



PUBLIC DISCLOSURE

May 8, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

1st Bank in Hominy
RSSD# 350657

117 North Price Avenue
Hominy, Oklahoma 74035

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

1st Bank in Hominy (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 majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms 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.

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. In addition, available aggregate data for the most recent three years (2019, 2020, and 2021) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio.
- A statistical sample of 46 small business loans selected from a universe of 59 loans originated between March 6, 2019 and December 31, 2022.
- A statistical sample of 55 motor vehicle loans selected from a universe of 76 loans originated between January 1, 2022 and December 31, 2022.
- A statistical sample of 58 small farm loans selected from a universe of 81 loans originated between March 6, 2019 and December 31, 2022.

More weight was placed on small business loans in the analysis due to the composition of the bank's loan portfolio by both dollar and gross percentage.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Hominy, Oklahoma. The bank’s characteristics include:

- The bank has total assets of \$44.8 million as of December 31, 2022 and operates from its sole location in Hominy, Oklahoma.
- The bank operates one cash-only automated teller machine in the city of Hominy and offers a variety of products and services to serve the banking needs of its community.
- The bank’s primary business lines are commercial and residential real estate lending based on higher loan portfolio concentrations. While not reflected in the portfolio, the bank also originates a significant volume of small dollar consumer loans.

Table 1

Composition of Loan Portfolio as of December 31, 2022		
Loan Type	\$(000)	%
Construction and Land Development	433	2.8
Farmland	1,149	7.5
1-4 Family Residential Real Estate	3,888	25.5
Multifamily Residential Real Estate	0	0.0
Non-Farm Non-Residential Real Estate	2,907	19.1
Agricultural	1,367	9.0
Commercial and Industrial	3,161	20.7
Consumer	1,789	11.7
Other	546	3.6
Gross Loans	15,240	100.0

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

The bank was rated Satisfactory under the CRA at its March 5, 2019 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 AA consists of Osage County in its entirety, which is part of the Tulsa Metropolitan Statistical Area (MSA) (see Appendix A for an AA map and Appendix B for additional demographic data).

- The delineation of the bank’s AA has not changed since the prior performance evaluation.
- The AA is comprised of one low-, four moderate-, seven middle-, and one upper- income census tracts. Since the prior performance evaluation, the

income designations of census tracts in Osage County changed from one moderate- and ten middle-income census tracts. The composition changed as of 2022 due to changes resulting from the 2016-2020 American Community Survey (2020 ACS).

- As a result, the bank’s branch, previously located in a middle-income census tract, is now located in a moderate-income census tract.
- As of the June 30, 2022 FDIC Deposit Market Share Report, the bank rank’s sixth of nine institutions with 6.6 percent of the market share.
- A previously conducted interview with a member of the community in which the bank operates was referenced to ascertain the credit needs of the area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact is a representative of a local housing authority, with knowledge of affordable housing in the AA.

Table 2

Population Change			
Assessment Area: Osage County			
Area	2015 Population	2020 Population	Percent Change
Osage County	48,054	45,818	(4.7)
Tulsa, OK MSA	962,676	1,015,331	5.5
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The population of Hominy has continued to decline since 2011 at an average rate of 0.7 percent per year.
- The majority of Osage County is also experiencing population decline, with the exception of the communities nearest to the city of Tulsa, which are benefiting from its continued growth and increased employment opportunities.

Table 3

Median Family Income Change			
Assessment Area: Osage County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Osage County	62,463	62,130	(0.5)
Tulsa, OK MSA	66,846	72,203	8.0
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>			

- The median household income in Hominy is \$33,456, obtained from the 2020 ACS, which is significantly lower than the Osage County median household income of \$50,105.
- Hominy has a higher poverty rate in comparison to other neighboring communities in the AA at 26.9 percent, with Pawhuska and Skiatook at 19.8 percent and 13.2 percent, respectively.
- However, the poverty rate for the overall AA at 10.5 percent is slightly lower than the poverty rate for the state as a whole, at 11.3 percent.

Table 4

Housing Cost Burden						
Assessment Area: Osage County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Osage County	63.4	20.3	38.2	43.2	17.3	15.6
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 community contact indicated that there is a shortage of apartments or multi-family housing, and low-income and starter housing is needed.

Table 5

Unemployment Rates					
Assessment Area: Osage County					
Area	2017	2018	2019	2020	2021
Osage County	4.9	4.1	3.6	6.6	4.2
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 major employment industries in Hominy are healthcare and social assistance, educational services, public administration, and retail at 19.5 percent, 9.6 percent, 9.3 percent, and 9.1 percent, respectively.
- The average commute to work for Hominy residents is 35 minutes, with 63.6 percent of employed individuals commuting from 15 to 90 plus minutes. This commute pattern indicates there are limited opportunities for employment in the Hominy area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. The bank's NLTD ratio and geographic and borrower distribution are reasonable, and the bank makes a majority of its lending inside the AA. The analysis gave more weight to the borrower distribution due to the needs of LMI borrowers and small businesses and farms within the AA.

While the evaluation assessed small business and small farm lending over a four-year period between 2019 and 2022, loan data was assessed for two separate time periods for the geographic and borrower distribution analyses based on changes to ACS data during the evaluation period. Specifically, for the geographic and borrower analyses, loan data for 2019 through 2021 was combined and evaluated aggregately and compared to 2021 demographic data, as there were no significant changes during the three-year period. Loan data for 2022 was evaluated individually and compared to 2022 demographic data.

More weight was given to the bank's 2019 through 2021 lending performance due to the longer evaluation period and higher volume of total lending activity. See Appendix C for 2019 through 2021 lending data tables.

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 areas where the banks operate.

The bank's NLTD ratio is reasonable. While the bank's NLTD is below that of the similarly situated institutions, the comparator institutions have varying differences in size, loan portfolios, and/or demographic opportunity. The bank operates from a single location inside a small community, whereas the comparator institutions operate in multiple communities. Moreover, the bank is smaller by asset size than the comparator institutions and originates a significant volume of smaller dollar loans to meet the needs of their community. Nearly 78.0 percent of lending across all products were for loan amounts of \$50,000 or less. While this lending strategy reflects a lower NLTD, it demonstrates the bank is meeting the needs of the community.

Table 6

Comparative NLTD Ratios December 31, 2018 – December 31, 2022			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			17 Quarter Average
1 st Bank in Hominy	Hominy, Oklahoma	44,845	44.5
Similarly Situated Institutions			
Elevate Bank	Sedan, Kansas	63,957	50.5
The Exchange Bank	Skiatook, Oklahoma	142,580	51.9
First Bank & Trust Company	Perry, Oklahoma	225,163	59.1
Community Bank	Bristow, Oklahoma	112,176	70.1
Triad Bank	Tulsa, Oklahoma	199,666	83.3

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originates a 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)	%
Motor Vehicle	44	80.0	473	82.4	11	20.0	101	17.6
Small Business	40	87.0	4,260	95.5	6	13.0	203	4.5
Small Farm	47	81.0	2,306	72.6	11	19.0	871	27.4
Total Loans	131	82.4	7,039	85.7	28	17.6	1,175	14.3

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

Geographic Distribution of Loans

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

As previously noted, the 2020 ACS data changes that occurred during the evaluation period had a significant impact on the census tract composition of the AA. The bank makes the vast majority of loans in Hominy, which changed from a middle-income census tract to a moderate-income census tract in 2022. This change resulted in a significantly higher performance in 2022 within the AA’s moderate-income census tracts when compared to performance in the earlier years of the evaluation period. Nonetheless, more weight was given to the bank’s lending in 2019-2021 due to the length of the evaluation period and overall lending volume.

Furthermore, conspicuous lending gaps were noted in LMI census tracts for both evaluation periods (2022 and 2019-2021); however, these gaps did not impact the overall geographic distribution conclusions. The 2020 ACS data changes resulted in changes to LMI census tract designations in the central and eastern portions of the AA in the communities of Pawhuska, Skiatook, and Tulsa. These communities are not within close proximity to the bank and are served by multiple financial institutions.

Small Business Lending

The geographic distribution of small business lending is reasonable. In 2022, no small business loans were originated in the low-income census tract; however, the low volume of businesses operating in the census tract (67 businesses) along with their proximity from the bank’s location help explain the disparity. In contrast, small business lending in moderate-income census tracts was significantly above the demographic figure.

In comparison, lending performance in 2019-2021 demonstrated a significantly lower distribution. The bank originated no small business loans in the sole moderate-income census tract. However, the sole moderate-income census tract was located in Pawhuska, where there are multiple financial institutions that are more likely to serve the needs of those businesses.

As noted above, conspicuous gaps were noted in LMI census tracts in both 2022 and 2019-2021 lending data; however, these gaps were sufficiently explained by performance context.

Table 8

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Osage County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	4.5
Moderate	15	78.9	2,079	86.4	38.2
Middle	2	10.5	22	0.9	50.1
Upper	2	10.5	306	12.7	7.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	19	100.0	2,407	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.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. In 2022, the bank’s lending in the low-income census tract was comparable to the percentage of farms operating in the low-income census tract, while lending in moderate-income census tracts was above the demographic. The bank did not originate any small farm loans in the AA’s moderate-income census tract during 2019-2021. However, there was limited lending opportunity, with only seven farms operating in the census tract. In addition, the moderate-income census tract was not within close proximity to the bank’s sole location, and the presence of multiple financial institutions in this area helps explain lending performance.

As noted above, conspicuous gaps were noted in moderate-income census tracts in both 2022 and 2019-2021 lending data; however, these gaps were sufficiently explained by performance context and limited opportunity.

Table 9

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Osage County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	1	4.0	50	4.3	2.7
Moderate	14	56.0	349	29.7	14.9
Middle	10	40.0	777	66.1	74.3
Upper	0	0.0	0	0.0	8.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	25	100.0	1,176	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.

Motor Vehicle Lending

The geographic distribution of motor vehicle secured lending is excellent. In 2022, while the bank made no loans in the one low-income census tract, this was due to proximity to the bank’s branch location. The bank’s lending in moderate-income census tracts was significantly above the demographic figure.

As noted above, conspicuous gaps were noted in LMI census tracts; however, these gaps were sufficiently explained by performance context.

Table 10

Distribution of 2022 Motor Vehicle Lending By Income Level of Geography					
Assessment Area: Osage County					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	5.2
Moderate	34	77.3	369	78.0	36.5
Middle	9	20.5	98	20.7	51.2
Upper	1	2.3	6	1.3	7.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	44	100.0	473	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.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with gross annual revenue of \$1 million or less was comparable to the percentage of small businesses in the AA for both 2022 and 2019-2021. Moreover, 79.0 percent of the loans in 2022 and 90.5 percent of the loans in 2019-2021 were made in amounts of \$250,000 or less, indicating the bank’s willingness to meet the credit needs of smaller businesses. Typically, smaller business operations do not have the need or the capacity to borrow large amounts. As such, small loan amounts are used as a proxy to estimate the support of small entities.

Table 11

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Osage County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	12	63.2	1,519	63.1	91.7
Over \$1 Million	1	5.3	250	10.4	5.6
Revenue Unknown	6	31.6	639	26.5	2.7
Total	19	100.0	2,407	100.0	100.0
By Loan Size					
\$100,000 or Less	11	57.9	341	14.2	
\$100,001 - \$250,000	4	21.1	662	27.5	
\$250,001 - \$1 Million	4	21.1	1,405	58.4	
Total	19	100.0	2,407	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	66.7	262	17.2	
\$100,001 - \$250,000	1	8.3	102	6.7	
\$250,001 - \$1 Million	3	25.0	1,155	76.0	
Total	12	100.0	1,519	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>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with gross revenue of \$1 million or less by number was comparable to the percentage of small farms in the AA for both 2022 and 2019-2021. Moreover, 92.0 percent of the loans in 2022 and 86.4 percent of the loans in 2019-2021 were made in amounts of \$100,000 or less, indicating the bank’s willingness to meet the credit needs of small farm operations.

Table 12

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Osage County					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	20	80.0	991	84.3	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	5	20.0	185	15.7	0.0
Total	25	100.0	1,176	100.0	100.0
By Loan Size					
\$100,000 or Less	23	92.0	601	51.1	
\$100,001 - \$250,000	1	4.0	125	10.6	
\$250,001 - \$500,000	1	4.0	450	38.3	
Total	25	100.0	1,176	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	18	90.0	416	42.0	
\$100,001 - \$250,000	1	5.0	125	12.6	
\$250,001 - \$500,000	1	5.0	450	45.4	
Total	20	100.0	991	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>					

Motor Vehicle Lending

The borrower distribution of motor vehicle lending is excellent. The bank’s motor vehicle lending to LMI borrowers was above the respective demographic figures for each income designation, particularly for low-income borrowers to whom the bank made the nearly half of all motor vehicle loans.

Table 13

Distribution of 2022 Motor Vehicle Lending By Borrower Income Level					
Assessment Area: Osage County					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Low	20	45.5	180	38.1	27.4
Moderate	10	22.7	96	20.3	17.6
Middle	9	20.5	142	30.0	18.6
Upper	4	9.1	53	11.2	36.4
Unknown	1	2.3	2	0.4	0.0
Total	44	100.0	473	100.0	100.0

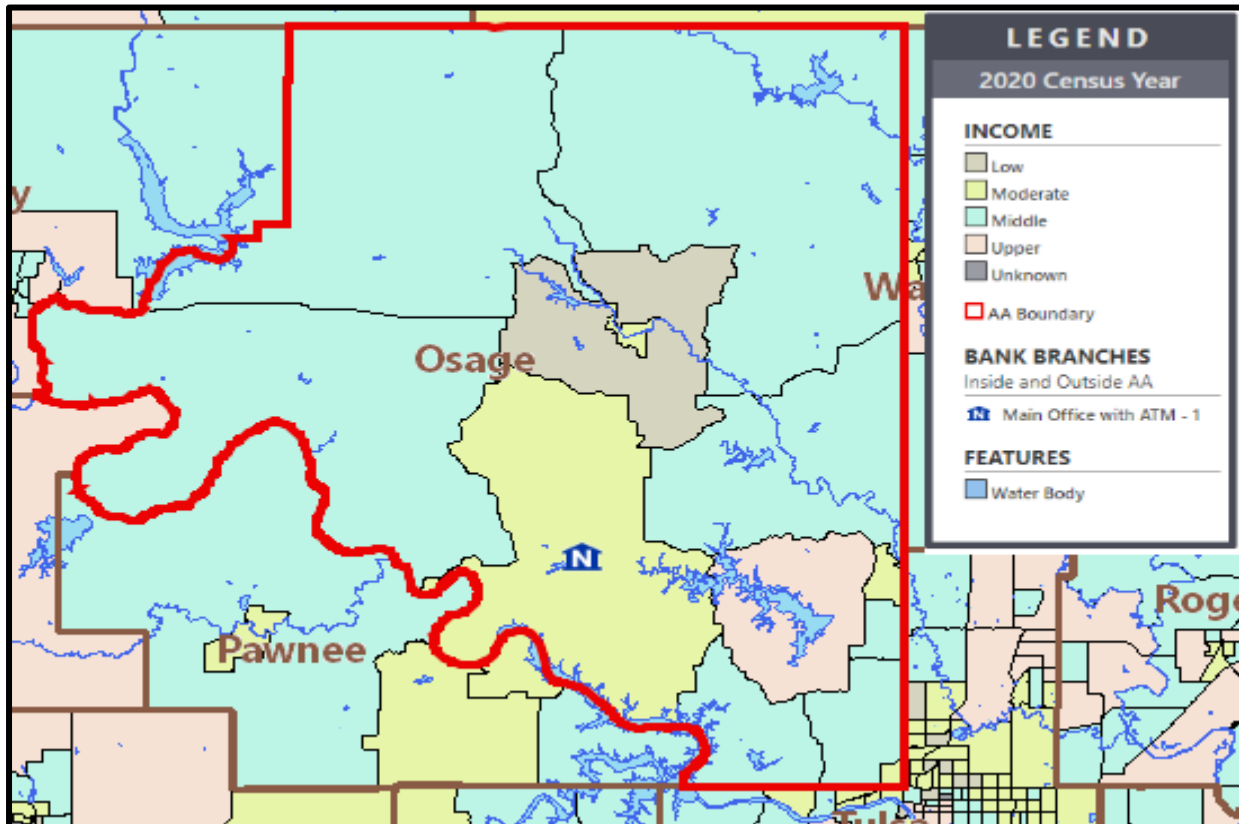
Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

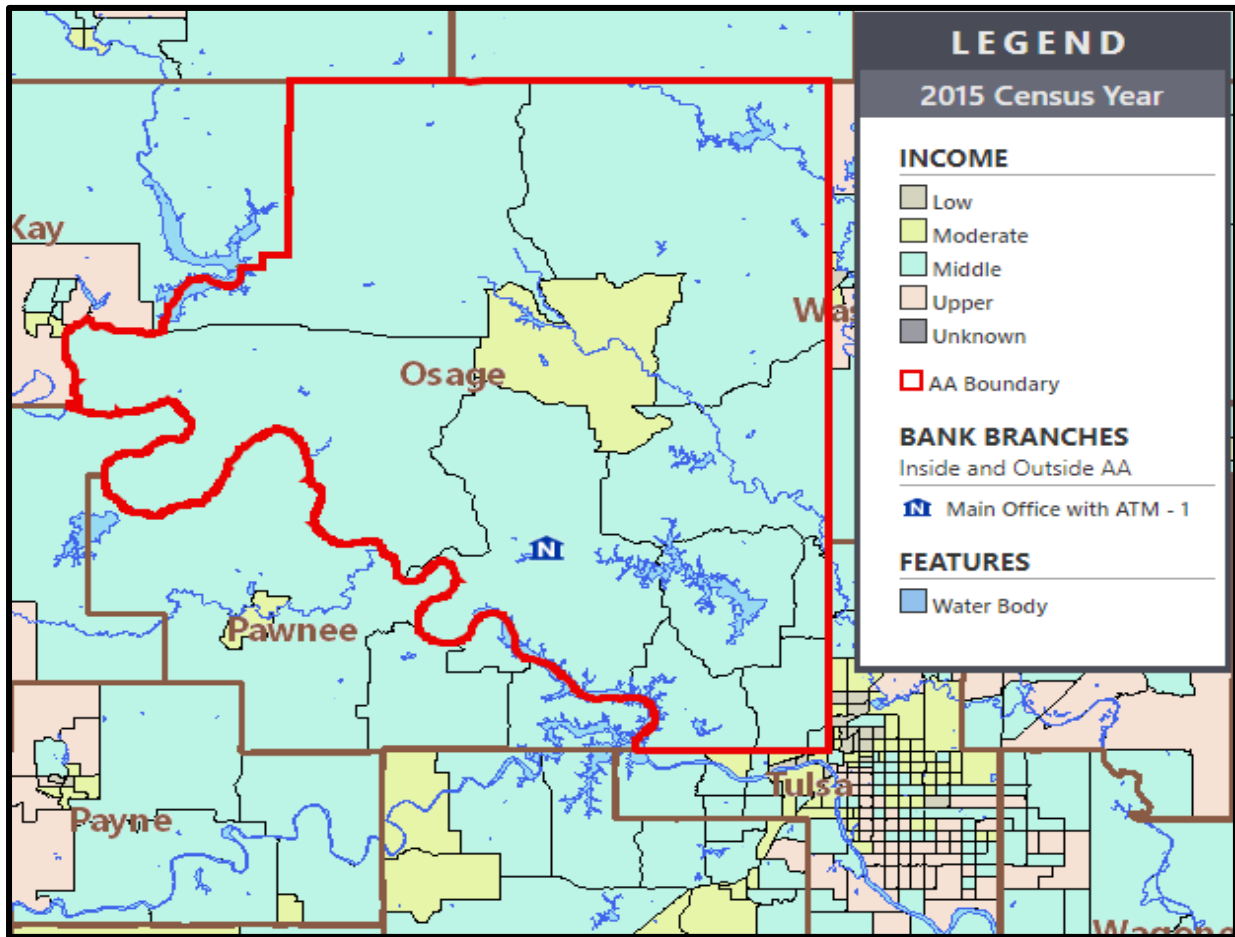
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited 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
2022



Map A-2
2019-2021



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Osage 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	610	4.7	103	16.9	3,409	26.0
Moderate	4	30.8	4,327	33.0	642	14.8	2,675	20.4
Middle	7	53.8	7,107	54.3	550	7.7	2,606	19.9
Upper	1	7.7	1,050	8.0	82	7.8	4,404	33.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	13,094	100.0	1,377	10.5	13,094	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,110	712	5.0	64.1	235	21.2	163	14.7
Moderate	8,058	4,197	29.7	52.1	2,512	31.2	1,349	16.7
Middle	11,298	7,999	56.6	70.8	1,398	12.4	1,901	16.8
Upper	1,455	1,214	8.6	83.4	97	6.7	144	9.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,921	14,122	100.0	64.4	4,242	19.4	3,557	16.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	67	4.5	57	4.2	6	7.2	4	10.0
Moderate	565	38.2	525	38.7	29	34.9	11	27.5
Middle	740	50.1	673	49.7	45	54.2	22	55.0
Upper	106	7.2	100	7.4	3	3.6	3	7.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,478	100.0	1,355	100.0	83	100.0	40	100.0
Percentage of Total Businesses:				91.7		5.6		2.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	2.7	2	2.7	0	0.0	0	0.0
Moderate	11	14.9	11	14.9	0	0.0	0	0.0
Middle	55	74.3	55	74.3	0	0.0	0	0.0
Upper	6	8.1	6	8.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	74	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 B-2

2021 Osage 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	2,732	21.7
Moderate	1	9.1	1,195	9.5	129	10.8	2,471	19.6
Middle	10	90.9	11,381	90.5	1,266	11.1	2,696	21.4
Upper	0	0.0	0	0.0	0	0.0	4,677	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	12,576	100.0	1,395	11.1	12,576	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	2,496	1,386	9.8	55.5	700	28.0	410	16.4
Middle	18,885	12,817	90.2	67.9	3,368	17.8	2,700	14.3
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	21,381	14,203	100.0	66.4	4,068	19.0	3,110	14.5
	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	211	14.4	187	13.9	15	17.9	9	24.3
Middle	1,252	85.6	1,155	86.1	69	82.1	28	75.7
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	1,463	100.0	1,342	100.0	84	100.0	37	100.0
Percentage of Total Businesses:				91.7		5.7		2.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	9.7	7	9.7	0	0.0	0	0.0
Middle	65	90.3	65	90.3	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	72	100.0	72	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 B-3

2020 Osage 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	2,732	21.7
Moderate	1	9.1	1,195	9.5	129	10.8	2,471	19.6
Middle	10	90.9	11,381	90.5	1,266	11.1	2,696	21.4
Upper	0	0.0	0	0.0	0	0.0	4,677	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	12,576	100.0	1,395	11.1	12,576	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	2,496	1,386	9.8	55.5	700	28.0	410	16.4
Middle	18,885	12,817	90.2	67.9	3,368	17.8	2,700	14.3
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	21,381	14,203	100.0	66.4	4,068	19.0	3,110	14.5
	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	212	14.2	187	13.6	16	18.2	9	25.0
Middle	1,283	85.8	1,184	86.4	72	81.8	27	75.0
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	1,495	100.0	1,371	100.0	88	100.0	36	100.0
Percentage of Total Businesses:				91.7		5.9		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	10.0	7	10.0	0	0.0	0	0.0
Middle	63	90.0	63	90.0	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	70	100.0	70	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2019 Osage 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	2,732	21.7
Moderate	1	9.1	1,195	9.5	129	10.8	2,471	19.6
Middle	10	90.9	11,381	90.5	1,266	11.1	2,696	21.4
Upper	0	0.0	0	0.0	0	0.0	4,677	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	12,576	100.0	1,395	11.1	12,576	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	2,496	1,386	9.8	55.5	700	28.0	410	16.4
Middle	18,885	12,817	90.2	67.9	3,368	17.8	2,700	14.3
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	21,381	14,203	100.0	66.4	4,068	19.0	3,110	14.5
	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	206	13.9	181	13.3	16	18.0	9	25.7
Middle	1,274	86.1	1,175	86.7	73	82.0	26	74.3
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	1,480	100.0	1,356	100.0	89	100.0	35	100.0
Percentage of Total Businesses:				91.6		6.0		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	7.8	5	7.8	0	0.0	0	0.0
Middle	59	92.2	59	92.2	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	64	100.0	64	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

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

APPENDIX C – OTHER LENDING TABLES

**Small Business Geographic
Table C-1**

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography									
Assessment Area: Osage County									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	14.4
Middle	5	100.0	508	100.0	12	100.0	1,200	100.0	85.6
Upper	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
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	5	100.0	508	100.0	12	100.0	1,200	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-2

Distribution of 2019 Small Business Lending By Income Level of Geography					
Assessment Area: Osage 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	13.9
Middle	4	100.0	145	100.0	86.1
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	145	100.0	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.

**Small Farm Geographic
Table C-3**

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography									
Assessment Area: Osage County									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	9.7
Middle	7	100.0	404	100.0	13	100.0	538	100.0	90.3
Upper	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
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	7	100.0	404	100.0	13	100.0	538	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 2019 Small Farm Lending By Income Level of Geography					
Assessment Area: Osage County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	7.8
Middle	2	100.0	188	100.0	92.2
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	2	100.0	188	100.0	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.

**Small Business Revenue
Table C-5**

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Osage County									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	5	100.0	508	100.0	10	83.3	920	76.7	91.7
Over \$1 Million	0	0.0	0	0.0	1	8.3	250	20.8	5.7
Revenue Unknown	0	0.0	0	0.0	1	8.3	30	2.5	2.5
Total	5	100.0	508	100.0	12	100.0	1,200	100.0	100.0
By Loan Size									
\$100,000 or Less	3	60.0	153	30.1	8	66.7	256	21.3	
\$100,001 - \$250,000	2	40.0	355	69.9	2	16.7	429	35.8	
\$250,001 - \$1 Million	0	0.0	0	0.0	2	16.7	515	42.9	
Total	5	100.0	508	100.0	12	100.0	1,200	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	3	60.0	153	30.1	7	70.0	226	24.6	
\$100,001 - \$250,000	2	40.0	355	69.9	2	20.0	429	46.6	
\$250,001 - \$1 Million	0	0.0	0	0.0	1	10.0	265	28.8	
Total	5	100.0	508	100.0	10	100.0	920	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-6

Distribution of 2019 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Osage County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	50.0	72	49.7	91.6
Over \$1 Million	1	25.0	22	15.2	6.0
Revenue Unknown	1	25.0	51	35.2	2.4
Total	4	100.0	145	100.0	100.0
By Loan Size					
\$100,000 or Less	4	100.0	145	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	145	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	72	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	72	100.0	
<i>Source: 2019 FFIEC Census Data 2019 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>					

**Small Farm Revenue
Table C-7**

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Osage County									
	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	6	85.7	402	99.5	12	92.3	537	99.8	100.0
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Revenue Unknown	1	14.3	3	0.7	1	7.7	1	0.2	0.0
Total	7	100.0	404	100.0	13	100.0	538	100.0	100.0
By Loan Size									
\$100,000 or Less	6	85.7	160	39.6	12	92.3	254	47.2	
\$100,001 - \$250,000	1	14.3	245	60.6	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	1	7.7	283	52.6	
Total	7	100.0	404	100.0	13	100.0	538	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	5	83.3	157	39.1	11	91.7	254	47.3	
\$100,001 - \$250,000	1	16.7	245	60.9	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	1	8.3	283	52.7	
Total	6	100.0	402	100.0	12	100.0	537	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 2019 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Osage County					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	2	100.0	188	100.0	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	188	100.0	100.0
By Loan Size					
\$100,000 or Less	1	50.0	25	13.3	
\$100,001 - \$250,000	1	50.0	163	86.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	188	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	25	13.3	
\$100,001 - \$250,000	1	50.0	163	86.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	188	100.0	
<i>Source: 2019 FFIEC Census Data 2019 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>					

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.