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	0.8	1.3	124	0.6	0.6	3.4
Moderate	34	28.6	15.8	4,155	19.4	10.2	21.5
Middle	72	60.5	41.0	13,839	64.7	36.7	43.1
Upper	12	10.1	41.9	3,274	15.3	52.5	32.0
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	119	100.0	100.0	21,392	100.0	100.0	100.0
Refinance Loans							
Low	2	2.0	0.7	52	0.3	0.4	3.4
Moderate	21	21.0	11.2	2,256	12.4	7.3	21.5
Middle	68	68.0	39.9	13,387	73.7	35.1	43.1
Upper	9	9.0	48.2	2,469	13.6	57.3	32.0
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	100	100.0	100.0	18,164	100.0	100.0	100.0
Home Improvement Loans							
Low	3	20.0	2.3	244	21.0	1.6	3.4
Moderate	7	46.7	15.8	417	35.9	13.0	21.5
Middle	5	33.3	38.5	501	43.1	34.9	43.1
Upper	0	0.0	43.4	0	0.0	50.5	32.0
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	15	100.0	100.0	1,162	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	5.0	0	0.0	2.8	10.0
Moderate	0	0.0	44.6	0	0.0	41.4	36.7
Middle	0	0.0	38.1	0	0.0	36.9	31.9
Upper	0	0.0	12.2	0	0.0	18.8	21.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	6	2.5	1.1	420	1.0	0.6	3.4
Moderate	65	27.1	14.0	7,615	18.2	10.9	21.5
Middle	148	61.7	40.5	28,038	67.1	36.1	43.1
Upper	21	8.8	44.4	5,743	13.7	52.4	32.0
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	240	100.0	100.0	41,816	100.0	100.0	100.0

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

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of 2021 small business loans among low-income census tracts was significantly below the demographic figure, while lending levels in moderate-income census tracts was comparable to the demographic figure. Moreover, a review of the three-year aggregate average distribution by aggregate lenders in the AA revealed a distribution of 24.5 percent in the AA’s LMI census tracts, indicating limited credit demand for small business loans in these geographies of the AA.

The geographic distribution of 2022 small business lending was consistent with 2021 lending patterns.

An analysis of loan dispersion revealed conspicuous gaps and lapses that included a number of LMI tract(s). Similar to home mortgage lending, the bank’s loans were generally concentrated near its branch locations, and the gaps noted throughout the AA were comprised not only LMI census tracts, but also a substantial number of middle- and upper-income tracts. Based on these factors, the dispersion of lending in the AA had no impact on the overall rating.

Table 10

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Tulsa Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	0.7	16	0.2	3.5
Moderate	37	24.7	3,820	41.4	23.4
Middle	105	70.0	4,825	52.3	38.8
Upper	7	4.7	560	6.1	34.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	150	100.0	9,221	100.0	100.0

Source: 2021 FFIEC Census Data
2021 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 Borrowers of Different Income Levels and to Businesses of Different Sizes

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

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2021 home mortgage lending to low-income borrowers was comparable to aggregate lending data by number and dollar volume, but significantly below the demographic figure. The distribution among moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, as well as the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected performance that was consistent with 2021 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is reasonable. The distribution of 2021 home purchase loans among low-income borrowers was comparable to aggregate lending data by number and dollar volume, but significantly below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume and comparable to the demographic figure.

The borrower distribution of 2022 home purchase loans was consistent with 2021 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is reasonable. The distribution of 2021 home refinance loans among low-income borrowers was below aggregate lending data by number, comparable to aggregate data by dollar volume, and significantly below the demographic figure. The distribution of lending among moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, as well as the demographic figure.

The borrower distribution of 2022 home refinance loans was consistent with 2021 lending patterns.

Table 11

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	7	5.9	6.6	529	2.5	3.7	22.7
Moderate	17	14.3	18.2	2,187	10.2	13.5	17.6
Middle	18	15.1	18.3	3,120	14.6	17.2	19.9
Upper	49	41.2	30.8	12,041	56.3	40.8	39.8
Unknown	28	23.5	26.1	3,515	16.4	24.8	0.0
Total	119	100.0	100.0	21,392	100.0	100.0	100.0
Refinance Loans							
Low	4	4.0	5.4	390	2.1	2.9	22.7
Moderate	11	11.0	14.4	1,291	7.1	9.7	17.6
Middle	25	25.0	17.7	3,177	17.5	14.7	19.9
Upper	47	47.0	37.0	11,899	65.5	46.2	39.8
Unknown	13	13.0	25.5	1,407	7.7	26.6	0.0
Total	100	100.0	100.0	18,164	100.0	100.0	100.0
Home Improvement Loans							
Low	1	6.7	6.0	77	6.6	3.2	22.7
Moderate	0	0.0	14.3	0	0.0	11.2	17.6
Middle	3	20.0	18.8	149	12.8	15.6	19.9
Upper	3	20.0	49.7	247	21.3	58.2	39.8
Unknown	8	53.3	11.3	689	59.3	11.7	0.0
Total	15	100.0	100.0	1,162	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	12	5.0	6.1	996	2.4	3.3	22.7
Moderate	30	12.5	16.2	3,664	8.8	11.8	17.6
Middle	47	19.6	17.8	6,536	15.6	16.0	19.9
Upper	102	42.5	34.0	25,009	59.8	43.2	39.8
Unknown	49	20.4	26.0	5,611	13.4	25.6	0.0
Total	240	100.0	100.0	41,816	100.0	100.0	100.0
<p><i>Source: 2021 FFIEC Census Data</i></p> <p><i>2011-2015 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p> <p><i>Multifamily loans are not included in the borrower distribution analysis.</i></p>							

Small Business Lending

The borrower distribution of small business lending is excellent. The distribution of loans originated in 2021 to businesses with annual revenues of \$1MM or less (small businesses) reflected penetration levels comparable to the demographic figure. In addition, 98.4 percent of all loans made to businesses with gross annual revenues of \$1 million or less were in amounts of \$250,000 or less, which demonstrates a willingness to meet the credit demands of smaller business operations. Finally, a review of the three-year aggregate data submitted by all CRA reporters in the AA noted a lending distribution of 39.6 percent to business entities with gross annual revenues less than or equal to \$1MM, which reflects limited credit demand for small business loans and supports the bank’s excellent rating.

The borrower distribution of 2022 small business loans reflected consistent performance with that of 2021 lending.

Table 12

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Tulsa Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	124	82.7	5,472	59.3	91.0
Over \$1 Million	21	14.0	3,608	39.1	8.2
Revenue Unknown	5	3.3	141	1.5	0.9
Total	150	100.0	9,221	100.0	100.0
By Loan Size					
\$100,000 or Less	126	84.0	3,168	34.4	
\$100,001 - \$250,000	17	11.3	2,797	30.3	
\$250,001 - \$1 Million	7	4.7	3,256	35.3	
Total	150	100.0	9,221	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	110	88.7	2,588	47.3	
\$100,001 - \$250,000	12	9.7	1,891	34.6	
\$250,001 - \$1 Million	2	1.6	993	18.1	
Total	124	100.0	5,472	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 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 adequate responsiveness to credit needs in the AA. As noted in Table 13, with limited exceptions, the overwhelming majority of the bank’s CD activity was focused on community services activities.

Table 13

Community Development Activity Assessment Area: Tulsa 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	7	16,428	9	7,531	86	100	95	7,631	33
Economic Development	0	0	0	0	5	7	5	7	3
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Totals	7	16,428	9	7,531	91	107	100	7,638	36

**PAYNE COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited Scope Review)**

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

The bank's delineated AA is comprised of four of 19 census tracts in the eastern portion of Payne County and is contiguous to the west side of the Tulsa Metropolitan AA. Refer to Appendix A for AA maps, Appendix B for demographic data, and Appendix C for lending data.

- The bank's AA has changed since the prior evaluation, when it formerly encompassed over half the land area of eastern Payne County and consisted of one moderate- and five middle-income census tracts.
- The composition of the AA in 2021 was comprised of approximately one third of the far eastern portion of Payne County and was comprised of four census tracts, including one moderate- and three middle-income census tracts based on 2011-2015 ACS data.
- The 2022 AA remains unchanged from the 2021 AA, although it is currently comprised of four census tracts, including two moderate- and two middle-income census tracts based on the most recent 2016-2020 ACS data.
- The AA's composition of families by income level includes 27.4 percent low-, 18.2 percent moderate-, 17.2 percent middle-, and 37.2 percent upper-income families.
- This AA includes one full-service branch in Yale, Oklahoma, with a cash-dispensing only ATM.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank ranked 9th of 17 FDIC-insured depository institutions operating from 29 locations in Payne County, with a total deposit market share of 2.3 percent.
- According to the 2020 ACS, the AA population was 14,270, which accounts for 17.5 percent of residents in the entire county.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PAYNE
COUNTY NONMETROPOLITAN AA**

The conclusions regarding the bank's performance in each of the following two areas do not change the rating for the institution. The institution's lending performance in the Payne County AA exceeds the institution's overall performance, and the AA's community development performance was consistent with the institution's performance.

**WASHINGTON COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA**
(Limited Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WASHINGTON
COUNTY NONMETROPOLITAN AA**

The bank's delineated AA is comprised of Washington County in its entirety, which abuts the northwest portion of the bank's Tulsa Metropolitan AA. Refer to Appendix A for AA maps, Appendix B for demographic data, and Appendix C for lending data.

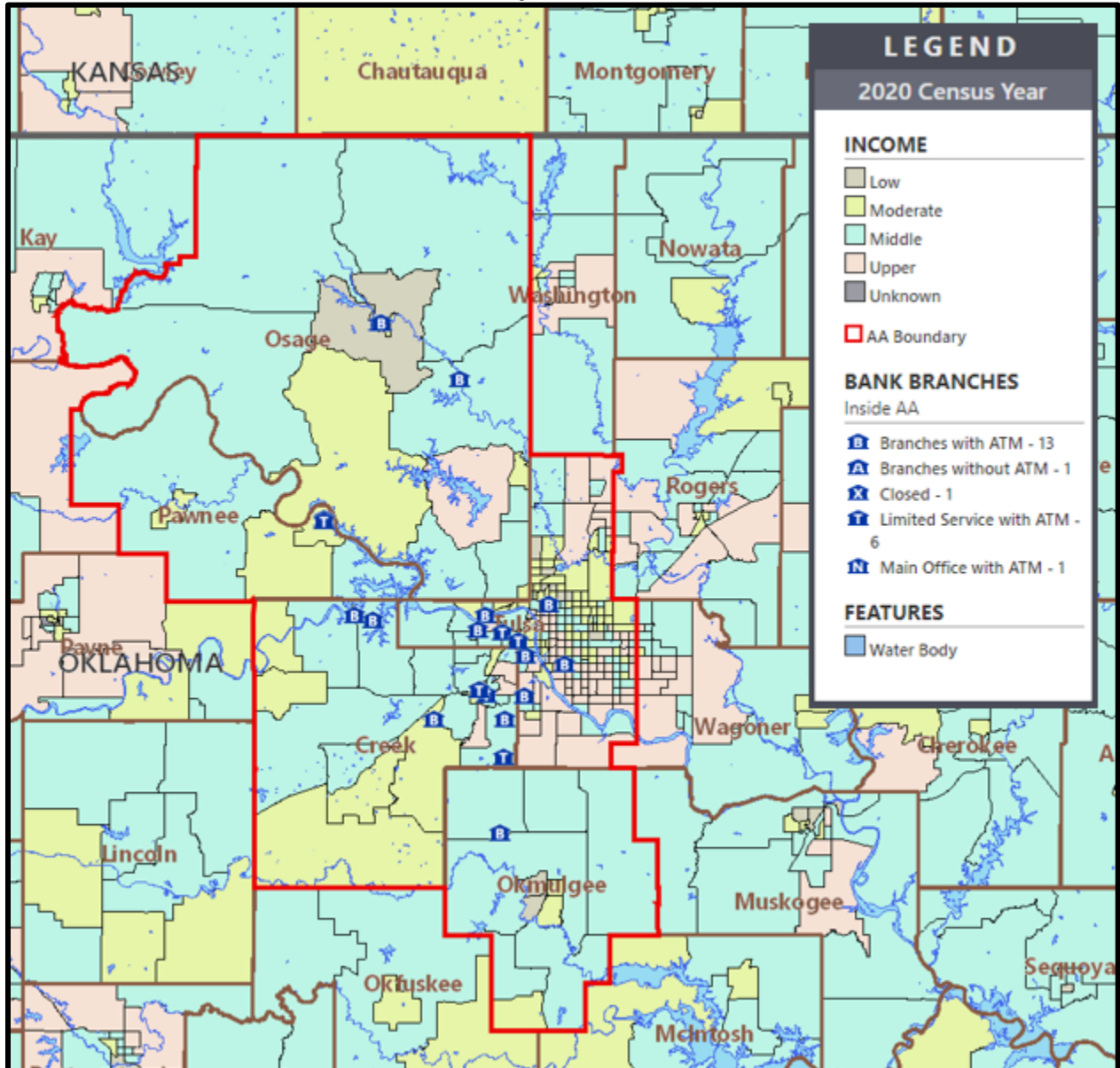
- The 2021 AA was comprised of 13 census tracts, including one low-, two moderate-, five middle-, and five upper-income census tracts based on 2011-2015 ACS data.
- The 2022 AA remains unchanged from the 2021 AA, although it is currently comprised 14 census tracts, including three moderate-, seven middle- and four upper-income tracts based on the most recent 2016-2020 ACS data.
- The AA's composition of families by income level includes 17.0 percent low-, 15.6 percent moderate-, 18.0 percent middle-, and 49.4 percent upper-income families.
- This AA includes one full-service branch in Bartlesville, Oklahoma, with a cash-dispensing only ATM.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank ranked 6th of 11 FDIC-insured depository institutions operating from 17 locations in the AA, with a total deposit market share of 3.1 percent.
- According to the 2020 ACS, the AA population was 52,455, which represents a 1.3 percent increase since the previous CRA evaluation.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WASHINGTON
COUNTY NONMETROPOLITAN AA**

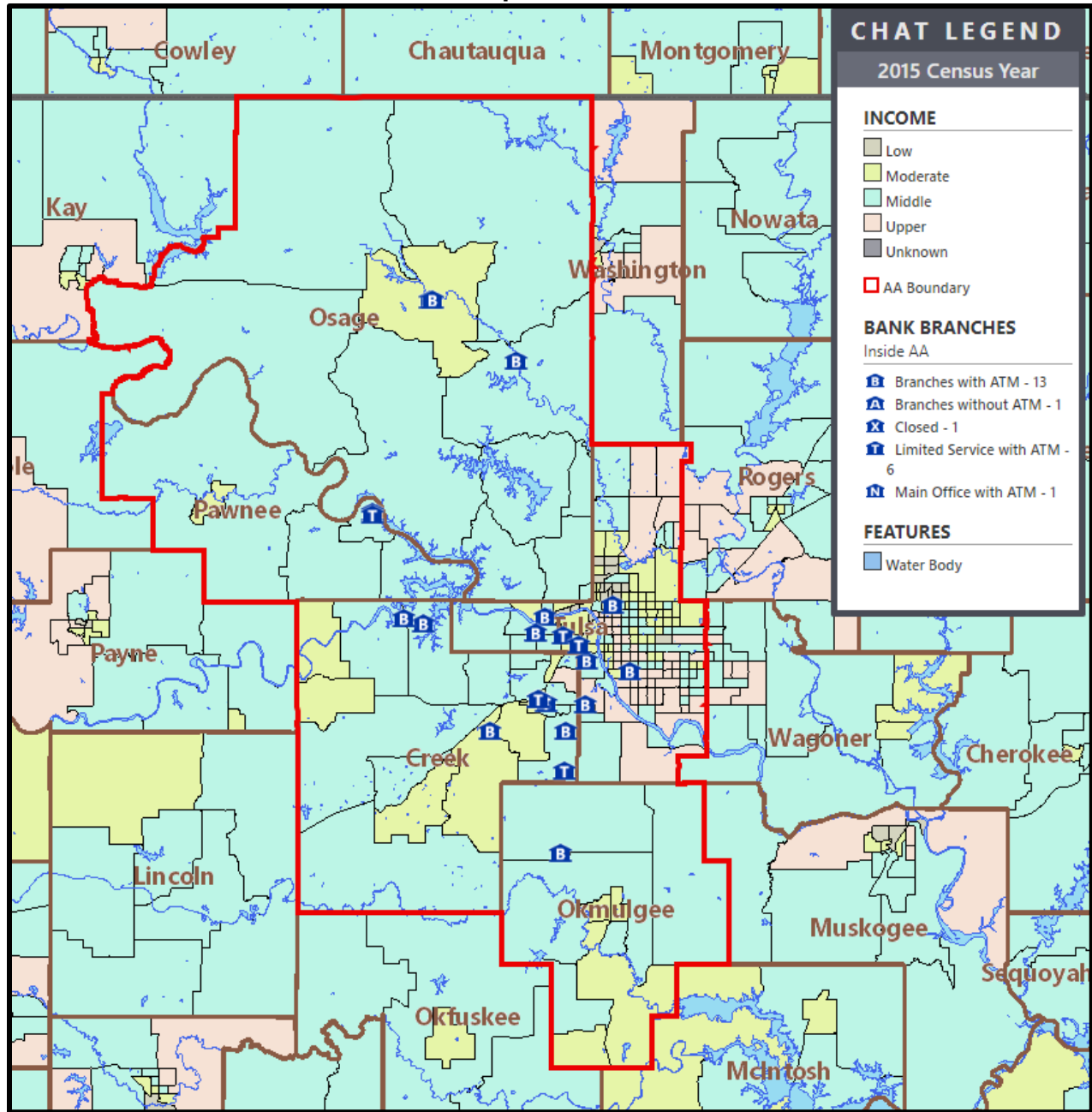
The conclusions regarding the bank's performance for each of the following two performance tests do not change the rating for the institution. The institution's lending performance in the Washington County AA is consistent with the institution's overall lending performance, while the community development performance in the AA is below the institution's level of performance.

APPENDIX A – MAP OF THE ASSESSMENT AREA

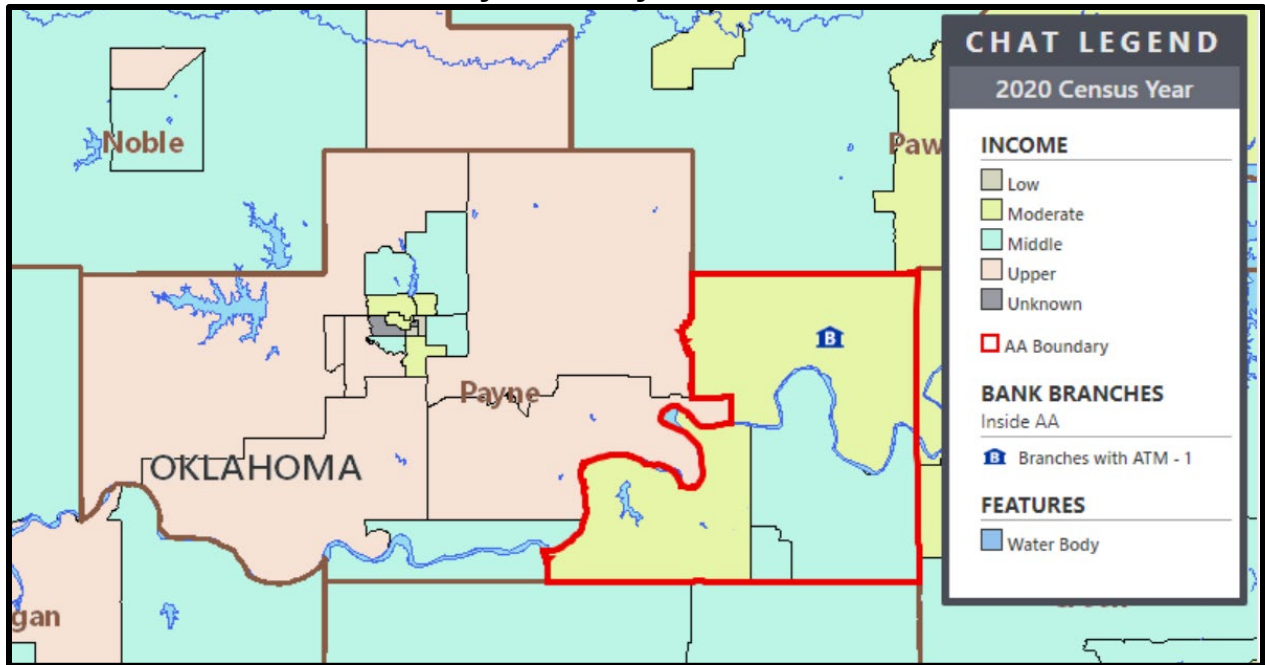
Tulsa Metropolitan AA – 2022



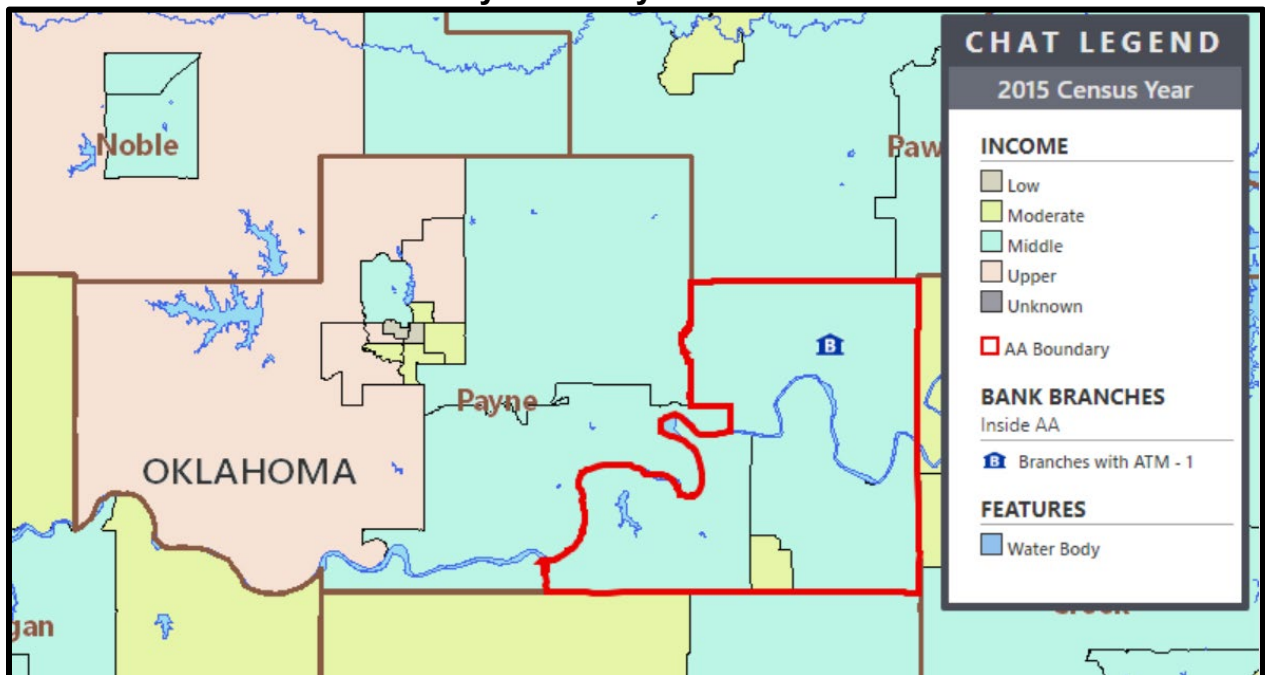
Tulsa Metropolitan AA – 2021



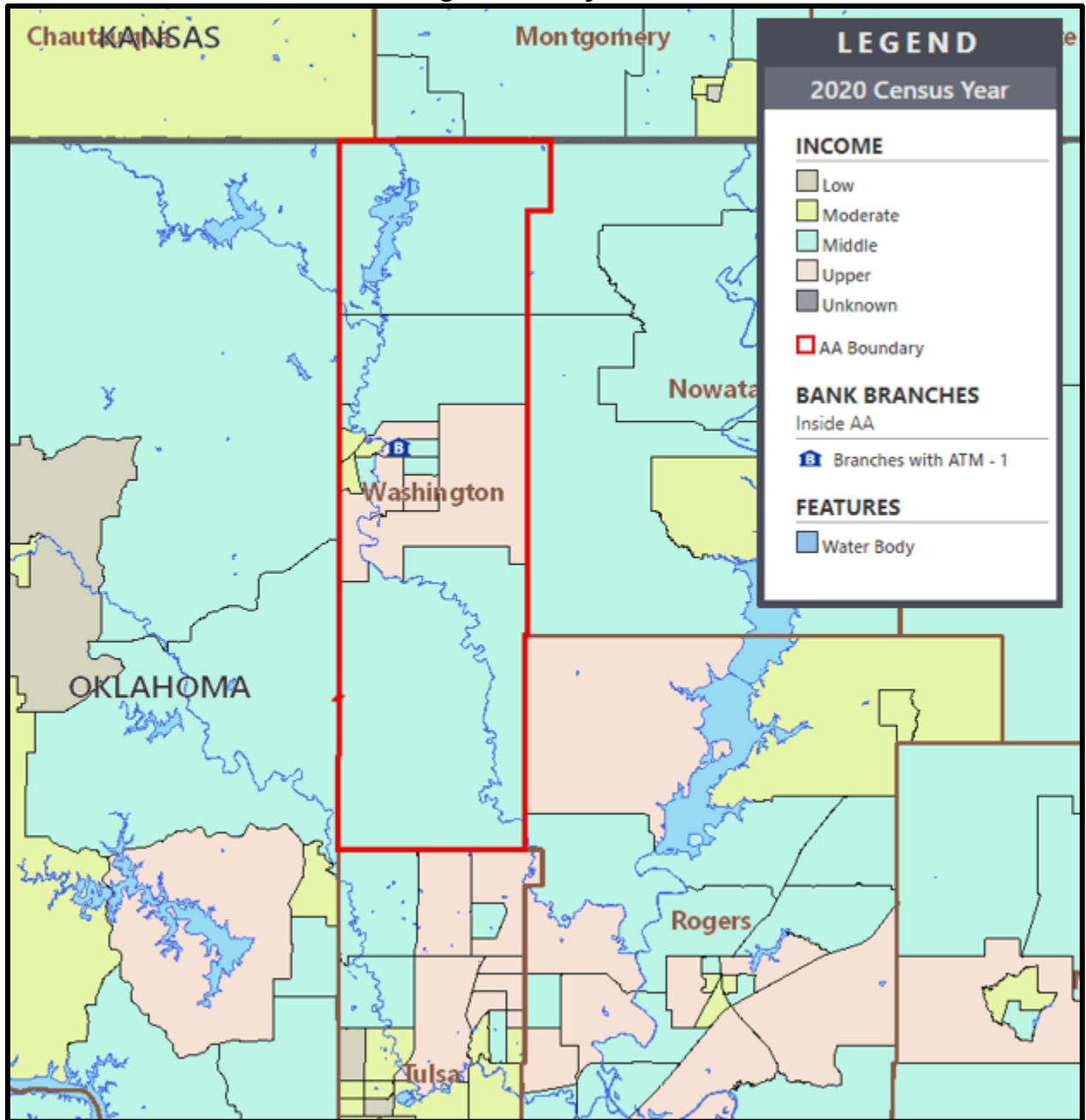
Payne County AA – 2022



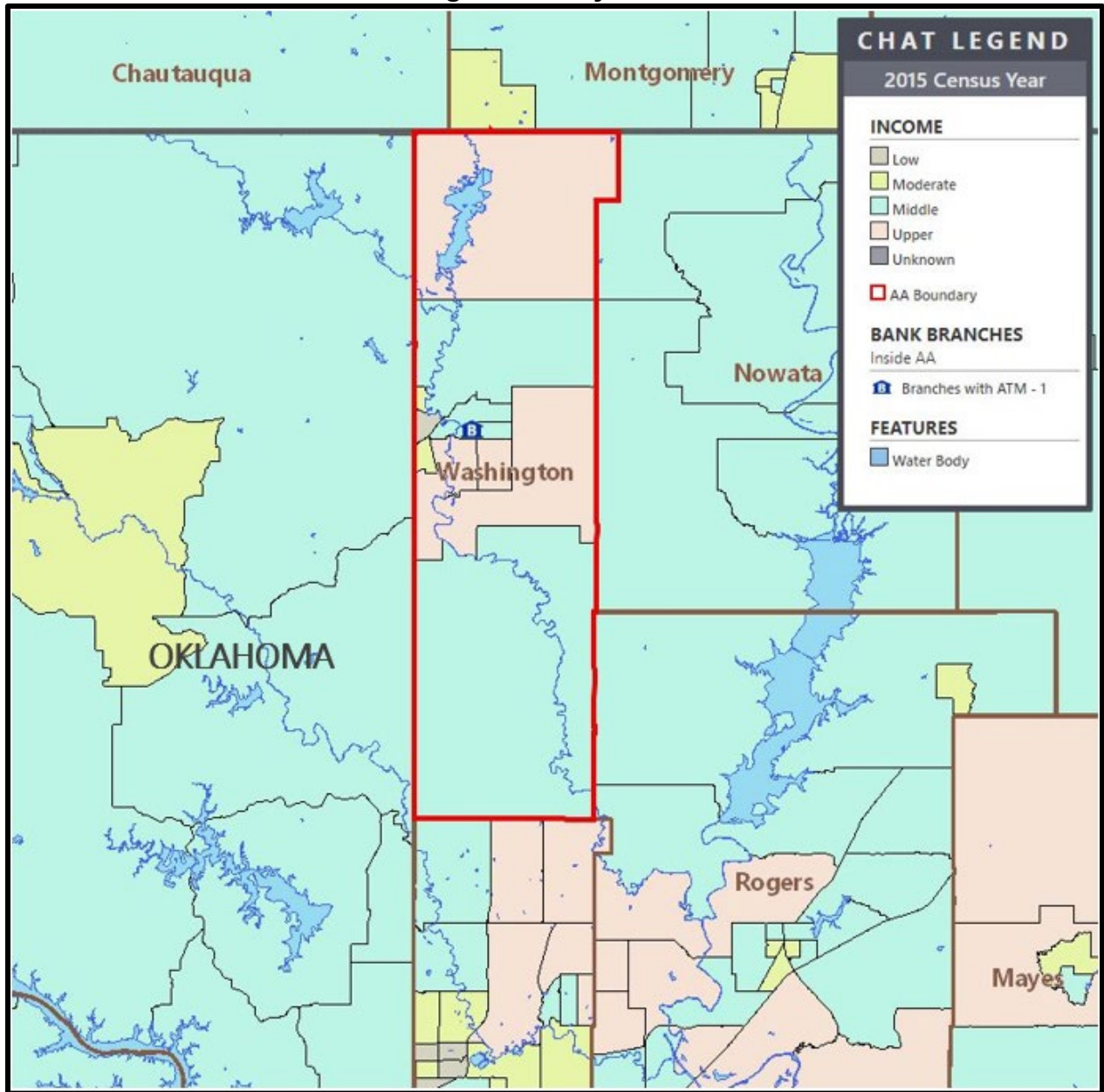
Payne County AA – 2021



Washington County AA – 2022



Washington County AA – 2021



APPENDIX B – LENDING AND DEMOGRAPHIC TABLES FOR FULL SCOPE AA

Table B-1

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	4.8	2.1	435	2.0	1.2	3.6
Moderate	33	31.7	20.5	4,798	21.6	13.6	25.1
Middle	49	47.1	33.6	11,620	52.4	29.1	35.0
Upper	17	16.3	43.8	5,330	24.0	56.1	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	104	100.0	100.0	22,183	100.0	100.0	100.0
Refinance Loans							
Low	2	3.2	1.4	718	7.1	0.8	3.6
Moderate	17	27.4	21.2	1,909	19.0	13.6	25.1
Middle	30	48.4	35.2	4,961	49.3	31.7	35.0
Upper	13	21.0	42.1	2,472	24.6	53.9	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	62	100.0	100.0	10,060	100.0	100.0	100.0
Home Improvement Loans							
Low	7	33.3	1.7	597	27.0	1.4	3.6
Moderate	3	14.3	17.7	278	12.6	13.9	25.1
Middle	9	42.9	29.7	1,226	55.4	26.9	35.0
Upper	2	9.5	50.9	111	5.0	57.8	36.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	21	100.0	100.0	2,212	100.0	100.0	100.0
Multifamily Loans							
Low	0	0.0	13.8	0	0.0	9.1	Multi-family Units % 12.3
Moderate	0	0.0	44.1	0	0.0	30.1	38.2
Middle	0	0.0	25.7	0	0.0	35.3	26.8
Upper	0	0.0	14.5	0	0.0	24.9	21.3
Unknown	0	0.0	2.0	0	0.0	0.6	1.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	14	7.1	2.0	1,750	4.8	2.1	Owner Occupied Units % 3.6
Moderate	55	27.9	20.5	7,123	19.7	15.6	25.1
Middle	93	47.2	33.5	18,132	50.2	30.3	35.0
Upper	35	17.8	44.0	9,088	25.2	51.9	36.2
Unknown	0	0.0	0.0	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	197	100.0	100.0	36,093	100.0	100.0	100.0

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

Table B-2

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Tulsa Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	9	8.7	6.5	628	2.8	3.4	22.7
Moderate	16	15.4	17.4	1,758	7.9	12.5	17.8
Middle	13	12.5	18.7	2,510	11.3	17.2	19.3
Upper	40	38.5	30.7	11,422	51.5	41.3	40.3
Unknown	26	25.0	26.7	5,865	26.4	25.6	0.0
Total	104	100.0	100.0	22,183	100.0	100.0	100.0
Refinance Loans							
Low	7	11.3	9.7	554	5.5	4.9	22.7
Moderate	14	22.6	19.8	1,597	15.9	13.9	17.8
Middle	15	24.2	20.1	2,377	23.6	17.5	19.3
Upper	23	37.1	33.3	5,265	52.3	45.5	40.3
Unknown	3	4.8	17.2	267	2.7	18.2	0.0
Total	62	100.0	100.0	10,060	100.0	100.0	100.0
Home Improvement Loans							
Low	3	14.3	7.2	160	7.2	5.0	22.7
Moderate	5	23.8	16.4	580	26.2	13.1	17.8
Middle	2	9.5	20.7	216	9.8	17.4	19.3
Upper	7	33.3	48.9	598	27.0	55.0	40.3
Unknown	4	19.0	6.8	658	29.7	9.5	0.0
Total	21	100.0	100.0	2,212	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	20	10.2	7.3	1,472	4.1	3.7	22.7
Moderate	39	19.8	17.7	4,226	11.7	12.8	17.8
Middle	31	15.7	19.0	5,208	14.4	17.2	19.3
Upper	74	37.6	33.0	18,397	51.0	42.7	40.3
Unknown	33	16.8	23.0	6,790	18.8	23.6	0.0
Total	197	100.0	100.0	36,093	100.0	100.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Table B-3

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Tulsa Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	4	1.2	300	1.2	4.4
Moderate	116	34.0	7,910	31.1	27.2
Middle	183	53.7	14,374	56.6	32.7
Upper	38	11.1	2,821	11.1	35.6
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	341	100.0	25,405	100.0	100.0

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

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

Table B-4

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Tulsa Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	276	80.9	17,500	68.9	90.8
Over \$1 Million	65	19.1	7,905	31.1	8.2
Revenue Unknown	0	0.0	0	0.0	1.0
Total	341	100.0	25,405	100.0	100.0
By Loan Size					
\$100,000 or Less	293	85.9	9,867	38.8	
\$100,001 - \$250,000	30	8.8	4,898	19.3	
\$250,001 - \$1 Million	18	5.3	10,640	41.9	
Total	341	100.0	25,405	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	244	88.4	7,354	42.0	
\$100,001 - \$250,000	21	7.6	3,361	19.2	
\$250,001 - \$1 Million	11	4.0	6,785	38.8	
Total	276	100.0	17,500	100.0	

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

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

Table B-5

2022 Tulsa Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	6.2	11,228	5.5	4,351	38.8	46,419	22.7
Moderate	84	32.3	59,523	29.1	10,606	17.8	36,335	17.8
Middle	80	30.8	66,876	32.7	5,297	7.9	39,439	19.3
Upper	79	30.4	66,846	32.7	2,521	3.8	82,415	40.3
Unknown	1	0.4	135	0.1	26	19.3	0	0.0
Total AA	260	100.0	204,608	100.0	22,801	11.1	204,608	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	3.6	30.9	12,597	53.3	3,727	15.8
Moderate	117,806	50,241	25.1	42.6	49,756	42.2	17,809	15.1
Middle	118,374	70,094	35.0	59.2	34,383	29.0	13,897	11.7
Upper	101,545	72,498	36.2	71.4	21,810	21.5	7,237	7.1
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	362,525	200,228	100.0	55.2	119,342	32.9	42,955	11.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,905	4.4	1,647	4.2	239	6.7	19	4.3
Moderate	11,817	27.2	10,485	26.6	1,215	34.3	117	26.4
Middle	14,232	32.7	12,820	32.5	1,255	35.4	157	35.4
Upper	15,466	35.6	14,491	36.7	826	23.3	149	33.6
Unknown	56	0.1	46	0.1	9	0.3	1	0.2
Total AA	43,476	100.0	39,489	100.0	3,544	100.0	443	100.0
Percentage of Total Businesses:			90.8		8.2		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	8	1.4	8	1.5	0	0.0	0	0.0
Moderate	107	19.1	106	19.2	1	14.3	0	0.0
Middle	263	47.0	260	47.2	3	42.9	0	0.0
Upper	182	32.5	177	32.1	3	42.9	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	560	100.0	551	100.0	7	100.0	2	100.0
Percentage of Total Farms:			98.4		1.3		0.4	
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 B-6

2021 Tulsa 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	7.7	10,765	5.3	4,413	41.0	45,773	22.7
Moderate	69	31.1	51,190	25.3	10,359	20.2	35,506	17.6
Middle	82	36.9	81,506	40.3	7,668	9.4	40,267	19.9
Upper	54	24.3	58,583	29.0	2,349	4.0	80,498	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	222	100.0	202,044	100.0	24,789	12.3	202,044	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	3.4	29.1	12,302	53.7	3,930	17.2
Moderate	100,106	42,093	21.5	42.0	43,307	43.3	14,706	14.7
Middle	140,542	84,387	43.1	60.0	41,194	29.3	14,961	10.6
Upper	88,234	62,699	32.0	71.1	19,202	21.8	6,333	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	351,785	195,850	100.0	55.7	116,005	33.0	39,930	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,578	3.5	1,364	3.4	202	5.6	12	3.1
Moderate	10,424	23.4	9,166	22.7	1,164	32.0	94	24.3
Middle	17,246	38.8	15,661	38.7	1,431	39.4	154	39.8
Upper	15,206	34.2	14,243	35.2	836	23.0	127	32.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	44,454	100.0	40,434	100.0	3,633	100.0	387	100.0
Percentage of Total Businesses:				91.0		8.2		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8	1.4	7	1.2	1	14.3	0	0.0
Moderate	85	14.8	84	14.8	1	14.3	0	0.0
Middle	317	55.0	313	55.2	4	57.1	0	0.0
Upper	166	28.8	163	28.7	1	14.3	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	576	100.0	567	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.4		1.2		0.3
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – LIMITED SCOPE REVIEW AA TABLES

Table C-1

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Payne County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	38.5	0	0.0	35.4	29.5
Middle	3	100.0	61.5	253	100.0	64.6	70.5
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	3	100.0	100.0	253	100.0	100.0	100.0

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

Table C-2

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Payne County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	100.0	36.2	371	100.0	38.2	48.6
Middle	0	0.0	63.8	0	0.0	61.8	51.4
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	371	100.0	100.0	100.0

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

Table C-3

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Payne County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	20.2
Middle	4	100.0	98	100.0	79.8
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	4	100.0	98	100.0	100.0

Source: 2021 FFIEC Census Data
2021 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

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Payne County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	15	93.8	752	93.8	44.6
Middle	1	6.3	50	6.2	55.4
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	16	100.0	802	100.0	100.0

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

Table C-5

Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Payne County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Total Home Mortgage Loans							
Low	0	0.0	3.1	0	0.0	1.6	19.1
Moderate	1	33.3	15.5	27	10.7	10.6	22.0
Middle	1	33.3	11.0	200	79.1	9.9	24.3
Upper	1	33.3	38.1	26	10.3	47.6	34.5
Unknown	0	0.0	32.3	0	0.0	30.3	0.0
Total	3	100.0	100.0	253	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-6

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Payne County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	8.2	0	0.0	3.7	27.4
Moderate	1	25.0	15.7	100	27.0	11.9	18.2
Middle	0	0.0	22.7	0	0.0	22.1	17.2
Upper	3	75.0	26.7	271	73.0	32.5	37.2
Unknown	0	0.0	26.7	0	0.0	29.8	0.0
Total	4	100.0	100.0	371	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-7

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Payne County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	4	100.0	98	100.0	87.4
Over \$1 Million	0	0.0	0	0.0	11.0
Revenue Unknown	0	0.0	0	0.0	1.6
Total	4	100.0	98	100.0	100.0
By Loan Size					
\$100,000 or Less	4	100.0	98	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	4	100.0	98	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	100.0	98	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	4	100.0	98	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-8

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Payne County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	16	100.0	802	100.0	86.9
Over \$1 Million	0	0.0	0	0.0	11.0
Revenue Unknown	0	0.0	0	0.0	2.1
Total	16	100.0	802	100.0	100.0
By Loan Size					
\$100,000 or Less	15	93.8	302	37.7	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	6.3	500	62.3	
Total	16	100.0	802	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	15	93.8	302	37.7	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	6.3	500	62.3	
Total	16	100.0	802	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-9

Distribution of 2021 and 2022 Small Business Lending By Income Level of Geography													
Assessment Area: Payne County													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Businesses %	
	2021						2022						
	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	20.9	0	0.0	9.7	15	93.8	42.9	752	93.8	35.9	44.6
Middle	4	100.0	79.1	98	100.0	90.3	1	6.3	57.1	50	6.2	64.1	55.4
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	4	100.0	100.0	98	100.0	100.0	16	100.0	100.0	802	100.0	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-10

2021 Payne County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	681	19.1
Moderate	1	25.0	1,158	32.5	207	17.9	784	22.0
Middle	3	75.0	2,400	67.5	263	11.0	864	24.3
Upper	0	0.0	0	0.0	0	0.0	1,229	34.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,558	100.0	470	13.2	3,558	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,787	1,055	29.5	59.0	494	27.6	238	13.3
Middle	4,573	2,520	70.5	55.1	1,156	25.3	897	19.6
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	6,360	3,575	100.0	56.2	1,650	25.9	1,135	17.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	88	20.2	78	20.5	10	20.8	0	0.0
Middle	348	79.8	303	79.5	38	79.2	7	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	436	100.0	381	100.0	48	100.0	7	100.0
Percentage of Total Businesses:				87.4		11.0		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	8.3	2	8.3	0	0.0	0	0.0
Middle	22	91.7	22	91.7	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	24	100.0	24	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 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

2022 Payne County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	968	27.4
Moderate	2	50.0	1,571	44.5	222	14.1	643	18.2
Middle	2	50.0	1,960	55.5	299	15.3	607	17.2
Upper	0	0.0	0	0.0	0	0.0	1,313	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,531	100.0	521	14.8	3,531	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,908	1,572	48.6	54.1	664	22.8	672	23.1
Middle	3,481	1,663	51.4	47.8	1,106	31.8	712	20.5
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	6,389	3,235	100.0	50.6	1,770	27.7	1,384	21.7
	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	194	44.6	173	45.8	15	31.3	6	66.7
Middle	241	55.4	205	54.2	33	68.8	3	33.3
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	435	100.0	378	100.0	48	100.0	9	100.0
Percentage of Total Businesses:				86.9		11.0		2.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	14	56.0	14	56.0	0	0.0	0	0.0
Middle	11	44.0	11	44.0	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	25	100.0	25	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-12

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.7	0	0.0	0.4	2.3
Moderate	2	8.0	3.3	104	2.7	1.5	6.0
Middle	13	52.0	43.0	2,427	62.5	40.0	45.6
Upper	10	40.0	52.9	1,353	34.8	58.1	46.0
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	25	100.0	100.0	3,884	100.0	100.0	100.0

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

Table C-13

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Washington County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	10.0	5.9	39	3.2	9.3	7.0
Middle	5	50.0	53.1	384	31.2	46.4	56.7
Upper	4	40.0	41.0	807	65.6	44.3	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,230	100.0	100.0	100.0

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

Table C-14

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Washington County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	4.4
Moderate	0	0.0	0	0.0	1.6
Middle	3	60.0	139	63.8	57.5
Upper	2	40.0	79	36.2	36.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	218	100.0	100.0

Source: 2021 FFIEC Census Data
2021 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-15

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Washington County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	3	23.1	230	13.4	22.2
Middle	3	23.1	208	12.1	42.2
Upper	7	53.8	1,284	74.6	35.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	1,722	100.0	100.0

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

Table C-16

Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Washington County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.5	0	0.0	2.9	17.0
Moderate	1	4.0	11.9	180	4.6	8.2	16.4
Middle	2	8.0	14.9	284	7.3	13.0	18.0
Upper	16	64.0	38.3	2,950	76.0	47.7	48.6
Unknown	6	24.0	29.4	470	12.1	28.2	0.0
Total	25	100.0	100.0	3,884	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-17

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Washington County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	5.2	0	0.0	2.5	17.0
Moderate	1	10.0	13.7	30	2.4	10.1	15.6
Middle	5	50.0	17.9	373	30.3	16.1	18.0
Upper	1	10.0	39.0	314	25.5	48.1	49.4
Unknown	3	30.0	24.1	513	41.7	23.3	0.0
Total	10	100.0	100.0	1,230	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-18

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Washington County					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	4	80.0	168	77.1	92.6
Over \$1 Million	1	20.0	50	22.9	6.6
Revenue Unknown	0	0.0	0	0.0	0.8
Total	5	100.0	218	100.0	100.0
By Loan Size					
\$100,000 or Less	5	100.0	218	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	5	100.0	218	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	100.0	168	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	4	100.0	168	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-19

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Washington County					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	11	84.6	1,458	84.7	92.5
Over \$1 Million	2	15.4	264	15.3	6.6
Revenue Unknown	0	0.0	0	0.0	0.9
Total	13	100.0	1,722	100.0	100.0
By Loan Size					
\$100,000 or Less	9	69.2	466	27.1	
\$100,001 - \$250,000	3	23.1	536	31.1	
\$250,001 - \$1 Million	1	7.7	720	41.8	
Total	13	100.0	1,722	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	72.7	412	28.3	
\$100,001 - \$250,000	2	18.2	326	22.4	
\$250,001 - \$1 Million	1	9.1	720	49.4	
Total	11	100.0	1,458	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-20

2021 Washington County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	7.7	450	3.2	167	37.1	2,414	17.0
Moderate	2	15.4	1,148	8.1	333	29.0	2,321	16.4
Middle	5	38.5	6,492	45.8	714	11.0	2,554	18.0
Upper	5	38.5	6,078	42.9	324	5.3	6,879	48.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	14,168	100.0	1,538	10.9	14,168	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	981	353	2.3	36.0	351	35.8	277	28.2
Moderate	1,826	918	6.0	50.3	654	35.8	254	13.9
Middle	11,111	6,935	45.6	62.4	2,838	25.5	1,338	12.0
Upper	9,698	6,987	46.0	72.0	1,965	20.3	746	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,616	15,193	100.0	64.3	5,808	24.6	2,615	11.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	86	4.4	69	3.8	17	13.1	0	0.0
Moderate	32	1.6	31	1.7	1	0.8	0	0.0
Middle	1,130	57.5	1,053	57.9	64	49.2	13	81.3
Upper	718	36.5	667	36.6	48	36.9	3	18.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,966	100.0	1,820	100.0	130	100.0	16	100.0
Percentage of Total Businesses:				92.6		6.6		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	1.7	1	1.7	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	39	65.0	39	65.0	0	0.0	0	0.0
Upper	20	33.3	20	33.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	60	100.0	60	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 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-21

2022 Washington County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,211	17.0
Moderate	3	21.4	1,382	10.7	337	24.4	2,022	15.6
Middle	7	50.0	7,205	55.6	822	11.4	2,328	18.0
Upper	4	28.6	4,382	33.8	186	4.2	6,408	49.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	12,969	100.0	1,345	10.4	12,969	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,258	1,010	7.0	31.0	1,364	41.9	884	27.1
Middle	13,504	8,225	56.7	60.9	3,374	25.0	1,905	14.1
Upper	6,977	5,281	36.4	75.7	1,122	16.1	574	8.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,739	14,516	100.0	61.1	5,860	24.7	3,363	14.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	435	22.2	386	21.3	46	35.7	3	17.6
Middle	826	42.2	775	42.7	40	31.0	11	64.7
Upper	698	35.6	652	36.0	43	33.3	3	17.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,959	100.0	1,813	100.0	129	100.0	17	100.0
Percentage of Total Businesses:				92.5		6.6		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	13.6	8	13.6	0	0.0	0	0.0
Middle	34	57.6	34	57.6	0	0.0	0	0.0
Upper	17	28.8	17	28.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	59	100.0	59	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – 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.