



## **PUBLIC DISCLOSURE**

August 21, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First State Bank in Temple  
RSSD# 325459

111 South Commercial  
Temple, Oklahoma 73568

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 ..... 2  
Description of Assessment Area ..... 3  
Conclusions With Respect to Performance Criteria ..... 6  
Fair Lending or Other Illegal Credit Practices Review ..... 8  
Appendix A – Map of the Assessment Area ..... 9  
Appendix B – Additional Lending Tables ..... 10  
Appendix C – Demographic Information ..... 11  
Appendix D – Glossary ..... 16

## **INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING**

First State Bank in Temple (the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- 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 substantial majority of the bank's loans are originated inside the AA.
- Lending reflects a reasonable distribution among farms of different sizes.
- A geographic distribution of loans was not conducted or considered meaningful, as the AA consists solely of middle-income census tracts.
- 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.

## **SCOPE OF EXAMINATION**

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered 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. Lending performance was assessed within the bank's single AA. Examiners reviewed the following data:

- The bank's 21-quarter average NLTD ratio.
- A statistical sample of 97 small farm loans, from a universe of 184 loans, originated between August 21, 2018, and December 31, 2022.

## **DESCRIPTION OF INSTITUTION**

The bank is a community bank headquartered in Temple, Oklahoma. The bank's characteristics include the following:

- The bank has total assets of \$26.8 million as of March 31, 2023.
- The bank operates one full-service location in Temple, Oklahoma, with no bank-owned or operated automated teller machines.
- As shown in the table below, the bank's primary business focus is agricultural lending.

**Table 1**

<b>Composition of Loan Portfolio as of March 31, 2023</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Construction and Land Development	0	0.0
Farmland	2,314	24.2
1- to 4- Family Residential Real Estate	338	3.5
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	0	0.0
Agricultural	5,563	58.1
Commercial and Industrial	682	7.1
Consumer	684	7.1
Other	0	0.0
<b>Gross Loans</b>	<b>9,581</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its August 20, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

**DESCRIPTION OF ASSESSMENT AREA**

The bank’s Southwest Oklahoma AA is comprised of Cotton County in its entirety, one census tract located in Stephens County, and one census tract located in Jefferson County. Refer to Appendix A for an AA map and Appendix C for additional demographic data.

- The AA delineation remains unchanged since the prior performance evaluation.
- The AA is comprised of four middle-income census tracts, which is unchanged since the prior exam.
- Based on the June 30, 2022, Federal Deposit Insurance Corporation (FDIC) Summary of Deposits Market Share Report, the bank ranks 12th out of 15 FDIC-insured depository institutions operating in Cotton, Jefferson, and Stephens Counties with a 1.5 percent deposit market share.
- To further augment the CRA performance evaluation, an interview was conducted with a member of the communities within the bank’s AA to ascertain the credit needs of the area, the responsiveness of area banks in meeting those credit needs, and current demographic characteristics. The community member represented a local government agency.

**Table 2**

<b>Population Change</b>			
<b>Assessment Area: Southwest Oklahoma</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percent Change</b>
Southwest Oklahoma	57,251	53,712	(6.2)
Cotton County, OK	6,112	5,527	(9.6)
Jefferson County, OK	6,333	5,337	(15.7)
Stephens County, OK	44,806	42,848	(4.4)
Lawton, OK MSA	131,643	126,652	(3.8)
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>			

- Individuals aged 65 and older represent 24.0 percent of the AA’s population. This is greater than the statewide figure and non-MSA portions of the state at 15.6 percent and 18.3 percent, respectively.
- A community member stated that residents, especially younger residents, have moved due to the lack of job opportunities in the area.

**Table 3**

<b>Median Family Income Change</b>			
<b>Assessment Area: Southwest Oklahoma</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percent Change</b>
Southwest Oklahoma	60,198	61,258	1.8
Cotton County, OK	62,561	59,605	(4.7)
Jefferson County, OK	46,545	50,231	7.9
Stephens County, OK	61,261	62,305	1.7
Lawton, OK MSA	62,333	65,335	4.8
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>			

- Median family income in the AA was stable; while non-MSA portions of the state and the overall state of Oklahoma experienced growth of 4.1 percent and 6.5 percent, respectively.
- Households living below the poverty level in the AA, at 17.1 percent, is above the statewide figure, at 14.7 percent, but slightly below the non-MSA figure, at 17.7 percent.

**Table 4**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Southwest Oklahoma</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Southwest Oklahoma	59.0	25.8	30.2	51.8	20.2	15.1
Cotton County, OK	42.9	4.0	22.2	52.2	10.0	14.0
Jefferson County, OK	56.9	19.4	32.6	42.1	23.0	14.6
Stephens County, OK	61.6	28.9	30.7	53.5	21.0	15.3
Lawton, OK MSA	79.6	44.3	38.6	55.5	31.5	15.4
NonMSA Oklahoma	64.4	27.6	34.5	48.4	21.4	15.5
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 cost burden for low- and moderate-income renters is lower in the AA when compared to the statewide figure.
- The low affordability of rents, specifically among low-income renters in Jefferson and Stephens County, may hinder the ability of LMI individuals and families to afford home ownership, absent special loan programs that offer down-payment assistance.

**Table 5**

<b>Unemployment Rates</b>					
<b>Assessment Area: Southwest Oklahoma</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Southwest Oklahoma	5.6	3.6	3.9	7.7	4.4
Cotton County, OK	3.8	3.0	3.1	7.1	4.1
Jefferson County, OK	5.3	3.3	3.1	6.7	4.0
Stephens County, OK	5.9	3.8	4.1	7.9	4.5
Lawton, OK MSA	4.2	3.7	3.5	6.8	4.1
NonMSA Oklahoma	4.3	3.5	3.4	6.0	3.8
Oklahoma	4.0	3.3	3.1	6.2	3.8

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- The labor force participation rate, at 52.6 percent, is below the statewide figure and below the non-MSA figure, at 61.1 percent and 55.2 percent, respectively.
- As of June 30, 2023, the unemployment rate for Cotton, Jefferson, and Stephens Counties was 2.6 percent, 3.7 percent, and 3.3 percent, respectively, which shows continued improvement since 2020.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

The bank’s overall lending test performance is Satisfactory. More consideration was given to the volume of loan originations than the dollar amount of lending, as this represents the number of individuals or entities served. Due to the low volume of small farm loans, data from multiple years (2018 to 2022) was compiled, reviewed, and analyzed. Furthermore, given updates to the U.S. Census Bureau American Community Survey in 2022, this year was reviewed and analyzed separately while data for 2018 through 2021 was analyzed in aggregate (see Appendix B for lending data tables for 2018 through 2021).

**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 AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, and geographic location.

The bank’s NLTD ratio is reasonable. At 62.9 percent, the bank's 21-quarter NLTD average is within the range of other similarly situated banks whose NLTD ratios ranged from 42.3 percent to 95.0 percent.

**Table 6**

<b>Comparative NLTD Ratios March 31, 2018 – March 31, 2023</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size \$(000)</b>	<b>NLTD Ratio (%)</b>
			<b>21 Quarter Average</b>
<b>First State Bank in Temple</b>	Temple, OK	26,769	62.9
<b>Similarly Situated Institutions</b>			
The First National Bank in Marlow	Marlow, OK	72,169	67.3
Peoples Bank & Trust Company	Ryan, OK	45,807	95.0
First Farmers National Bank	Waurika, OK	51,932	42.3
First Summit Bank	Ryan, OK	27,156	78.7
Walters Bank & Trust Company	Walters, OK	68,405	57.0

**Assessment Area Concentration**

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

**Table 7**

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Farm	91	93.8	7,436	93.9	6	6.2	485	6.1
<b>Total Loans</b>	<b>91</b>	<b>93.8</b>	<b>7,436</b>	<b>93.9</b>	<b>6</b>	<b>6.2</b>	<b>485</b>	<b>6.1</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

**Geographic Distribution of Loans**

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts, with consideration given to the dispersion of loans throughout the AA. However, the bank’s Southwest Oklahoma AA consists only of four middle-income tracts. With the absence of low- and moderate-income tracts, it would not be meaningful to conduct an analysis of geographic distribution and loan dispersion.

**Lending to Farms of Different Sizes**

This performance criterion evaluates the bank’s lending to farms of different revenue sizes. The bank’s lending has a reasonable distribution among farms of different sizes.

Small Farm Lending

The borrower distribution of small farm lending is reasonable. All small farm loans in 2022 were originated to farms with gross annual revenues of \$1MM or less, which is comparable to the demographic figure.

The borrower distribution of small farm loans during years 2019-2021 was consistent with 2022 lending patterns.



**Table 8**

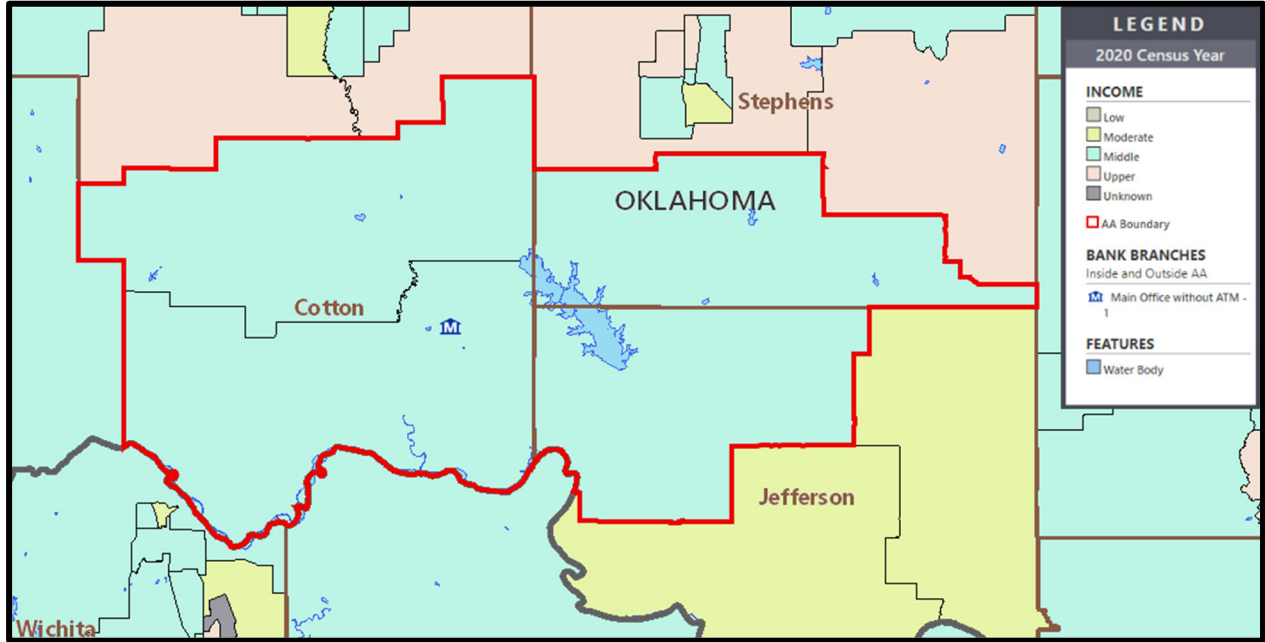
<b>Distribution of 2022 Small Farm Lending By Revenue Size of Farms</b>					
<b>Assessment Area: Southwest Oklahoma</b>					
	<b>Bank Loans</b>				<b>Total Farms</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>%</b>
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	16	100.0	607	100.0	98.4
<b>Over \$1 Million</b>	0	0.0	0	0.0	0.0
<b>Revenue Unknown</b>	0	0.0	0	0.0	1.6
<b>Total</b>	16	100.0	607	100.0	100.0
<b>By Loan Size</b>					
<b>\$100,000 or Less</b>	15	93.8	459	75.6	
<b>\$100,001 - \$250,000</b>	1	6.3	148	24.4	
<b>\$250,001 - \$500,000</b>	0	0.0	0	0.0	
<b>Total</b>	16	100.0	607	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
<b>\$100,000 or Less</b>	15	93.8	459	75.6	
<b>\$100,001 - \$250,000</b>	1	6.3	148	24.4	
<b>\$250,001 - \$500,000</b>	0	0.0	0	0.0	
<b>Total</b>	16	100.0	607	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; 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>					

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

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

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1



APPENDIX B – ADDITIONAL LENDING TABLES

Table B-1

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Southwest Oklahoma									
	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	18	100.0	1,520	100.1	23	100.0	1,664	100.1	98.2
<b>Over \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Revenue Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	1.8
<b>Total</b>	18	100.0	1,519	100.0	23	100.0	1,663	100.0	100.0
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	12	66.7	284	18.7	19	82.6	572	34.4	
<b>\$100,001 - \$250,000</b>	5	27.8	936	61.6	2	8.7	392	23.6	
<b>\$250,001 - \$500,000</b>	1	5.6	300	19.7	2	8.7	700	42.1	
<b>Total</b>	18	100.0	1,519	100.0	23	100.0	1,663	100.0	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	12	66.7	284	18.7	19	82.6	572	34.4	
<b>\$100,001 - \$250,000</b>	5	27.8	936	61.6	2	8.7	392	23.6	
<b>\$250,001 - \$500,000</b>	1	5.6	300	19.7	2	8.7	700	42.1	
<b>Total</b>	18	100.0	1,520	100.0	23	100.0	1,664	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 B-2

Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Southwest Oklahoma									
	Bank Loans By Year								Total Farms %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
<b>By Revenue</b>									
<b>\$1 Million or Less</b>	10	100.0	1,275	99.9	24	100.0	2,371	100.0	100.0
<b>Over \$1 Million</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Revenue Unknown</b>	0	0.0	0	0.0	0	0.0	0	0.0	0.0
<b>Total</b>	10	100.0	1,276	100.0	24	100.0	2,371	100.0	100.0
<b>By Loan Size</b>									
<b>\$100,000 or Less</b>	6	60.0	228	17.9	17	70.8	426	18.0	
<b>\$100,001 - \$250,000</b>	2	20.0	347	27.2	3	12.5	500	21.1	
<b>\$250,001 - \$500,000</b>	2	20.0	700	54.9	4	16.7	1,445	60.9	
<b>Total</b>	10	100.0	1,276	100.0	24	100.0	2,371	100.0	
<b>By Loan Size and Revenue \$1 Million or Less</b>									
<b>\$100,000 or Less</b>	6	60.0	228	17.9	17	70.8	426	18.0	
<b>\$100,001 - \$250,000</b>	2	20.0	347	27.2	3	12.5	500	21.1	
<b>\$250,001 - \$500,000</b>	2	20.0	700	54.9	4	16.7	1,445	60.9	
<b>Total</b>	10	100.0	1,275	100.0	24	100.0	2,371	100.0	

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

APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2022 Southwest 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	793	22.7
Moderate	0	0.0	0	0.0	0	0.0	602	17.2
Middle	4	100.0	3,494	100.0	424	12.1	624	17.9
Upper	0	0.0	0	0.0	0	0.0	1,475	42.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>4</b>	<b>100.0</b>	<b>3,494</b>	<b>100.0</b>	<b>424</b>	<b>12.1</b>	<b>3,494</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,982	3,894	100.0	55.8	1,306	18.7	1,782	25.5
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
<b>Total AA</b>	<b>6,982</b>	<b>3,894</b>	<b>100.0</b>	<b>55.8</b>	<b>1,306</b>	<b>18.7</b>	<b>1,782</b>	<b>25.5</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	402	100.0	350	100.0	31	100.0	21	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
<b>Total AA</b>	<b>402</b>	<b>100.0</b>	<b>350</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>87.1</b>		<b>7.7</b>		<b>5.2</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	61	100.0	60	100.0	0	0.0	1	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
<b>Total AA</b>	<b>61</b>	<b>100.0</b>	<b>60</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.4</b>		<b>0.0</b>		<b>1.6</b>
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-2**

2021 Southwest 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	832	21.2
Moderate	0	0.0	0	0.0	0	0.0	741	18.9
Middle	4	100.0	3,929	100.0	453	11.5	646	16.4
Upper	0	0.0	0	0.0	0	0.0	1,710	43.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>4</b>	<b>100.0</b>	<b>3,929</b>	<b>100.0</b>	<b>453</b>	<b>11.5</b>	<b>3,929</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,157	4,365	100.0	61.0	1,440	20.1	1,352	18.9
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
<b>Total AA</b>	<b>7,157</b>	<b>4,365</b>	<b>100.0</b>	<b>61.0</b>	<b>1,440</b>	<b>20.1</b>	<b>1,352</b>	<b>18.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	391	100.0	340	100.0	29	100.0	22	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
<b>Total AA</b>	<b>391</b>	<b>100.0</b>	<b>340</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>87.0</b>		<b>7.4</b>		<b>5.6</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	57	100.0	56	100.0	0	0.0	1	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
<b>Total AA</b>	<b>57</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.2</b>		<b>0.0</b>		<b>1.8</b>
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-3**

2020 Southwest 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	832	21.2
Moderate	0	0.0	0	0.0	0	0.0	741	18.9
Middle	4	100.0	3,929	100.0	453	11.5	646	16.4
Upper	0	0.0	0	0.0	0	0.0	1,710	43.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>4</b>	<b>100.0</b>	<b>3,929</b>	<b>100.0</b>	<b>453</b>	<b>11.5</b>	<b>3,929</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,157	4,365	100.0	61.0	1,440	20.1	1,352	18.9
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
<b>Total AA</b>	<b>7,157</b>	<b>4,365</b>	<b>100.0</b>	<b>61.0</b>	<b>1,440</b>	<b>20.1</b>	<b>1,352</b>	<b>18.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	390	100.0	337	100.0	31	100.0	22	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
<b>Total AA</b>	<b>390</b>	<b>100.0</b>	<b>337</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.4</b>		<b>7.9</b>		<b>5.6</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	58	100.0	57	100.0	0	0.0	1	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
<b>Total AA</b>	<b>58</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.3</b>		<b>0.0</b>		<b>1.7</b>
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table C-4**

2019 Southwest 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	832	21.2
Moderate	0	0.0	0	0.0	0	0.0	741	18.9
Middle	4	100.0	3,929	100.0	453	11.5	646	16.4
Upper	0	0.0	0	0.0	0	0.0	1,710	43.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>4</b>	<b>100.0</b>	<b>3,929</b>	<b>100.0</b>	<b>453</b>	<b>11.5</b>	<b>3,929</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,157	4,365	100.0	61.0	1,440	20.1	1,352	18.9
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
<b>Total AA</b>	<b>7,157</b>	<b>4,365</b>	<b>100.0</b>	<b>61.0</b>	<b>1,440</b>	<b>20.1</b>	<b>1,352</b>	<b>18.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	376	100.0	324	100.0	31	100.0	21	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
<b>Total AA</b>	<b>376</b>	<b>100.0</b>	<b>324</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>86.2</b>		<b>8.2</b>		<b>5.6</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	58	100.0	58	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>58</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>0.0</b>		<b>0.0</b>
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table C-5**

2018 Southwest 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	833	21.2
Moderate	0	0.0	0	0.0	0	0.0	741	18.9
Middle	4	100.0	3,929	100.0	453	11.5	650	16.5
Upper	0	0.0	0	0.0	0	0.0	1,705	43.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>4</b>	<b>100.0</b>	<b>3,929</b>	<b>100.0</b>	<b>453</b>	<b>11.5</b>	<b>3,929</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,157	4,365	100.0	61.0	1,440	20.1	1,352	18.9
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
<b>Total AA</b>	<b>7,157</b>	<b>4,365</b>	<b>100.0</b>	<b>61.0</b>	<b>1,440</b>	<b>20.1</b>	<b>1,352</b>	<b>18.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	376	100.0	318	100.0	32	100.0	26	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
<b>Total AA</b>	<b>376</b>	<b>100.0</b>	<b>318</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>84.6</b>		<b>8.5</b>		<b>6.9</b>	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	59	100.0	58	100.0	0	0.0	1	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
<b>Total AA</b>	<b>59</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>98.3</b>		<b>0.0</b>		<b>1.7</b>	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								



## 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.