



PUBLIC DISCLOSURE

November 12, 2002

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**GOLD BANK
RSSD# 360852**

**P.O. BOX 724
HENNESSEY, OKLAHOMA, 73742**

**Federal Reserve Bank of Kansas City
925 Grand Boulevard
Kansas City, Missouri 64198**

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

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GENERAL INFORMATION

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. Upon conclusion of the examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Gold Bank (GB) in Hennessey, Oklahoma, prepared by the Federal Reserve Bank of Kansas City, the institution's supervisory agency, as of November 12, 2002. The agency evaluates the bank's performance in each assessment area (AA), as each is delineated by the institution, rather than the performance of individual branches. This AA evaluation may include visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

Definitions for many of the terms used in this performance evaluation can be found in Section 228.12 of Regulation BB. For additional convenience, a "Glossary of Common CRA Terms" is attached at the end of this performance evaluation.

INSTITUTION RATING

INSTITUTION'S CRA RATING: Gold Bank is rated "**Satisfactory**"

The following table indicates the performance level of Gold Bank with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	GOLD BANK		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Major factors supporting the institution's rating include:

Lending:

- Lending levels reflect a good responsiveness to assessment area credit needs, with a high percentage of loans made in the bank's designated assessment areas;
- The geographic distribution of Home Mortgage Disclosure Act (HMDA) and small business loans reflects a very good penetration throughout the assessment area geographies, including low- and moderate-income areas, while the distribution of small farm loans reflects a good penetration;
- The distribution of the HMDA and small business loans reflects good penetration to individuals of different income levels and to businesses of different revenue sizes.

The distribution of small farm loans reflects adequate penetration to farms of different revenue sizes; and,

- The level of community development lending in the Tulsa assessment area is good. However, the other assessment areas receiving a full-scope review did not report community development loans.

Investments:

- The bank extended a significant level of qualified investments throughout its assessment areas.

Services:

- Delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. To the extent changes have been made, they have not adversely affected the accessibility of the bank's delivery systems;
- The bank offers a wide range of retail services, which do not vary in ways that inconvenience certain portions of its assessment areas; and,
- The bank is engaged in a limited level of community development services.

DESCRIPTION OF INSTITUTION

Gold Bank (GB) is a \$954 million multistate financial institution operating offices in Oklahoma and Kansas, headquartered in Hennessey, Oklahoma. GB is a wholly-owned subsidiary of GBC Oklahoma, Inc., a one-bank holding company and Gold Banc Corporation, Inc., of Leawood, Kansas (Gold). Gold is a multibank financial holding company with consolidated total assets of \$3.3 billion as of June 30, 2002. The last Community Reinvestment Act (CRA) examination occurred on July 26, 1999, when it was examined under the small bank procedures as People First Bank resulting in an "Outstanding" rating.

Since 1999, GB has experienced significant growth, primarily through merger and acquisition activity. In March 2000 Gold acquired two banks, People First Bank in Hennessey, Oklahoma, and People First Bank in Elkhart, Kansas, and subsequently merged them in June 2000, retaining the name People First Bank. In November 2000 People First Bank merged with two Gold affiliated banks, American Heritage Bank, El Reno, Oklahoma, and Citizens Bank, Tulsa, Oklahoma, to form GB.

As a result of the acquisition and merger activity, five branch locations have been added and four closed. Consequently, the bank's total assessment areas expanded from four at the last examination to eight for this review, including one in the state of Kansas. Branch locations were added in Tulsa, Oklahoma City, and El Reno, Oklahoma, coinciding with the bank's business objective, which, in part, is to expand its presence in the metropolitan markets of Tulsa and Oklahoma City. The bank's business objective also includes meeting the agricultural needs in those areas historically served by their existing rural locations.

In addition to the primary facility in Hennessey, Oklahoma, the bank operates 19 branches, 14 cash-dispensing automated teller machines (ATMs), and 3 full-service ATMs throughout its 22 county service area. Nine of the locations are located in the Central and Southwestern assessment areas, which are those areas historically served by the bank. The following table indicates the assessment areas receiving full-scope reviews and those areas receiving limited-scope reviews. The counties that comprise each of the bank's designated assessment areas are also listed.

GB ASSESSMENT AREAS	
Full-Scope Review Assessment Areas	Counties
Central Oklahoma	Blaine and Kingfisher
Oklahoma City, Oklahoma MSA	Canadian, Cleveland, Logan and Oklahoma (Does not include McClain or Pottawatomie)
Southwestern Oklahoma	Custer, Greer, Kiowa and Washita
Tulsa, Oklahoma MSA	Creek, Osage, Rogers, Wagoner and Tulsa (Does not include all of Creek, Osage, Rogers and Wagoner)
Elkhart, Kansas	Morton
Limited-Scope Review Assessment Areas	
Enid, Oklahoma MSA	Garfield
Northern Oklahoma	Grant, Alfalfa and Major
Panhandle Oklahoma	Cimarron and Texas

GB's primary markets are in the Oklahoma City Metropolitan Statistical Area (MSA), Tulsa MSA, and the Central and Southwestern nonmetropolitan areas. A majority of the bank's deposits are comprised from members of the Tulsa MSA, Central, Oklahoma City MSA, and Southwestern assessment area communities. The Southwestern and Central assessment areas account for a majority of the bank's total lending volume for the products covered in this evaluation at 29.6 percent and 20.6 percent, respectively. It is noted that the lone branch in the Elkhart, Kansas assessment area is responsible for only 3.7 percent of the bank's total deposits and 1.2 percent of the loans covered in this evaluation.

GB is a full-service banking institution offering a wide range of credit products throughout its branch network, including residential real estate, commercial, consumer, and

agricultural loans. However, the bank is predominantly a commercial and agricultural lender, as shown in the following summary of the bank's loan portfolio composition: 66 percent commercial loans; 24 percent agricultural; 6 percent residential real estate; 2 percent consumer; and 2 percent "other" loans.

Based on GB's asset size and financial condition, it has the ability to meet the credit needs of its assessment areas. No financial or legal impediments exist that would negatively impact the institution's ability to meet the credit needs of its assessment areas.

SCOPE OF EXAMINATION

GB's CRA performance was evaluated during the period since the prior CRA examination on July 26, 1999, using the interagency lending, investment, and service tests for large banks. Small business and small farm loan data reported under CRA requirements during the third quarter of 1999, all of 2000 and 2001, and first quarter 2002 was used. Data from HMDA loans reported from July 26, 1999 through July 31, 2002 was also used. The following loan types, which are collected for HMDA and CRA purposes, were considered in this evaluation:

- Home purchase
- Home improvement
- Home mortgage refinance
- Small business
- Small farm

In some cases, home purchase loans, home improvement loans and home mortgage refinance loans were grouped together into a common category of "home mortgage loans" for discussion within this evaluation.

In determining ratings, assessment areas were weighted based upon the following: the bank's level of lending and deposit activity within the assessment area; the bank's overall presence in each respective market; economic and demographic factors; and the bank's strategic goals and objectives. Because of the concentration of lending, deposits, and branch structure in Oklahoma, the bank's performance in that state was given greater weight than the performance in Kansas. In addition, due to the substantial volume in the bank's loan portfolio, commercial and agricultural loans received the most consideration during the review period, and to a lesser degree, home mortgage loans.

The bank's eight assessment areas were evaluated in accordance with the CRA examination procedures for a large bank. As such, the Oklahoma City MSA, Tulsa MSA, Central, and Southwestern, Oklahoma and Elkhart, Kansas assessment areas were

reviewed using full-scope examination procedures, while the Enid MSA, Northern and Panhandle, Oklahoma assessment areas were reviewed using limited-scope examination procedures. Although the Elkhart, Kansas assessment area accounted for a minimal percentage of the bank's overall loan and deposit activity, it received a full-scope review to assess a rating in the state of Kansas. A comparison of the bank's lending performance to the aggregate lending performance¹ of all other large financial institutions reporting the origination of home mortgage loans and small loans to businesses and farms within the bank's assessment areas was performed. It is noted that no one assessment area accounted for a substantial majority of the bank's combined loan and deposit activity.

Eight community contacts were made during the examination from the Tulsa, Enid, Panhandle, Central and Northern, Oklahoma and Elkhart, Kansas assessment areas. In addition, two contacts from each of the Oklahoma City and Southwestern, Oklahoma assessment areas and one contact from the Tulsa, Oklahoma assessment area were obtained from other area bank public evaluations conducted earlier in 2002 and reviewed in conjunction with this evaluation. Organizations contacted or reviewed included a mixture of private business owners, economic development organizations, housing organizations, and trade associations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's lending performance merits a "High Satisfactory" rating. GB's lending levels reflect a good responsiveness to assessment area credit needs. A high percentage of the bank's loans are originated within its assessment areas. The distribution of HMDA, small business, and small farm loans reflects good penetration throughout the assessment area geographies, including low- and moderate-income areas and a good penetration to borrowers of different income levels and businesses of different revenue sizes. The bank makes good use of flexible loan products targeted to small businesses and small farms and has engaged in an adequate level of community development lending.

Lending Activity:

The bank's overall lending levels reflect good responsiveness to assessment area credit needs. Table 1 of Appendix D shows GB's home mortgage, small business, small farm and community development lending activity since the previous examination.

Of the products considered in this evaluation, small farm and small business loans comprised the largest number of loans originated since the last examination at

¹ Refer to the Appendix for the definition of aggregate lending performance.

46.9 percent and 41.68 percent, respectively, followed by home mortgage loans at 11.4 percent. The Central and Southwestern, Oklahoma assessment areas are responsible for the largest total loans originated due, in part, to the bank's longer-term presence in those rural areas. As expected, the rural assessment areas generated the largest percentage of small farm loans and will be weighted accordingly in all area evaluations.

Assessment Area Concentration:

As shown in Exhibit 1, a high percentage of the bank's lending occurs within its assessment areas. Of all HMDA-related, small business, and small farm loans originated during the evaluation period, approximately 89 percent by number and 85 percent by dollar amount were originated within the bank's assessment areas.

EXHIBIT 1								
Lending Inside and Outside the Assessment Area								
	Inside				Outside			
	#	%	\$('000s)	%	#	%	\$('000s)	%
HMDA home purchase	241	91	9,709	87	24	9	1,467	13
HMDA refinancings	398	95	19,547	86	20	5	3,226	14
HMDA home improvement	293	95	3,786	95	15	5	184	5
HMDA multifamily	27	82	24,087	83	6	18	4,788	17
Total HMDA-related	959	94	57,129	86	65	6	9,665	14
Total small business	3,497	91	258,838	90	327	9	29,394	10
Total small farm	3,934	86	200,470	80	633	14	50,227	20
TOTAL LOANS	8,390	89	516,437	85	1,025	11	89,286	15

Note: Affiliate loans not included.

Geographic and Borrower Distribution:

Overall, GB's geographic distribution of loans reflects a good penetration throughout the bank's Oklahoma assessment area geographies, including low- and moderate-income census tracts. The distribution of home mortgage and small business loans in low- and moderate-income tracts generally exceeded demographic as well as aggregate data, exhibiting a very good distribution. Small farm loans also reflected a good distribution. Refer to Tables 2a through 7a in Appendix D for the facts and data used to evaluate the bank's geographic distribution performance.

The bank's Central and Panhandle, Oklahoma assessment areas contain no low- or moderate-income census tracts. Therefore, the analysis of loan originations by income level of geography in these areas was not considered as meaningful. The bank's distribution of loans in the middle- and upper-income geographies was reviewed, however,

and reasonably reflected the demographics of area residents, businesses, and farms, and was relatively consistent with the performance of aggregate lenders.

Furthermore, GB's Elkhart, Kansas assessment area contains only one geography, which is middle-income. A geographic distribution analysis was not performed, and therefore, was not considered in the overall performance evaluation.

GB's distribution of home mortgage loans among borrowers of different income levels is very good in all areas with the exception of the Elkhart, Kansas assessment area, where the branch continues to place a proportionately greater emphasis on larger operations than the bank as a whole. The bank's distribution of loans among businesses with gross revenues of \$1 million or less is good. While lagging the demographic data, the bank consistently exceeded the aggregate lenders. The distribution of loans among small farms was less than demographic data and equal to the aggregate reporters. For both business and farm loans, neither the bank nor the aggregate lenders' performance was in close proximity to the demographic data, indicating a slowing economy and lower credit demand. Refer to Tables 8a through 12a in Appendix D for the facts and data used to evaluate the bank's borrower distribution performance.

To further meet the credit needs of small businesses and small farms, the bank is participating in guaranteed loan programs targeted to small businesses and small farms. Among the programs offered throughout the assessment areas in both the state of Oklahoma and Kansas are Farm Service Agency (FSA) and Small Business Administration (SBA) loans. Since the last exam, the bank originated 479 FSA loans and 37 SBA loans totaling \$38.4 million and \$4.8 million, respectively.

Community Development Lending:

GB makes an adequate level of community development loans, considering its resources, abilities, and opportunities to make such loans. Since the previous examination, the bank originated \$2.5 million in community development loans. While the amount is adequate, all loans were concentrated in the Tulsa, Oklahoma assessment area. Details of the bank's qualified community development lending are included in the Tulsa, Oklahoma assessment area discussion.

INVESTMENT TEST

In assessing the bank's investment performance, the review focused on its investment and grant activities, responsiveness to credit and community development needs, and initiatives with respect to community development. The bank makes a significant level of community development investments, given its size, financial capacity, and opportunities within the assessment areas, resulting in a "High Satisfactory" rating under the investment test.

Given the bank's branching structure, market focus and the limited community development opportunities in the nonmetropolitan assessment areas, most of the bank's investment activities occur in the metropolitan areas. In total, the bank made approximately \$6.2 million in qualified investments. The majority of the dollar amount represents the bank's participation in an affordable housing bond serving the Tulsa and Oklahoma City, Oklahoma assessment areas. More detailed descriptions of the investments that qualified for credit under the CRA are included in the discussions of the individual assessment areas. Refer to Table 14 in Appendix D for the facts and data used to evaluate the bank's level of qualified investments in each assessment area.

SERVICE TEST

The service test is rated "Low Satisfactory." Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail Services:

GB's delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Refer to the discussions in each respective assessment area for detailed information on branch openings and closings.

Business hours and products do not vary in a way that inconvenience certain portions of the assessment areas, particularly low- and moderate-income geographies or low- and moderate-income individuals.

Community Development Services:

The bank provides a limited level of community development services. Bank officers have assisted various community organizations, providing their financial expertise in the operation, fundraising, financial planning, and management of these organizations. These organizations have as their primary purpose community development and serve low- and moderate-income persons throughout the bank's assessment areas.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the broad, nondiscriminatory provisions of the Equal Credit Opportunity Act and the Fair Housing Act. The Interagency Fair Lending Examination Procedures were used for the analysis with no apparent signs of discrimination being identified.

STATE OF OKLAHOMA

CRA RATING FOR OKLAHOMA: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

Major factors supporting the rating includes:

Lending:

- Lending levels reflect a good responsiveness to assessment area credit needs;
- The geographic distribution of HMDA and small business loans reflects a very good penetration throughout the assessment area geographies, including low- and moderate-income areas, while the distribution of small farm loans reflects a good penetration;
- The distribution of the HMDA and small business loans by borrower profile reflects good penetration to individuals of different income levels and to businesses of different revenue sizes. The distribution of small farm loans reflects adequate penetration to farms of different revenue sizes; and,
- A high level of community development lending in the Tulsa assessment area addresses affordable housing needs in that area. However, the other assessment areas receiving a full-scope review did not report community development loans.

Investments:

- The bank extended a significant level of qualified investments throughout its assessment areas.

Services:

- Delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. To the extent changes have been made, they have not adversely affected the accessibility of the bank's delivery systems;
- The bank offers a wide range of retail services, which do not vary in ways that inconvenience certain portions of its assessment areas; and,

- The bank is engaged in a limited level of community development services.

SCOPE OF EXAMINATION

The scope of the examination for the state of Oklahoma is consistent with the overall scope of the examination for the institution. As indicated in Appendix A, four assessment areas in the state were evaluated under the lending, investment, and service tests, which included the Oklahoma City MSA, Tulsa MSA, Central, and Southwestern assessment areas. Three areas received limited-scope reviews, which included the Enid MSA, Northern, and Panhandle assessment areas. The Central and Southwestern assessment areas received greater weight in the assignment of the state rating since the majority of the lending activity occurred in these areas.

The lending data evaluated covers the period from July 26, 1999 through July 31, 2002 for HMDA loans and July 26, 1999 through March 29, 2002 for CRA loans. For community development loans, investments and services, the evaluation period was July 26, 1999 through November 11, 2002.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA

GB's operations in the state of Oklahoma are consistent with the overall description of the institution. The bank has defined seven assessment areas in the state of Oklahoma, encompassing 21 of the state's 77 counties. The combined assessment area covers portions of the entire state and three of the state's five MSAs. The bank does not have a presence in the southeastern section of the state. In addition to the primary facility in Hennessey, Oklahoma, GB operates 16 full-service locations, 2 drive-through facilities, 1 deposit-taking branch, 3 full-service ATMs, and 13 cash-dispensing ATMs throughout its combined assessment areas. The Central and Southwestern assessment areas contain the largest number of bank branches at four and five, respectively.

In addition to the bank's dominant physical presence in the Central and Southwestern nonmetropolitan assessment areas, the bank also has a dominant market share presence. According to the June 30, 2001 FDIC Market Share reports, the bank held the largest market share of deposits compared to the other FDIC insured institutions in these markets and ranked 11th in market share of deposits for the state of Oklahoma. Furthermore, these two areas are responsible for a majority of the bank's lending and deposit activity. Approximately 50.3 percent of the bank's HMDA, small business, and small farm lending activities since the last examination occurred within these areas, and 38.4 percent of the bank's total deposits are derived from these areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

GB's lending performance in the state of Oklahoma is rated "High Satisfactory" and is consistent with the overall lending test rating. Although lending levels in certain markets fall short of demographic characteristics, considering performance context issues and the fact that the bank consistently exceeds aggregate data, the bank's lending performance is considered good.

Lending Activity:

Overall, the bank's lending levels reflect good responsiveness to assessment area credit needs. Slightly more than 96 percent of GB's deposits and 99 percent of its lending activity being evaluated are concentrated in the Oklahoma assessment areas. Table 1 in Appendix D shows additional information regarding lending in the specific assessment areas.

Geographic and Borrower Distribution:

GB's geographic distribution of loans reflects a good penetration throughout the bank's Oklahoma assessment areas and is consistent with the overall evaluation. The distribution of home mortgage, small business and small farm loans in moderate-income tracts generally exceed demographic as well as aggregate data, exhibiting very good distribution in those geographies. The geographic distribution of loans in the low-income tracts is reasonable. Refer to Tables 2a, 3a, and 4a in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loans. Refer to Tables 6a and 7a in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's business loans and farm loans, respectively.

GB's distribution of home mortgage loans among borrowers of different income levels in all assessment areas is good. Refer to Tables 8a, 9a, and 10a in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loans. The bank's distribution of loans among businesses and farms with gross revenues of \$1 million or less, while lagging the demographic data, is adequate. For both small business and small farm loans, neither the bank nor aggregate data equals or exceeds the demographic data, which is indicative of a slowing economy and low loan demand. Refer to Tables 11a and 12a in Appendix D for additional information on the distribution of small loans to business and farms, respectively.

GB makes good use of guaranteed lending products targeted to small businesses and small farms. Among the programs offered throughout the assessment areas are SBA and

FSA loans. The bank also utilizes other guaranteed programs, which are discussed in more detail, along with the geographic and borrower distribution, under the individual assessment areas.

Community Development Loans:

GB makes an adequate level of community development loans, considering its resources and opportunities within its Oklahoma assessment areas. However, all four community development loans totaling \$2.5 million were made to organizations within the Tulsa assessment area.

INVESTMENT TEST

The investment test for the state of Oklahoma is rated "High Satisfactory." In total, the bank made approximately \$6.2 million in qualified investments that promote affordable housing and education for low- and moderate-income individuals. More detailed information regarding these investments can be found in the individual assessment area evaluations and in Table 14 in Appendix D.

SERVICE TEST

The service test for the state of Oklahoma is rated "Low Satisfactory" based on the accessibility of delivery systems, the impact of branch closings, reasonableness of business hours and services, and the level of community development services.

Retail Services:

GB offers a wide array of services at its main office and branch locations throughout its assessment areas. Services and business hours among its many locations do not vary in a way that inconvenience certain portions of its assessment areas, including low- and moderate-income geographies.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. Since the previous exam, the bank has opened five branches and closed four branches in the state of Oklahoma. The branch closings resulted when the bank acquired banks with branches in close proximity to those already in operation by GB, creating duplication of products and services within a limited geographic area.

Community Development Services:

While the bank's officers and staff are involved with various organizations and activities throughout the bank's assessment areas, relatively few promote affordable housing for low- and moderate-income individuals, provide services for low- and moderate-income individuals, revitalize and stabilize low- and moderate-income areas or assist small businesses and small farms. The service test is discussed in more detail under the individual assessment areas.

**METROPOLITAN AREAS
OKLAHOMA CITY, OKLAHOMA MSA 5880**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA CITY, OKLAHOMA MSA 5880

The Oklahoma City assessment area, situated in central Oklahoma, includes Canadian, Logan, and Cleveland Counties and part of Oklahoma County, all located in and comprising the majority of the Oklahoma City MSA. In 2000, 91.4 percent of the total MSA population was in the assessment area. Therefore, its population trends and demographic characteristics were generally the same as in the MSA as a whole. The Oklahoma City MSA is the largest metropolitan area in the state.

The assessment area consists of 296 tracts, including 21 low-, 76 moderate-, 118 middle-, and 72 upper-income tracts. All of the low-income tracts are situated in Oklahoma County. Three of GB's 20 branch offices are located in the Oklahoma City assessment area; two are in middle- income tracts, and one is in an upper-income tract. Two of these offices are full service, while the other is a drive-through facility only. Four of GB's 17 ATMs are located in the assessment area, including one ATM situated in a moderate-income tract.

On June 30, 2001, 14.3 percent of the bank's \$700 million in deposits was in the Oklahoma City assessment area. In addition, since the last examination, approximately 19.4 percent of the bank's reported HMDA, small business and small farm loans were originated to individuals, businesses, and farms located within this assessment area.

According to the FDIC Market Share report dated June 30, 2001, GB's market share of deposits in the Oklahoma City MSA was less than 1 percent of the total deposits. One of the bank's two full-service branch locations only opened in May 2001, partially explaining the low deposit market share. The other branch was operated by GB's predecessor, which was headquartered in Hennessey, Oklahoma, outside the Oklahoma City MSA. GB ranked 24th out of 65 financial institutions in deposit market share. The major competitors in this market include Bank One, Oklahoma, MidFirst Bank, Bank of Oklahoma, Bank of America, Local Oklahoma Bank, and BancFirst.

DEMOGRAPHIC CHARACTERISTICS

Income Characteristics

In 1990, the area's median family income (\$34,207) was 105.6 percent that of the MSA as a whole, making it a middle-income area overall². However, the assessment area contained a high percentage of low- and moderate-income families at 19.4 percent and 17.5 percent, respectively.

Housing Characteristics

After two years of declines, total housing permits grew by 10.3 percent in 2001. All of the growth occurred in single-family housing units. Single-family housing permits increased in number by 14.8 percent in 2001, while multifamily housing permits decreased in number by 3.9 percent. However, the median price of single-family homes escalated in 2001, increasing by 13.4 percent. (Source: FDIC RECON)

There were signs of substantial housing dilapidation in area low- and moderate-income tracts. In 1990, these tracts had high vacancy rates and boarded-up rates. Of total housing units in the low- and moderate-income tracts, 7.6 percent and 2.0 percent, respectively, were boarded up compared to 0.6 percent in middle-income tracts and 0.2 percent in upper-income tracts. In addition, housing stock in the low- and moderate-income tracts was older than in middle- and upper-income tracts. The median age of housing stock by tract income level was as follows: low-income tracts, 39 years; moderate-income tracts, 31 years; middle-income tracts, 25 years; upper-income tracts, 17 years.

In addition, the low- and moderate-income tracts contained relatively large stocks of "other units,"³ which indicate a need for affordable housing development. In 1990, 1.5 percent of housing stock in low-income tracts and 1.3 percent of housing stock in moderate-income tracts were "other units." In middle- and upper-income tracts, 0.8 percent and 0.6 percent, respectively, of housing stock were "other units."

Labor, Employment and Economic Characteristics

Services, manufacturing, government, and related industries were vital to the area economy. In the second quarter of 2002, the area's job base had the following industry mix: services, 32.5 percent; trade, 23.3 percent; government, 19.4 percent; manufacturing, 8.8 percent; financial services, 5.5 percent; transportation/public utilities, 4.6 percent; construction, 4.5 percent; and mining, 1.4 percent.

² The median family income for the Oklahoma City MSA and that will be used for borrower income analysis were \$46,000 in 2002, \$45,400 in 2001 and \$44,100 in 2000.

³ "Other housing units" are comprised of railway cars, boats, trailers, vans, and other structures used for housing but not designed to be a residence.

Data from the Federal Reserve Bank of Kansas City's Research Department indicated that the MSA economy is in decline and suffers from weaknesses in its major industries. In the first quarter of 2002, several area industries showed decreasing employment bases from the first quarter of 2001. The largest decreases were reported in manufacturing and transportation/utilities, which lost 6.3 percent and 3.8 percent, respectively, of their job base. In July 2002, auto sales were flat and technology sales were poor. Job losses resulted in area unemployment increasing sharply to 3.9 percent in 2001 from 2.4 percent in 2000. Preliminary June 2002 data showed that the MSA's unemployment rate was 4.2 percent, slightly lower than the 4.4 percent unemployment rate in the state as a whole.

Community Contacts

No community contacts were conducted within this assessment area in conjunction with the examination. However, contacts conducted in September 2002 in conjunction with other examinations indicated that the major credit needs in the Oklahoma City MSA were generally being met by the area's financial institutions.

Exhibit 2 provides general demographic and economic characteristics of the Oklahoma City MSA assessment area. All data is derived from the 1990 Census.

EXHIBIT 2 Oklahoma City MSA Assessment Area Demographics									
Income Categories	Tract Distribution*		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	21	7.1	7,833	3.3	3,270	41.7	45,606	19.4	
Moderate-income	76	25.7	49,516	21.1	9,061	18.3	41,109	17.5	
Middle-income	118	39.9	104,800	44.7	8,922	8.5	53,266	22.7	
Upper-income	72	24.3	72,609	30.9	2,433	3.4	94,777	40.4	
Total Assessment Area	296	100.0	234,758	100.0	23,686	10.1	234,758	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-occupied			Rental		Vacant		
		#	%		#	%	#	%	
Low-income	17,185	5,254	2.5	30.6	7,290	42.4	4,641	27.0	
Moderate-income	99,325	41,489	19.4	41.8	39,110	39.4	18,726	18.9	
Middle-income	170,627	97,392	45.6	57.1	51,506	30.2	21,729	12.7	
Upper-income	104,078	69,556	32.5	66.8	26,050	25.0	8,472	8.1	
Total Assessment Area	391,215	213,691	100.0	54.6	123,956	31.7	53,568	13.7	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
				Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	2,167	5.1	1,819	4.9	264	7.7	84	4.3	
Moderate-income	10,471	24.7	9,085	24.5	906	26.4	480	24.7	
Middle-income	16,672	39.3	14,649	39.6	1,290	37.6	733	37.7	
Upper-income	11,996	28.3	10,591	28.6	827	24.1	578	29.7	
Tract not reported	1,097	2.6	886	2.4	142	4.2	69	3.6	
Total Assessment Area	42,403	100.0	37,030	100.0	3,429	100.0	1,944	100.0	
	Percentage of Total Businesses:			87.3					

*Nine area tracts (3.0 percent of total tracts) contained no families or housing and were excluded from these calculations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA CITY, OKLAHOMA MSA 5880

LENDING TEST

GB's lending activities reflect a good responsiveness to the credit needs of the Oklahoma City assessment area considering its resources, competitive factors and relatively new presence in the market. The bank's geographic distribution of all loans reviewed reflects good penetration throughout assessment area geographies. Home mortgage loans showed very good penetration in the moderate-income geographies. The bank's

distribution of loans to borrowers of different incomes and to businesses of different revenue sizes is also good. In addition, the bank makes use of innovative and flexible-lending practices, offering a wide range of guaranteed credit products to assist small businesses and small farms. The bank made no community development loans in the Oklahoma City MSA assessment area.

Lending Activity:

Lending activity in the Oklahoma City MSA assessment area reflects good responsiveness to the area's credit needs. This assessment area accounts for 19.4 percent of the bank's total lending volume for the products reviewed and only 14.3 percent of the bank's deposits. The bank's major lending product in the Oklahoma City MSA assessment area was small business loans. The bank made 845 small business loans, followed by 556 small farm and 225 home mortgage loans. Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Geographic Distribution:

The geographic distribution of home mortgage, small business and small farm loans is generally good when compared to the demographic proxies used to assess demand and aggregate lending levels within the assessment area. Refer to Tables 2a through 7a in Appendix D for details.

Home Mortgage - Purchase

GB's geographic distribution of home purchase loans reflects a very good penetration in the Oklahoma City MSA assessment area. As shown in Table 2a in Appendix D, the bank originated 3.4 percent of its home purchase loans in low-income tracts and 20.3 percent in moderate-income tracts. These figures exceeded the percentages of owner-occupied housing units in low- and moderate-income tracts within the Oklahoma City MSA assessment area, which were 2.5 percent and 19.4 percent, respectively, and also exceeded the aggregate lenders' distribution of 0.9 percent and 12.5 percent, respectively.

Home Mortgage – Home Improvement

While the bank originated no home improvement loans in the low-income tracts, 21.4 percent of their home improvement loans were originated in the moderate-income tracts. This figure compared favorably to the combined owner-occupied housing units in low- and moderate-income tracts at 21.9 percent. In addition, the bank's performance is comparable to the performance of aggregate lenders. Aggregate lenders originated 16.2 percent of their home improvement loans in low- and moderate-income geographies.

As noted in the demographic data provided earlier, a financial institution's ability to originate home improvement loans in the low- and moderate-income geographies is somewhat limited. Low- and moderate-income tracts contain a large stock of dilapidated and unusable housing units as indicated by the high vacancy and boarded-up rates.

Home Mortgage – Refinance

GB's geographic distribution of refinance loans reflects good penetration throughout the Oklahoma City MSA assessment area, including low- and moderate-income tracts. The percentage of refinance loans originated in low- and moderate-income tracts either mirrors or exceeds both demographic data and aggregate lenders' performance. More specifically, the bank originated 1.1 percent and 28.1 percent of its home refinance loans in low- and moderate-income tracts, respectively, compared to aggregate lenders at 1.0 percent and 11.6 percent in low- and moderate-income tracts, respectively.

Small Business

The bank's lending to businesses in low- and moderate-income tracts is comparable to the overall concentration of businesses in these tracts and exceeds the performance of the aggregate lenders. To summarize Table 6a, GB originated 1.1 percent of its small loans to business in low-income tracts and 28.2 percent to businesses in moderate-income tracts. According to 2001 Dun and Bradstreet (D&B) data, 5.1 percent of the businesses were located in the low-income tracts and 24.7 percent in moderate-income tracts. The bank's combined penetration of 29.3 percent in the low- and moderate-income geographies compared favorably to the aggregate lenders' combined total of 25.2 percent.

Small Farm

The bank's small farm lending in moderate-income tracts is also strong. The bank originated 20.7 percent of its small farm loans in moderate-income tracts, which exceeded the aggregate lenders' performance at 15.5 percent. Moreover, only 17.8 percent of the farms in the Oklahoma City MSA assessment area were located in moderate-income tracts. Although the bank originated no loans to farms in low-income tracts, the lack of lending is acceptable when compared to the aggregate data, indicating less than 1 percent of any farm loans reported were originated in the low-income tracts.

Distribution by Borrower Income and Revenue Size of the Business and Farm:

The bank's distribution of HMDA loans, including home purchase, refinance, and home improvement, reflects good penetration to borrowers of all income levels. Refer to Tables 8a, 9a, and 10a in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loans. The bank's small business and small

farm lending activities show that GB has made reasonable efforts to serve the credit needs of area businesses and farms. Refer to Tables 11a and 12a in Appendix D for the facts and data used to evaluate the distribution of small business and small farm loans by revenue size.

Home Mortgage - Purchase

The bank's level of home purchase lending to low- and moderate-income borrowers is good at 20.3 percent each, exceeding the percentage of area low-income families at 19.4 percent and moderate-income families at 17.5 percent. Moreover, the bank's percentage of home purchase loans to low- and moderate-income borrowers combined at 40.6 percent exceeded the aggregate combined data of 32.3 percent.

Home Mortgage – Home Improvement

The distribution of home improvement loans is good. The bank's home improvement lending to low-income borrowers was slightly less than the percentage of assessment area low-income families, but was more than double the percentage reported by aggregate lenders. Lending levels to moderate-income families exceeded both the percentage of moderate-income families and the aggregate lending levels.

Home Mortgage - Refinance

The bank's level of refinance lending to low-income borrowers at 12.5 percent and moderate-income borrowers at 10.2 percent is lower than the percentage of area low-income families at 19.4 percent and moderate-income families at 17.5 percent.

The bank's performance is more reasonable when compared to the aggregate lenders in the area. The bank's percentage of refinance loans to both low- and moderate-income area families at 22.7 percent exceeded the aggregate lenders' performance to low- and moderate-income families at 22.1 percent.

Small Business

The bank's business lending to businesses with gross annual revenues of \$1 million or less is adequate. Of the businesses operating within the bank's assessment area, 87.3 percent had revenues of \$1 million or less and were considered small businesses under CRA. Although GB's loan distribution was lower than the proportion of small businesses in the area, its lending to small businesses was more than 20 percent greater than aggregate lending to small businesses. In addition, more than 78 percent of the bank's loans to businesses, regardless of business revenue size, were for amounts less than \$100,000, which are loan amounts typically needed by very small businesses.

As previously noted, GB also makes good use of guaranteed lending products targeted to small businesses. Since the last examination, the bank originated four SBA loans totaling \$444,700 in the Oklahoma City MSA assessment area.

Small Farm

The bank's level of lending to farms with gross annual revenues of \$1 million or less is good. Although 91.6 percent of the farms in the assessment are considered small farms, only 80.4 percent of the bank's loans were to small farms. The bank's lending levels were also slightly below the aggregate reporters at 86.7 percent. However, of the small farm loans extended, 82 percent were in amounts of less than \$100,000, which are amounts typically needed by very small farms. Similar to small business loans, neither the bank or aggregate lenders met or exceeded the demographic data, which may be indicative of a slowing economy and low loan demand.

The bank's loan performance is further supported by its 51.4 percent market share of small loans to farms, and more importantly, its 47.9 percent market share to small farms. Refer to Table 12 in Appendix D for market share information. In addition, GB makes good use of guaranteed lending products targeted to small farms. Since the last examination, the bank originated 96 FSA loans totaling \$15.2 million in the Oklahoma City MSA assessment area.

Community Development Lending:

For the evaluation period reviewed, GB could provide no evidence of extending qualified community development loans in the Oklahoma City MSA assessment area.

INVESTMENT TEST

GB makes a significant level of qualified community development investments that benefit all of its assessment areas. As detailed in Table 14 in Appendix D, the investments in the Oklahoma City MSA assessment area total \$2.5 million. While the total dollar amount reflects well on the bank's efforts to engage in community development investing, the strength of the significant dollar amount is somewhat offset by the fact that 100 percent of the dollar amount was the result of the bank's investment in one multifamily housing revenue bond. The proceeds are to be used to provide affordable housing and economic development in areas throughout certain counties in the state of Oklahoma, including Oklahoma, Cleveland and Canadian Counties, all situated in the Oklahoma City MSA assessment area.

SERVICE TEST

GB's service activity is adequate. Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery systems and branch openings and closings.

Retail Services:

GB's delivery systems are accessible to essentially all portions of the Oklahoma City MSA assessment area. As previously stated, the bank operates two full-service branches and one drive-through branch in the assessment area. Each branch has a drive-up facility, cash-dispensing ATM, and is situated in middle- or upper-income tracts. In addition, the bank operates one stand-alone cash-dispensing ATM located in a moderate-income geography. These offices account for only 14.3 percent of the bank's total deposits.

Since the previous examination, GB has closed three branches in the Oklahoma City MSA assessment area, one in a moderate-income tract, one in a middle-income tract and one in an upper-income tract. The bank has also opened two branches that were relocations of previously closed branches. The new branches are situated in upper- and middle-income geographies. These changes have not adversely affected the bank's accessibility or provision of services in the Oklahoma City MSA assessment area or in low- and moderate-income areas.

The bank offers a full range of retail services, and its hours of operation among branch locations do not vary in ways that inconvenience certain portions of its assessment area.

Community Development Services:

GB is engaged in a very limited level of community development services in the Oklahoma City assessment area. An employee of the bank serves as a treasurer for a non-profit agency. This agency works with the Youth and Family Services Department in providing food and clothing to low- and moderate-income individuals. Although bank officers and staff are involved with various other organizations and activities throughout the assessment area, few are for the purposes of community development as defined by the regulation.

**METROPOLITAN AREAS
TULSA, OKLAHOMA MSA 8560**

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TULSA, OKLAHOMA MSA 8560

The Tulsa assessment area, situated in northeast Oklahoma, includes Tulsa County and parts of Creek, Rogers, Osage and Wagoner Counties, all located in and comprising the majority of the Tulsa MSA. The assessment area, which includes three branches, was added to the bank's branch network in November 2000. From 1990 to 2000, the MSA population grew 13.3 percent, and the MSA was the second fastest growing metropolitan area in the state. In 1990, 88.6 percent of the MSA population lived in the assessment area. Therefore, the area's demographic characteristics were largely comparable to those of the MSA as a whole.

The assessment area consists of 186 tracts, including 11 low-, 41 moderate-, 82 middle-, and 50 upper-income tracts. The bank operates three full-service branches, one located in a moderate-income tract and two in upper-income tracts. The bank also operates two full-service ATMs at each of the upper-income branch locations.

On June 30, 2001, 30.1 percent of the bank's \$699,780 million in deposits was in the Tulsa assessment area. In addition, since the last examination, approximately 8.4 percent of the bank's reported HMDA, small business and small farm loans were originated to individuals, businesses, and farms located within this assessment area.

According to the FDIC Market Share report dated June 30, 2001, GB's market share of deposits in the Tulsa MSA was two percent of the total deposits. GB ranked 12th out of 58 financial institutions in deposit market share. The major competitors in this market include Bank of Oklahoma, Bank of America, F&M Bank and Trust, and Arvest Bank.

DEMOGRAPHIC CHARACTERISTICS

Income Characteristics

Overall, the area was a middle-income area, and in 1990, its median family income (\$35,778) was 109.8 percent that of the MSA as a whole (\$32,578).⁴ In 1990, families in the assessment area as a whole had the following income distribution: 19.2 percent low-income, 17.1 percent moderate-income, 22.1 percent middle-income, and 41.6 percent upper-income. In 1990, a large percentage of low-income tract families

⁴ The median family incomes for the Tulsa MSA and that will be used for borrower income analysis were \$46,800 in 2001 and \$46,900 in 2002.

lived below the poverty level, which may prove to be a barrier to financial institutions lending in those tracts. In addition, 9.6 percent of families in the overall area lived in poverty.

Housing Characteristics

Housing stock composition in the low- and moderate-income tracts indicated lower housing loan demand. A large percentage of housing units were rental units and multifamily units. Of total housing stock in low- and moderate-income tracts, 28.1 percent and 21.5 percent, respectively, were multifamily units. In the middle- and upper-income tracts, 16.0 percent and 18.4 percent, respectively, of housing stock were multifamily units.

There were also signs of housing dilapidation in area low- and moderate-income tracts. Housing unit vacancy rates were higher in these tracts than in the middle- and upper-income tracts. Also, the boarded-up rate was 6.9 percent in the low-income tracts and 1.9 percent in moderate-income tracts, compared to 0.3 percent in area middle-income tracts and 0.1 percent in upper-income tracts.

Labor, Employment and Economic Characteristics

The MSA's economy is diverse and expanded at a fast pace over the past decade. Service, retail and manufacturing industries were the primary employment sectors. In the second quarter of 2002, service industries comprised 32.6 percent of the MSA employment base, followed by retail trade (21.9 percent), manufacturing (13.9 percent), government (11.0 percent), transportation/utilities (8.7 percent), financial services (5.4 percent), construction (5.1 percent) and mining (1.4 percent).

In 2001 the MSA economy contracted and the decline continued into the first half of 2002. During this period, unemployment increased quarterly, resulting in an annualized unemployment rate of 3.4 percent in 2001. By June 2002, the MSA's unemployment rate was 4.8 percent and higher than the state as a whole at 4.4 percent. (Source: FDIC RECON, Tulsa Metro Chamber Economic Report (TM CER)).

Despite its troubled economy, the MSA's real estate market expanded, indicating high home loan demand. In 2001, MSA housing permit volume grew by 14.6 percent, though there was negative permit growth the prior two years. Single-family housing unit permits increased by 8.7 percent, and multifamily housing unit permits grew by 78.7 percent. In the first six months of 2002, the number of MSA housing permits was 16.2 percent higher than in the same period the prior year. (Sources: FDIC RECON, TM CER)

Community Contacts

Two community contacts were conducted in this assessment area as part of the evaluation. An additional contact that was conducted in August 2002 was also reviewed to obtain information regarding area economic information and the credit needs of the assessment area.

Contacts with members of the community stated that the area economy is slowing as evidenced by the large number of recent layoffs. As a result of the economic downturn and layoffs, a different clientele base is currently seeking services within the community that historically did not have to rely on such services. Most contacts also stated there is a need for affordable housing, particularly in the low- and moderate-income areas, and that many area institutions have not been proactive in addressing those needs.

Exhibit 3 provides general demographic and economic characteristics of the Tulsa MSA assessment area. All data is derived from the 1990 Census.

EXHIBIT 3								
Tulsa MSA Assessment Area Demographics								
Income Categories	Tract Distribution*		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	5.9	6,459	3.7	2,563	39.7	33,119	19.2
Moderate-income	41	22.0	28,734	16.6	5,211	18.1	29,609	17.1
Middle-income	82	44.1	89,977	52.1	7,262	8.1	38,128	22.1
Upper-income	50	26.9	47,571	27.6	1,563	3.3	71,885	41.6
Total Assessment Area	186	100.0	172,741	100.0	16,599	9.6	172,741	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%	#	%	#	%	
Low-income	14,635	4,318	2.7	29.5	6,748	46.1	3,569	24.4
Moderate-income	54,307	24,187	15.3	44.5	21,295	39.2	8,825	16.3
Middle-income	139,334	83,589	52.9	60.0	43,240	31.0	12,505	9.0
Upper-income	67,569	45,888	29.0	67.9	17,644	26.1	4,037	6.0
Total Assessment Area	275,845	157,982	100.0	57.3	88,927	32.2	28,936	10.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	833	2.7	672	2.6	110	3.6	51	2.5
Moderate-income	6,629	21.1	5,341	20.3	802	26.5	486	23.5
Middle-income	15,144	48.2	12,841	48.8	1,289	42.5	1,014	49.0
Upper-income	8,789	28.0	7,442	28.3	829	27.4	518	25.0
Tract not reported								
Total Assessment Area	31,395	100.0	26,296	100.0	3,030	100.0	2,069	100.0
	Percentage of Total Businesses:			83.8				

*Two area tracts (1.1 percent of total tracts) contained no families or housing units and were excluded from the calculations.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TULSA, OKLAHOMA MSA
8560**

LENDING TEST

GB's lending activities reflect a good responsiveness to the credit needs of the Tulsa MSA assessment area. The bank's distribution of home mortgage loans reflects excellent penetration throughout the assessment area geographies and good penetration to borrowers of different income levels. With regard to commercial loans, the bank shows adequate penetration throughout the bank's assessment area and good penetration to businesses of all revenue sizes. While the bank originated no farm loans in low- or moderate-income geographies, less weight is placed on this product. Only 14 small loans to farms were originated since the prior examination. The bank also exhibits a relatively high level of community development lending. Furthermore, the bank makes use of innovative and flexible-lending practices, offering a wide range of guaranteed credit products to assist small businesses and small farms.

Lending Activity:

Lending activity in the Tulsa MSA assessment area reflects a good responsiveness to the credit needs of the community. While this area accounts for only 8.4 percent of the banks total lending volume for the products reviewed during the evaluation, the bank is strongly targeting the Tulsa market for growth. The bank's major product in this assessment area is small business loans. The bank made 605 small business loans, followed by 89 home mortgage loans and 14 small farm loans. See Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Geographic Distribution:

The geographic distribution of home mortgage, small business and small farm loans is generally very good when compared to the demographic proxies used to assess demand and aggregate lending levels within the assessment area. However, weaknesses exist, particularly in small business and small farm lending. As previously noted, only 14 small farm loans were originated since the prior examination and will be weighted accordingly. Refer to Tables 2a through 7a in Appendix D for details.

Home Mortgage - Purchase

GB's geographic distribution of home purchase loans reflects a very good penetration in the Tulsa MSA assessment area. Since the date of the last examination, the bank originated 42.9 percent of its home purchase loans in moderate-income tracts, which compared favorably to the percentage of owner-occupied units at 15.3 percent and to

aggregate lenders at 9.3 percent. Although no home purchase loans were originated in low-income tracts, this was considered reasonable given the demographics of the area. In 1990, 39.7 percent of the families residing in low-income tracts lived below the poverty level making it difficult for them to obtain credit. In addition, aggregate lenders originated only 1.4 percent of overall home purchase loans in low-income tracts.

Home Mortgage – Home Improvement

The bank's geographic distribution of home improvement loans is excellent. The percentage of the bank's home improvement loans originated in the area's low- and moderate-income tracts exceeded the percentage of owner-occupied units and greatly exceeded the aggregate lenders' performance in these tracts.

Home Mortgage – Refinance

GB's geographic distribution of refinance loans also reflects excellent penetration, exceeding both the percentage of housing units and aggregate lending in the low- and moderate-income tracts.

Small Business

The bank's lending to businesses in low- and moderate-income tracts is slightly lower than the concentration of businesses in these tracts and the performance of aggregate lenders. GB originated .83 percent of its small loans to businesses in low-income tracts and 18.1 percent to businesses in moderate-income tracts. Approximately 2.7 percent of the businesses in the assessment area are located in low-income tracts, and 21.1 percent are located in moderate-income tracts. Aggregate lenders originated 2.4 percent and 20.7 percent of their loans to businesses in low- and moderate-income tracts, respectively.

Small Farm

The geographic distribution of small farm loans is poor. Consistent with the aggregate reporters, the bank originated no loans in the low-income tracts. The bank also made no loans in the moderate-income geographies although 14.3 percent of the farms in the assessment area are situated in these geographies. However, due to the bank originating only 14 small farm loans in the assessment area since the last examination, it received minimal weight in the evaluation of the assessment area.

Distribution by Borrower Income and Revenue Size of the Business and Farm:

The overall analysis reflects a good distribution of home mortgage loans to low- and moderate-income borrowers and to businesses with revenues of \$1 million or less. The

distribution of loans to small farms was poor. Refer to Tables 8a through 12a in Appendix D for details.

Home Mortgage - Purchase

GB's distribution of home purchase loans to low- and moderate-income borrowers is comparable to the lending opportunities represented by the demographics and exceeds the performance of aggregate lenders. To summarize Table 8a in Appendix D, low- and moderate-income families represented 19.2 percent and 17.1 percent, respectively, of all families in the Tulsa MSA assessment area. Comparatively, the bank's distribution of home purchase loans to borrowers in these income categories was 14.3 percent and 23.8 percent, respectively. Aggregate lenders' distribution of home purchase loans was 6.5 percent and 20.0 percent, respectively.

Home Mortgage – Home Improvement

The distribution of home improvement loans is good. The bank's home improvement lending to low-income borrowers was less than the percentage of assessment area low-income families, yet exceeded the percentage reported by aggregate lenders. Lending levels to moderate-income families greatly exceeded both the percentage of moderate-income families and the aggregate lending levels.

Home Mortgage - Refinance

The bank's level of refinance lending to low-income borrowers at 13.0 percent and moderate-income borrowers at 8.7 percent is lower than the percentage of area low- and moderate-income families at 19.2 percent and 17.1 percent, respectively. While the lending levels fall moderately short of the demographic data, when compared to the aggregate lenders in the area, the percentage of the bank's refinance loans at 21.7 percent for both low- and moderate-income borrowers exceeded the aggregate lenders' performance at 20.1 percent.

Small Business

The bank's small business lending to businesses with gross annual revenues of \$1 million or less is good. Of the businesses operating within the bank's assessment area, 83.8 percent have revenues of \$1 million or less and are considered small businesses under CRA. Although GB's loan distribution was lower than the proportion of small businesses in the area, its lending to small businesses greatly exceeded the aggregate lenders' performance. In addition, neither the bank nor aggregate lenders met or exceeded the demographic data, indicating a slowing economy and low loan demand.

Small Farm

As previously stated, the bank's volume of small farm loans is minimal and is weighted accordingly in the evaluation of the assessment area. Although 92.0 percent of the farms in the assessment area are considered small farms, only 71.4 percent of the bank's loans were to small farms. The bank's lending levels were also below the aggregate reporters at 86.6 percent. However, of the farm loans extended, 85.7 percent were in amounts of less than \$100,000 which are amounts typically needed by very small farms. Similar to small business loans, neither the bank nor aggregate lenders met or exceeded the demographic data.

Community Development Lending:

GB has engaged in a relatively high level of community development lending activities since the last examination. The bank originated four loans totaling \$2.5 million in the Tulsa MSA assessment area, all of which are targeted to provide affordable housing for Tulsa area residents. The purpose of the loans is to purchase and renovate two apartment buildings that are being managed under the conformity of the Oklahoma Housing Finance Authority Section 42. Affordable housing was a need identified by all community contacts.

INVESTMENT TEST

GB makes a significant level of qualified community development investments that benefit all of the bank's assessment areas. As detailed in Table 14 of Appendix D, the investments in the Tulsa MSA assessment area total \$2.5 million. The total dollar amount reflects well on the bank's efforts to engage in community development investing. However, the strength of the significant dollar amount is somewhat offset by the fact that 100 percent of the dollar amount was the result of the bank's investment in one multifamily housing revenue bond. The proceeds are to be used to provide affordable housing and economic development in areas throughout certain counties in the state of Oklahoma, including Tulsa, Wagoner and Creek Counties, all situated in the Tulsa assessment area.

SERVICE TEST

GB's service activity is adequate. Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery systems and branch openings and closings.

Retail Services:

GB's delivery systems in the Tulsa assessment area are reasonably accessible to essentially all portions of the community. As previously stated, the bank has three

branches, one situated in a middle-income tract and two in upper-income tracts. While no office is situated in a low- or moderate-income tract, two branch offices are in close proximity to moderate-income tracts, and one branch is in close proximity to a low-income tract. Each branch in the upper-income tracts also has a full-service ATM. These offices account for 30.1 percent of the bank's total deposits.

All three branches were added since the prior examination and were previously branches of Citizens Bank, a Gold affiliated bank, which was merged along with three other affiliated institutions in November 2000 to form GB. Consequently, these changes have had a neutral impact on the bank's accessibility or provision of services in the Tulsa MSA assessment area.

The bank offers a full-range of retail services, and its hours of operation among branch locations do not vary in ways that inconvenience certain portions of its assessment area.

Community Development Services:

Similar to the Oklahoma City MSA assessment area, GB provides a very limited level of community development services in the Tulsa MSA assessment area. An employee of the bank serves as a member of the fund raising committee for the Tulsa Area United Way. United Way serves numerous programs in the Tulsa area. A substantial majority of the programs are targeted to low- and moderate-income individuals. While the bank's officers and staff are involved with various organizations and activities throughout the assessment area, few are for purposes of community development as defined by the regulation.

NONMETROPOLITAN AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CENTRAL OKLAHOMA ASSESSMENT AREA

The Central assessment area is rural in character and is comprised of Blaine County and Kingfisher County in north central Oklahoma. According to 1990 Census data, the area had a sparse population of 24,682 and grew by 4.9 percent for a total population of 25,902 in 2000.

The assessment area consists of nine tracts, six middle-income and three upper-income. The bank's administrative offices are located in the assessment area, along with two other full-service branches, one drive-through branch, and a stand-alone cash-dispensing ATM. Three of the locations contain a cash-dispensing ATM, with one location maintaining a full-service ATM. All facilities are situated in either middle- or upper-income tracts.

GB is well established within its Central assessment area. On June 30, 2001, 24.8 percent of the bank's \$700 million in deposits was in the Central assessment area. In addition, since the last examination, approximately 20.6 percent of the bank's reported HMDA, small business and small farm loans were originated to individuals, businesses, and farms located within this assessment area.

According to the FDIC Market Share report dated June 30, 2001, GB's deposit market share of 36.8 percent ranked it first among 11 financial institutions in the area. The major competitors in this market include BancFirst, Watonga State Bank, NBanC Bank, and First National Bank in Okeene.

DEMOGRAPHIC CHARACTERISTICS

Income Characteristics

In 1990, the area was a middle-income area with a median family income (\$26,602) that was 110.2 percent that of statewide rural areas as a whole (\$24,139).⁵ In 1990, families in the assessment area as a whole had the following income distribution: 16.0 percent low-income, 17.0 percent moderate-income, 22.9 percent middle-income, and 44.4 percent upper income. In addition, 11.8 percent of the families lived below the poverty rate.

⁵ The median family incomes for rural Oklahoma that will be used for borrower income analysis were \$33,300 in 2000, \$34,000 in 2001 and \$34,200 in 2002.

Housing Characteristics

The area contained a core of older housing units, which suggests a need for housing rehabilitation. In 1990, the median age of area housing stock was 23 years, but 31.7 percent of the housing stock was built before 1950. The area also contained a relatively high stock of vacant housing units, which reflected adversely on housing demand and quality.

Although housing was more expensive in the area than in statewide rural areas as a whole, housing was affordable for area residents. In 1990, the median value of area housing stock was \$40,956 and the housing affordability ratio⁶ was 56.8 percent. In statewide rural areas as a whole, the median housing value was \$36,373 and housing affordability was 54.0 percent.

Nonetheless, the area contained a large stock of moderately priced homes in 1990. Of total area specified owner-occupied housings units⁷, 48.0 percent were valued between \$40,000 and \$99,999, and only 3.2 percent were valued over \$99,999. In statewide rural areas as a whole, 39.3 percent of specified owner-occupied housing units were valued between \$40,000 and \$99,999, and 4.8 percent were valued over \$99,999.

Labor, Employment and Economic Characteristics

The assessment area is a rural area and highly reliant on agriculture, gypsum mining and oil production. The area also contains several small industries and is accessible to industries in the Oklahoma City MSA and Enid MSA. Cattle, hogs, wheat, hay, and sorghum are among the area's primary farm products. (Sources: FDIC RECON; United States Department of Agriculture (USDA); Oklahoma Department of Commerce (ODOC))

The area farm economy has been in decline over the past two years as poor weather and low commodity prices have substantially reduced farm incomes. However, the Blaine County economy has suffered to a greater extent than that of Kingfisher County. In 2001, employment decreased by 2.9 percent in Blaine County but increased by 4.5 percent in Kingfisher County. The decrease in Blaine County's employment base continued into the second quarter of 2002. With its job losses, Blaine County's unemployment rate grew from 2.3 percent in 2000 to 4.7 percent in 2001, while unemployment remained low in Kingfisher County. In Kingfisher County, unemployment was 2.3 percent in 2000 and 2.6 percent in 2001. (Sources: FDIC RECON; USDA 1997 Census of Agriculture; District Research Department anecdotal data)

⁶ Affordability ratio is calculated by dividing Median Household Income by Median Housing Value.

⁷ Specified owner-occupied housing units exclude mobile homes, homes on more than 10 acres and homes also used as business properties.

Community Contacts

As part of the evaluation, two community contacts were conducted in the Central assessment area. Each contact indicated that area credit needs were being met by local financial institutions. One contact identified GB as the area's largest investor in farm programs.

Exhibit 4 provides general demographic and economic characteristics of the Central assessment area. All data is derived from the 1990 Census.

EXHIBIT 4								
Central Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	1,109	16.0
Moderate-income	0	0.0	0	0.0	0	0.0	1,183	17.0
Middle-income	6	66.7	4,398	63.4	649	14.8	1,587	22.9
Upper-income	3	33.3	2,542	36.6	172	6.8	3,061	44.1
Total Assessment Area	9	100.0	6,940	100.0	821	11.8	6,940	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%	#	%	#	%	
Middle-income	7,479	4,545	62.5	60.8	1,351	18.1	1,583	21.2
Upper-income	4,041	2,722	37.5	67.4	732	18.1	587	14.5
Total Assessment Area	11,520	7,267	100.0	63.1	2,083	18.1	2,170	18.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Middle-income	857	59.2	755	59.5	51	56.0	51	58.6
Upper-income	590	40.8	514	40.5	40	44.0	36	41.4
Total Assessment Area	1,447	100.0	1,269	100.0	91	100.0	87	100.0
	Percentage of Total Businesses:			87.7				

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL OKLAHOMA ASSESSMENT AREA

LENDING TEST

GB's lending activities reflect good responsiveness to the credit needs of the area. The bank's distribution of loans throughout the Central assessment area reasonably reflects the demography of area residents, businesses, and farms and exceeds the aggregate lending levels. The distribution of home mortgage, small business, and small farm loans reflects very good penetration to borrowers of all income levels and businesses and farms of all revenue sizes. In addition, the bank made use of innovative and flexible lending practices, offering a wide range of guaranteed credit products to assist small businesses and farms. The bank made no community development loans.

Lending Activity:

Lending activity in the Central assessment area reflects good responsiveness to area credit needs. This assessment area accounts for 20.6 percent of the bank's total lending volume for the products reviewed in this evaluation and 24.8 percent of the bank's deposits. According to the number of loans originated during the evaluation period, the bank is primarily an agricultural lender. The bank made 986 small farm loans followed by 521 small business, and 222 home mortgage loans. Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Geographic Distribution:

The bank's distribution of home mortgage, small loans to businesses and small loans to farms reflects good penetration throughout the middle- and upper-income assessment area geographies. Because this assessment area has no low- or moderate-income areas, the geographic distribution analysis is given only nominal weight in evaluating the bank's overall performance within the assessment area. Refer to Tables 2a through 7a in Appendix D for details.

The bank's distribution of home mortgage loans is good. While the bank's distribution of home mortgage loans is less than the percentage of owner occupied units in middle-income tracts, the bank consistently exceeded the aggregate lending levels for home purchase, home improvement and refinance transactions. The bank's distribution of small business and small farm loans is also good, and exhibited the same pattern of consistently exceeding the aggregate lenders in middle-income tracts.

Distribution by Borrower Income and Revenue Size of the Business and Farm:

The bank's lending reflects good responsiveness to borrowers of all income levels and businesses and farms of all revenue sizes. When considering the distribution of lending to low- and moderate-income families, the percentage of families below the poverty level is taken into consideration, especially for home mortgage lending. Within the assessment area, 11.8 percent of the families are below the poverty level affecting their ability to obtain credit. While the poverty level is based upon income level and family size, generally these families are more likely to be found within the low-income and, to a certain extent, the moderate-income categories. Refer to Tables 8a through 12a in Appendix D for details.

Home Mortgage - Purchase

The bank's level of home purchase lending to low- and moderate-income borrowers at 2.0 percent and 21.6 percent, respectively, is lower than the percentage of area low-income families at 16.0 percent and higher than the percentage of area moderate-income families at 17.0 percent. While the bank's lending level falls short of the percentage of area low-income families, when considering the high assessment area poverty rate, the bank's performance is good.

Further supporting the bank's performance is the comparison to the aggregate lending data. When compared to the aggregate lenders in the area, the bank's percentage of home purchase loans at 23.6 percent to low- and moderate-income area families greatly exceeded the combined aggregate percentage of 14.7 percent.

Home Mortgage – Home Improvement

The bank's distribution of home improvement loans to low- and moderate-income borrowers is good. Although the bank's home improvement lending to low-income borrowers was less than the demographics, it greatly exceeded the aggregate lenders. In addition, home improvement lending to moderate-income borrowers is excellent, as the bank's performance substantially exceeded the percentage of moderate-income families and the aggregate lending levels.

Home Mortgage - Refinance

Similar to the home improvement lending, the bank's performance in refinance lending to low-income borrowers was less than the demographics, yet greatly exceeded the aggregate lenders. Lending to moderate-income borrowers is excellent, as the percentage of refinance loans to moderate-income families substantially exceeded both demographic and aggregate lending levels.

Further support evidencing the bank's sound performance is its 28.6 percent market share of refinance loans to low-income borrowers and 23.3 percent market share of refinance loans to moderate-income borrowers. See Table 10 in Appendix D for market share information.

Small Business

The bank's distribution of loans by revenue size of business reflects good responsiveness to the needs of the small businesses within its assessment area. Although the CRA requires lenders to report loans of \$1 million or less made to businesses of any revenue size, emphasis is placed on loans made to businesses with revenues of \$1 million or less, as these entities typically have more difficulty in obtaining credit.

Of all businesses operating within the Central assessment area, 87.7 percent have revenues of \$1 million or less and are considered small businesses under the CRA. GB's loan distribution was less than that as approximately 65.3 percent of the bank's business loans were originated to small businesses. In contrast, aggregate lenders originated only 52.1 percent of their loans to businesses in this revenue size category. Additionally, more than 86.7 percent of the bank's loans, regardless of business revenue size, were for amounts of \$100,000 or less, which are loan amounts typically needed by very small businesses.

Although the bank's performance does not equal the demographic data, the bank had 29.3 percent of the market share of small loans to businesses and more importantly, 36.2 percent of the market share of loans to those businesses with revenues of \$1 million or less. See Table 11 in Appendix D for market share information.

As previously noted, GB also makes good use of guaranteed lending products targeted to small businesses. Since the last examination, the bank originated seven SBA loans totaling \$586,300 in the Central assessment area.

Small Farm

The bank's lending to farms of different revenue sizes is good, considering the district farm economy has declined over the past two years. The bank's farm loans made to entities with gross annual revenues of \$1 million or less is lower than the percentage of small farms in the assessment area and lower than the aggregate data. However, the bank had a 51.3 percent market share of small loans to farms and 43.2 percent market share of loans to small farms. Furthermore, 84.7 percent of the bank's loans, regardless of farm revenue size, were for amounts of \$100,000 or less, which are loan amounts typically needed by very small farm operations. See Table 12 in Appendix D for market share information.

The bank's performance was enhanced by the large number of FSA guaranteed loans originated in the area since the last examination. FSA guaranteed loans are used to help established farmers who have suffered financial setbacks or whose resources are too limited to maintain profitable farming operations. In addition, these loans assist beginning farmers who cannot qualify for conventional loans due to insufficient financial resources. Since the last examination, the bank originated 97 FSA loans totaling \$10.6 million in the Central assessment area.

Community Development Lending:

For the evaluation period reviewed, GB could provide no evidence of extending qualified community development loans in the Central assessment area.

INVESTMENT TEST

GB exhibits a good level of qualified community development investments in the Central assessment area, given the limited investment opportunities. As detailed in Table 14 in Appendix D, the investments in the Central assessment area totaled \$379,500. These investments all supported organizations that primarily serve low- and moderate-income people.

GB is committed to improving area public school systems and has been proactive in purchasing district bonds used to fund projects such as: classroom furnishings and equipment; construction of new buildings, classroom additions, and administrative offices; and structural improvement and remodeling of various other school facilities. Since the last examination, GB has purchased \$375,000 in bonds benefiting two school districts, each with high student populations from low- or moderate-income families. In addition to the bond purchases, the bank has donated computer equipment valued at \$4,500 to other area schools with high low- or moderate-income student populations.

SERVICE TEST

GB's service activity is adequate. Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery systems and branch openings and closings.

Retail Services:

GB's delivery systems are accessible to essentially all portions of the Central assessment area. Of the bank's four office locations, two are located in middle-income tracts, and two are located in upper-income tracts. Furthermore, GB operates one full-service ATM

and three cash-dispensing ATMs at the respective branch locations, and one stand-alone cash-dispensing ATM located in an upper-income tract. These offices account for 24.8 percent of the bank's total deposits.

Since the previous examination, the bank has closed one drive-through facility located in an upper-income tract. This change had no adverse affect on the bank's accessibility or provision of services, as one existing branch was in close proximity.

The bank offers a full range of retail services, and its hours of operation among branch locations do not vary in ways that inconvenience certain portions of its assessment area.

Community Development Services:

GB provides a limited level of community development services in the Central assessment area. A bank employee has been involved with the Salvation Army for numerous years, most recently as the Service Unit Coordinator. In this capacity, the employee provides financial and management advice and directs fund raising activities. The Salvation Army is an organization that provides social services, such as food, clothing and financial gifts, to primarily low- and moderate-income families.

An employee also serves as trustee of the Hennessey Educational School Foundation and is responsible for fund-raising activities and investing funds. A percentage of the interest earned on the investments is returned to the school system in the form of grants. A majority of the students are from low- or moderate-income families.

NONMETROPOLITAN AREA

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTHWESTERN OKLAHOMA ASSESSMENT AREA

Four counties, Custer, Greer, Kiowa and Washita, in southwest Oklahoma comprise the Southwestern assessment area. From 1990 to 2000, the area population decreased by 4.1 percent and was 53,938 in 2000. The decreasing population reflected poorly on the area's economic viability.

The assessment area consists of 20 tracts, including 1 upper-income, 15 middle-income, and 4 moderate-income. Five of the bank's 20 branch locations are located in the assessment area. Two of the locations contain a cash-dispensing ATM, and the bank operates one stand-alone cash-dispensing ATM in the area. All branch offices are situated in middle-income tracts, with the exception of one office in a moderate-income tract.

Similar to the Central assessment area, GB is well established within its Southwestern assessment area. On June 30, 2001, 13.6 percent of the bank's \$699,780 million in deposits was in the Southwestern assessment area. In addition, since the last examination, approximately 29.6 percent of the bank's reported HMDA, small business and small farm loans were originated to individuals, businesses, and farms located within this assessment area.

According to the FDIC Market Share report dated June 30, 2001, GB's deposit market share of 11.0 percent ranked it first among 23 financial institutions in the Southwestern assessment area. The major competitors in this market include Oklahoma Bank and Trust, MidFirst Bank, First National Bank of Weatherford, Bank of the West and Local Oklahoma Bank.

DEMOGRAPHIC CHARACTERISTICS

Income Characteristics

A middle-income area overall, in 1990 the area's median family income (\$24,642) was 102.1 percent that of statewide rural areas as a whole (\$24,139). In 1990, families in the assessment area as a whole had the following income distribution: 21.5 percent low-income, 17.5 percent moderate-income, 20.2 percent middle-income, and 40.8 percent upper income. While the area overall was middle-income, it had a relatively high poverty rate of 16.7 percent. The moderate-income tracts also contained a high family poverty rate and a large concentration of low- and moderate-income families.

Housing Characteristics

There were several signs of area housing stock dilapidation in 1990, including a substantial number of area housing units being destroyed. The area had a high housing vacancy rate and contained a large stock of low-cost units. Of total specified owner-occupied housing units, 38.5 percent were valued under \$25,000, and 21.3 percent were valued under \$15,000. In statewide rural areas as a whole, the vacancy rate was 16.5 percent, and of total specified owner-occupied units, 31.3 percent were valued under \$25,000, and 15.9 percent were valued under \$15,000. Also, the area contained a slightly higher concentration of boarded up housing units at 0.5 percent than in statewide rural areas, where 0.4 percent of housing stock was boarded up.

The low value of area housing stock resulted in high housing affordability for residents. In 1990, the area's housing affordability rate was 68.6 percent compared to 54.0 percent in statewide rural areas as a whole. The median value of area housing stock (\$29,137) was 24.8 percent lower than the median value in rural Oklahoma as a whole (\$36,373).

Labor, Employment and Economic Characteristics

Most of the assessment area is in the oil-rich Anadarko Basin, where mining and oil production are vital to area economies, in addition to agriculture.

Prolonged downturns in the regional farm industry have adversely effected the area's economy. Over the past three years, low commodity prices and severe weather conditions have plagued the industry and resulted in many farmers relying on government farm subsidies for income. Data from the Reserve Bank's Research Division indicated that the state's agricultural markets were mixed last year with a stronger cattle industry but continued low wheat commodity prices that resulted in extreme difficulties for small family farms.

Although the area's largest employing counties, Custer, Washita and Greer, experienced economic softening over the past three years, its overall economy rebounded somewhat in 2001. With the exception of Greer County, the area's job base increased in 2001 with the largest gain in Kiowa County (1.5 percent). The labor forces of these counties also increased in 2001, which speaks well of the area's economic viability.

Nonetheless, annualized unemployment increased in every area county in 2001 after steady declines from 1998 to 2000. Compared to the state as a whole, however, assessment area unemployment was low, and every area county had lower annualized 2001 unemployment rates and preliminary June 2002 unemployment rates than in the state as a whole. (Sources: FDIC RECON, OESC)

Community Contacts

No community contacts were conducted in this assessment area as part of the evaluation. However, two contacts conducted within the past year in conjunction with other examinations were reviewed. Each contact indicated the area economy is slowing and that area credit needs were being met by the local financial institutions.

Exhibit 5 provides general demographic and economic characteristics of the Southwestern assessment area. All data is derived from the 1990 Census.

EXHIBIT 5								
Southwestern Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,250	21.5
Moderate-income	4	20.0	1,411	9.3	286	20.3	2,642	17.5
Middle-income	15	75.0	11,881	78.7	2,096	17.6	3,044	20.2
Upper-income	1	5.0	1,812	12.0	135	7.5	6,168	40.8
Total Assessment Area	20	100.0	15,104	100.0	2,517	16.7	15,104	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%		#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	2,570	1,467	9.8	57.1	482	18.8	621	24.2
Middle-income	21,202	11,839	79.0	55.8	5,112	24.1	4,251	20.1
Upper-income	2,736	1,676	11.2	61.3	865	31.6	195	7.1
Total Assessment Area	26,508	14,982	100.0	56.5	6,459	24.4	5,067	19.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0	0.0	0	0.0	0	0.0	
Moderate-income	157	137	6.0	5	3.0	15	7.6	
Middle-income	2,202	1,900	82.7	136	82.4	166	84.3	
Upper-income	301	261	11.3	24	14.6	16	8.1	
BNA not reported	0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	2,660	2,298	100.0	165	100.0	197	100.0	
	Percentage of Total Businesses:			86.4				

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWESTERN OKLAHOMA ASSESSMENT AREA

LENDING TEST

GB's lending activities reflect good responsiveness to the credit needs of the area. The distribution of home mortgage, small businesses and small farm loans reflects excellent penetration, including in the moderate-income tracts. The bank also demonstrates a good distribution of loans to borrowers of different incomes and to businesses and farms of different revenue sizes. In addition, the bank makes use of innovative and flexible-lending practices, offering a wide range of guaranteed products to assist small businesses and small farms. The bank made no community development loans.

Lending Activity:

Lending activity in the Southwestern assessment area reflects good responsiveness to area credit needs. This assessment area accounts for 29.6 percent of the bank's total lending volume for the products reviewed in this evaluation and 13.6 percent of the bank's deposits. According to the number of loans originated during the evaluation period, the bank is primarily a small farm lender. The bank made 1,475 small farm loans, followed by 786 small business and 226 home mortgage loans. Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Geographic Distribution:

The geographic distribution of home mortgage, small business and small farm loans is excellent when compared to the demographic proxies used to assess demand and aggregate lending levels within the assessment area. Refer to Tables 2a through 7a in Appendix D for details.

Home Mortgage – Purchase

The bank's home purchase lending in the moderate-income geographies is excellent. As can be seen from Table 2a in Appendix D, the bank's home purchase lending greatly exceeded the moderate-income demographic characteristics as well as the aggregate lending data.

Home Mortgage – Home Improvement

The bank's home improvement lending in the moderate-income geographies is good. While the bank's home improvement lending in the moderate-income geographies was

slightly less than the demographic data, the bank's performance nearly doubled that of the aggregate reporters.

Home Mortgage – Refinance

Similar to the home purchase activity, the bank's refinance lending is also excellent as it greatly exceeded the demographic and aggregate lending data.

Small Business

The distribution of small business loans is excellent, exceeding both the percentages of businesses in the moderate-income tracts and the aggregate lending data. In addition, GB's market share of small loans to businesses in the moderate-income tracts was 46.8 percent. See Table 6 in Appendix D for market share information.

Small Farm

The bank's small farm lending performance was similar to the small business lending. GB's performance exceeded both demographic and aggregate data in the moderate-income tracts. In addition, the bank's market share of small loans to farms in the moderate-income tracts was 88.8 percent. See Table 7 in Appendix D for market share information.

Distribution by Borrower Income and Revenue Size of the Business and Farm:

The overall analysis reflected a good distribution of home mortgage, small business and small farm loans to low- and moderate-income borrowers and to businesses and farms with revenues of \$1 million or less. Refer to Tables 8a through 12a in Appendix D for details.

Home Mortgage - Purchase

The distribution of home purchase loans is good. While the bank's home purchase lending to low-income borrowers at 10.5 percent was less than the assessment area low-income families at 21.5 percent, its performance greatly exceeded the percentage reported by aggregate lenders. Home purchase lending levels to moderate-income families exceeded both the percentage of moderate-income families and the aggregate lending levels.

Home Mortgage – Home Improvement

The bank's level of home improvement lending to low- income families, while less than the demographic data, greatly exceeded the aggregate data. Additionally, the bank's level of home improvement lending to moderate-income families is excellent, as the bank's level of lending greatly exceeded the demographic and aggregate data.

Home Mortgage - Refinance

The bank's level of refinance lending to low- and moderate-income borrowers at 3.7 percent and 16.8 percent, respectively, was less than the percentage of area low-income families at 21.5 percent and moderate-income families at 17.5 percent. While the bank's lending levels fell short of the demographic data, the bank exceeded the aggregate lenders' performance to both the low- and moderate-income borrowers.

Small Business

Within the assessment area, the bank's small business lending to businesses with gross annual revenues of \$1 million or less is good. GB's lending to small businesses was nearly 30.0 percent greater than aggregate lending to small businesses. The bank also had 25.0 percent of the market share of small loans to businesses and more importantly, 36.1 percent of the market share of loans to small businesses. In addition, more than 93 percent of the bank's loans, regardless of business revenue size, were for amounts of \$100,000 or less, which are loan amounts typically needed by very small businesses. See Table 11 in Appendix D for market share information.

As previously noted, GB also makes good use of guaranteed lending products targeted to small businesses. Since the last examination, the bank originated eight SBA loans totaling \$1.7 million in the Southwestern assessment area.

Small Farm

The bank's lending to farms of different revenue sizes is very good. Although the bank's percentage of small farm loans made to farms with gross annual revenues of \$1 million or less was lower than the percentage of small farms in the assessment area, the bank's performance exceeded the aggregate lenders' performance. In addition, the bank held a dominant market share of 79.0 percent of all farm loans and 75.7 percent of loans to farms with revenues of \$1 million or less. See Table 12 in Appendix D for market share information.

The bank's performance was also enhanced by the 111 FSA loans originated since the last examination totaling \$17.8 million.

Community Development Lending:

For the evaluation period reviewed, GB could provide no evidence of extending qualified community development loans in the Southwestern assessment area.

INVESTMENT TEST

Considering the limited investment opportunities, the bank exhibited a good level of qualified community development investments in the area. As detailed in Table 14 in Appendix D, investments in the Southwestern assessment area totaled \$850,000 and served primarily low- and moderate-income people. While the total dollar amount reflects well on the bank's efforts to engage in community development investing, it was entirely comprised of one school bond. The school district receiving benefit of the bank's investment had a high population of students from low- and moderate-income families.

SERVICE TEST

GB's service activity is marginally adequate. Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery systems and branch openings and closings.

Retail Services:

GB's delivery systems and hours of operation are reasonable and provide adequate access to bank customers, including those residing in moderate-income geographies. Of the bank's five office locations, one is located in a moderate-income tract, and the remaining are located in middle-income tracts. Furthermore, GB operates two cash-dispensing ATMs in its existing branch locations, and one stand-alone cash-dispensing machine in a middle-income tract. These offices account for 13.6 percent of the bank's total deposits.

Within the Southwestern assessment area, one branch in a middle-income tract was closed, and no new branches have been opened. The change did not adversely affect the bank's accessibility or provision of services in the Southwestern assessment area or in moderate-income areas.

A wide range of retail services are offered and do not vary in ways that inconvenience certain portions of the assessment area. The bank's hours of operation at each location appear consistent for the area.

Community Development Services:

GB provided no community development services in the Southwestern assessment area. Bank officers and staff are involved with various organizations and activities throughout the assessment area; however, none are for purposes of community development as defined by the regulation.

**METROPOLITAN AREA
ENID, OKLAHOMA MSA 2340**
(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ENID, OKLAHOMA MSA 2340

Garfield County comprises the entire Enid MSA assessment area. Within the assessment area, there are no low-income tracts, three moderate-income tracts, eight middle-income tracts and one upper-income tract.

GB operates one branch in the assessment area and one stand-alone cash-dispensing ATM. The branch is situated in an upper-income tract, and the ATM is in a moderate-income tract. This one branch is responsible for a relatively low level of the bank's total deposit and loan activity. On June 30, 2001, 4.6 percent of the bank's \$700 million in deposits was in the Enid assessment area. Since the last examination, approximately 10.7 percent of the bank's reported HMDA, small business, and small farm loans were originated to individuals, businesses, and farms located within this assessment area.

According to the FDIC Market Share report dated June 30, 2001, GB's deposit market share of 4.2 percent ranked it eighth among 13 financial institutions in the Enid MSA assessment area. The major competitors within this market are Central National Bank, Security National Bank of Enid, Commercial Federal Bank and Bank of Kremlin.

One community contact was conducted in this assessment area as part of the evaluation. The contact indicated that the major credit needs in the area were generally being met by the area's financial institutions.

**NONMETROPOLITAN AREAS
NORTHERN AND PANHANDLE ASSESSMENT AREAS IN OKLAHOMA
(Limited-Scope Review)**

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHERN OKLAHOMA
ASSESSMENT AREA**

The Northern assessment area abuts the Enid MSA on the northwestern edges and includes all of rural Alfalfa, Grand and Major Counties. Within the assessment area, there are no low-income tracts, one moderate-income tract, nine middle-income tracts and one upper-income tract. The substantial majority of area families, owner-occupied housing units and businesses were in the middle-income tracts.

GB operates two branch locations in the assessment area; each situated in middle-income tracts. Only small portions of the bank's deposit base were from this nonmetropolitan assessment area. On June 30, 2001, the Northern area contained only 2.9 percent of the bank's total deposits, and GB had the ninth largest deposit market share (5.6 percent) of the 15 FDIC-insured institutions operating in this market. Likewise, these two branch locations are responsible for a relatively small percentage of the bank's total loans. Since the last examination, approximately 5.6 percent of the bank's reported home mortgage, small business, and small farm loans were originated to individuals, businesses, and farms located within the assessment area.

The major competitors within this market are Farmers and Merchants National Bank of Fairview, Farmers Exchange Bank, Grant County Bank and First State Bank of Pond Creek.

One community contact was conducted in the assessment area as part of the evaluation. The contact indicated that the major credit needs in the area were generally being met by the area's financial institutions.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PANHANDLE OKLAHOMA ASSESSMENT AREA

Cimarron County and Texas County in the Oklahoma panhandle comprise the assessment area. The sparsely populated, rural area is in the westernmost part of the state bounded by Kansas and Colorado on the north, New Mexico on the west and Texas on the south. The area contained no low- or moderate-income tracts, seven middle-income tracts and one upper-income tract.

The bank operates one branch and one stand-alone cash-dispensing ATM in the assessment area, each being situated in middle-income tracts.

Similar to the Northern assessment area, the Panhandle area is responsible for a small percentage of the bank's total deposits and loans. Only 6.2 percent of the bank's total deposits were from the Panhandle assessment area, and GB had the fourth largest deposit market share (12.4 percent) of the eight financial institutions operating in the market. Since the last examination, approximately 4.5 percent of the bank's reported home mortgage, small business, and small farm loans were originated to individuals, businesses, and farms located within the assessment area

The major competitors within this market are City National Bank and Trust Company of Guymon, Bank of the Panhandle and First National Bank of Texhoma.

One community contact was conducted in the assessment area as part of the evaluation. The contact indicated that the major credit needs in the area were generally being met by the area's financial institutions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ENID MSA, NORTHERN AND PANHANDLE ASSESSMENT AREAS RECEIVING LIMITED REVIEWS

GB's performance in the assessment areas receiving a limited-scope review is generally below the level of the bank's overall performance; however, it does not affect the overall rating. As previously stated, only a limited portion of the bank's offices and operations are within these assessment areas and account for a small portion of the bank's overall loan and deposit activity. In addition, consideration is given to the fact that these areas, because of their rural locality, have fewer community development opportunities than in the bank's urban assessment areas. While Enid is a MSA, it is the smallest MSA in the nation with a 2000 population of 57,813.

Facts and data reviewed, including performance and demographic information can be found in the tables accompanying this report. Conclusions regarding performance, which did not impact the overall state rating, are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Enid MSA	Consistent	Below	Consistent
Northern	Consistent	Below	Below
Panhandle	Consistent	Below	Below

STATE OF KANSAS

CRA RATING FOR KANSAS: Needs To Improve

The lending test is rated: Needs to Improve

The investment test is rated: Substantial Noncompliance

The service test is rated: Low Satisfactory

Major factors supporting the rating includes:

Lending:

- Lending levels at the Elkhart branch are well below the bank as a whole and well below those of their Elkhart market competitors;
- The distribution of loans among businesses and farms of different revenue sizes reflected a greater emphasis on large operations than the bank as a whole;
- The bank makes use of innovative or flexible lending practices, particularly guaranteed products directed to small farms, in serving assessment area credit needs;
- The distribution of loans throughout the assessment area was not evaluated since the assessment area is comprised of only one middle-income tract; and
- The bank made no community development loans.

Investments:

- The bank made no qualified investments or grants throughout its assessment area.

Services:

- Delivery systems are accessible to all portions of the bank's assessment area; and,
- The bank is engaged in a limited level of community development services.

**NONMETROPOLITAN AREA
ELKHART, KANSAS**

The Kansas State rating was based solely on the performance in the Elkhart assessment area, GB's only one assessment area in the state. Therefore, the statewide performance will be discussed concurrently with GB's performance in the Elkhart assessment area to avoid repetition.

SCOPE OF EXAMINATION

The scope of the examination for the state of Kansas is generally consistent with the overall scope of the examination for the institution. The Elkhart assessment area was evaluated under the lending, investment, and service tests, as indicated in Appendix A. However, because the assessment area is comprised of only one middle-income tract, more consideration was given to the distribution of loans among individuals of different incomes and businesses and farms of different revenue sizes. Furthermore, the use of aggregate and market share data to determine performance was not appropriate since GB is the only HMDA and CRA reporter in the assessment area.

The lending data evaluated included the period from July 26, 1999 through July 31, 2002 for HMDA loans and July 26, 1999 through March 29, 2002 for CRA loans. For community development loans, investments and services, the evaluation period was July 26, 1999 through November 11, 2002.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF KANSAS/ELKHART ASSESSMENT AREA

GB has a very small presence in the state, operating only one of its 20 offices in Kansas. On June 30, 2001, only 3.7 percent of the bank's \$700 million in deposits was in Kansas, and the bank held less than 1 percent of the deposit market share for the state. Since the last examination, only 1.2 percent of the bank's total reported home mortgage, small business, and small farm loans were originated to individuals, businesses, and farms located within this assessment area. Therefore, due to the bank's low loan and deposit activity in relation to the overall bank activity, the bank's performance in the state of Kansas has minimal impact on the overall rating.

The bank's assessment area includes all of Morton County in the southwest corner of the state, which is made up of one middle-income census tract. The area is rural in nature and according to 2000 Census data, the population was 3,469, an increase of only 16 people from 1990. The bank operates one full-service location in Elkhart, Kansas and faces strong competition from two well-established financial institutions.

GB entered the Elkhart market by acquiring People First Bank in March 2000. People First Bank's CRA performance was last evaluated by the Federal Reserve Bank on July 26, 1999 when it received a "Needs to Improve" rating. While GB's efforts have not enhanced loan growth, a weakening agricultural economy, strong competition from local institutions, and limited new customer opportunities are barriers to improved CRA performance.

DEMOGRAPHIC CHARACTERISTICS

Income Characteristics

Although it was a middle-income area overall in 1990, the area had a high concentration of low-income families and a high family poverty rate. The area's median family income (\$30,785) was 109.7 percent that of statewide rural areas as a whole (\$28,067).⁸ The area had the following family income distribution in 1990: 19.2 percent low-income; 16.1 percent moderate-income; 19.9 percent middle-income; and 44.8 percent upper-income. In addition, 11.4 percent of the families in the area lived below the poverty level.

Housing Characteristics

There were signs of affordable housing development needs. Area housing was more expensive than in other rural parts of the state in 1990, and its median housing value (\$44,700) was 22.5 percent higher than in rural Kansas as a whole (\$36,492). This resulted in the area having a lower housing affordability ratio (57.4 percent) than in statewide rural areas as a whole (62.5 percent).

Consistent with the area's low population growth, from 1990 to 2000 the area's number of housing units increased by four units. There was evidence of housing dilapidation as the area contained a high concentration of vacant and boarded-up housing units. In 1990, 14.9 percent of the area housing stock was vacant and 0.4 percent was boarded-up. In rural Kansas as a whole, 11.9 percent of the housing stock was vacant and 0.3 percent was boarded-up. By 2000, the area's vacancy rate had slightly decreased to 14.0 percent, but its boarded-up rate remained the same. (Source: Census Bureau DP-1, H-16 Tables)

Labor, Employment and Economic Characteristics

Agriculture and oil industries were the area's economic mainstay, and D&B 2001 data showed that 25.7 percent of area businesses were related to farming. In statewide rural areas as a whole, 21.4 percent of businesses were related to farming. Kansas

⁸ The median family incomes for rural Kansas that will be used for borrower income analysis were \$41,100 in 2000, \$43,200 in 2001 and \$44,200 in 2002.

Agricultural Statistical Services 2001-2002 Farm Facts (KASS) showed that the area's primary agricultural products are wheat, corn, beef cattle and sorghum. In 2001, the area was the state's eighth largest wheat producer. (Source: FDIC Regional Economic Data (RECON))

Depressed agriculture and oil markets have resulted in a steadily declining economy over the past three years. Low commodity and oil prices and drought have plagued the area economy. Its employment base and labor force decreased annually from 1998 to 2001, and its annualized labor force steadily decreased by 275 workers (14.6 percent) over the same period. (Source: Kansas Center for Community Economic Development (KCCED))

Because of its decreasing labor force, area unemployment was among the lowest in the state and decreased from 2.8 percent in 2000 to 2.4 percent in 2001. In statewide rural areas as a whole, the 2001 unemployment rate was 4.2 percent. Preliminary July 2002 unemployment data showed that the area's unemployment rate was 1.9 percent, compared to a 4.5 percent unemployment rate statewide. (Sources: FDIC RECON; KCCED; Kansas Department of Human Resources (KDHR))

Community Contacts

One community contact was conducted in this assessment area as part of the evaluation. The contact indicated that the major credit needs in the area were generally being met by the area's financial institutions.

Exhibit 6 provides general demographic and economic characteristics of the Elkhart assessment area. All data is derived from the 1990 Census.

EXHIBIT 6								
Elkhart Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	184	19.2
Moderate-income	0	0.0	0	0.0	0	0.0	154	16.1
Middle-income	1	100.0	957	100.0	109	11.4	190	19.9
Upper-income	0	0.0	0	0.0	0	0.0	429	44.8
Total Assessment Area	1	100.0	957	100.0	109	11.4	957	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%	#	%	#	%	
Middle-income	1,515	938	100.0	61.9	352	23.2	225	14.9
Total Assessment Area	1,515	938	100.0	61.9	352	23.2	225	14.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Middle-income	208	100.0	183	100.0	15	100.0	10	100.0
Total Assessment Area	208	100.0	183	100.0	15	100.0	10	100.0
	Percentage of Total Businesses:			88.0				

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF KANSAS/ELKHART ASSESSMENT AREA

LENDING TEST

GB's lending performance in the state of Kansas is rated "Needs to Improve." The bank's lending levels at the Elkhart branch are less than the bank as a whole and also less than their Elkhart market competitors. Further, the Elkhart branch's distribution of loans reflects a proportionately greater emphasis on larger farms and businesses than the bank as a whole. The weaknesses in the distribution of home mortgage loans to low- and moderate-income individuals is mitigated somewhat by the fact that only 15 HMDA loans have been originated since the last examination. In addition, the bank's home mortgage loans comprise only 12.6 percent of the total loan portfolio by number and 10.0 percent by dollar volume.

Lending Activity:

Lending activities in the Elkhart, Kansas, assessment area continue to be less robust than the bank as a whole. Although the branch continues to maintain low loan levels, area credit needs are being met, as evidenced by competitor bank loan levels and comments received from the community contact. As previously noted, the assessment area accounts for only 1.2 percent of the bank's total lending volume for the products reviewed in this evaluation and only 3.7 percent of the bank's deposits. The bank's major lending product in the area was small farm loans. The bank made 62 small farm loans, followed by 20 small business loans, and 15 home mortgage loans. Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Geographic Distribution:

As previously noted, the bank's assessment area contained only one middle-income census tract. Thus, an analysis of the geographic distribution of loans by income level of census tracts was not considered meaningful and was not conducted.

Distribution by Borrower Income and Revenue Size of the Business and Farm:

The bank's distribution of home mortgage loans reflects adequate responsiveness to individuals of all income levels, considering area demographic factors, such as the high percentage of families below the poverty level, the declining economy, low population, and housing characteristics. The bank's distribution of its major loan products, loans to businesses and farms, reflects a disproportionate emphasis on businesses and farms of greater revenue sizes. Refer to Tables 8a through 12a in Appendix D for details. As previously stated, the use of aggregate and market share data to determine the bank's

performance is not appropriate, since GB is the only HMDA and CRA reporter in the assessment area.

Home Mortgage

As previously stated, GB is not a major home mortgage lender as evidenced by the low number of home mortgage loans originated since the last examination. Therefore, the bank's performance in this area is given less weight. A review of the 15 home mortgage loans originated in the area revealed that two loans or 13.3 percent of all home mortgage loans originated were to low- and moderate-income borrowers. This percentage is less than the percentage of assessment area families considered low- and moderate-income at 35.3 percent.

Small Business

The bank's distribution of loans by revenue size of business reflects an emphasis on businesses of greater revenue within the Elkhart assessment area. Of all businesses operating within the Kansas assessment area, 88.0 percent have revenues of \$1 million or less and are considered small businesses under the CRA. GB originated 60.0 percent of its loans to businesses with revenues of \$1 million or less. The bank's performance is somewhat enhanced as more than 90 percent of the bank's loans, regardless of business revenue size, were for amounts of \$100,000 or less, which are loan amounts typically needed by very small businesses.

Small Farm

GB's distribution of loans to farms also reflects an emphasis on the larger operations. While 95.8 percent of area farms are considered small, 67.7 percent of GB's loans were to farms in this revenue category. Although the bank's performance lagged demographic data, it is noted that over the past three years the area has experienced a depressed agricultural market limiting the demand for agricultural loans. The bank's performance is enhanced by the origination of 10 FSA loans totaling \$2.8 million since the prior examination.

Community Development Lending:

For the evaluation period reviewed, GB could provide no evidence of extending qualified community development loans in the Kansas assessment area.

INVESTMENT TEST

The investment test for the state of Kansas is rated "Substantial Noncompliance." The bank was not able to provide information on qualified investments or grants within the assessment area.

SERVICE TEST

The service test for the state of Kansas is rated "Low Satisfactory" based on the accessibility of delivery systems, the impact of branch closings, reasonableness of business hours and services and the level of community development services.

Retail Services:

The bank's office is accessible to all portions of the assessment area and the wide array of services offered do not vary in a way that inconveniences certain portions of the assessment area or low- and moderate-income individuals. Business hours are also adequate. No branch offices have been closed in the area since the prior exam.

Community Development Services:

Considering the limited opportunities, GB provides a minimal level of community development services. An employee of the bank teaches local elementary students the "Teach Your Children to Save" program. A predominance of the students are from low- or moderate-income families.

CRA APPENDIX A

SCOPE OF EXAMINATION

SCOPE OF EXAMINATION		
TIME PERIOD REVIEWED	<ul style="list-style-type: none"> ▪ Lending Test: HMDA (July 26, 1999, to July 31, 2002) ▪ Lending Test: Small Business and Small Farm (July 26, 1999, to March 29, 2002) ▪ Investment and Service Tests, and CD Loans (July 26, 1999 – November 11, 2002) 	
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
Gold Bank, Hennessey, Oklahoma		Home Mortgage Small Business Small Farm
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
None	NA	NA

(Appendix A continued on next page)

APPENDIX A (cont'd)

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED⁹	OTHER INFORMATION
Oklahoma City MSA 5880 in the State of OK	Full - scope	10900 Heffner Pointe Drive	
Tulsa MSA 8560 in the State of OK	Full - scope	11032 South Memorial	
Enid MSA 2340 in the state of OK	Limited - scope		
OKLAHOMA			
Central nonMSA	Full - scope	320 N. Main, Kingfisher, OK	
Southwestern nonMSA	Full - scope		
Northern nonMSA	Limited - scope		
Panhandle nonMSA	Limited - scope		
KANSAS			
Elkhart nonMSA	Full - scope		

⁹ There is a statutory requirement that the written evaluation of a multistate institution's performance must list the individual branches examined in each state.

CRA APPENDIX B

Summary of State Ratings

State Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
Oklahoma	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Kansas	Needs To Improve	Substantial Noncompliance	Low Satisfactory	Needs To Improve

CRA APPENDIX C

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.

Block numbering area ("BNA"): A statistical subdivision of a county for grouping and numbering blocks in nonmetropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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.

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, home equity 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 review: Performance under the lending, investment and service tests 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 or a block numbering area delineated by the U.S. 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 data such as race, gender and income of applications, amount of loan requested, and 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 review: Performance under the lending, investment and service tests 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"): Any primary metropolitan statistical area ("PMSA"), metropolitan statistical area ("MSA"), or consolidated metropolitan statistical area ("CMSA"), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

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.

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") and the Thrift Financial Reporting ("TFR") 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 instructions for preparation of the Call Report. These loans have original amounts of \$500 thousand 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.

CRA APPENDIX D

CRA CORE TABLES
State of Oklahoma

Institution ID: 20000360852 GOLD BANK

Table 1. Lending Volume

LENDING VOLUME MA/Assessment Area (2002):	Geography: KANSAS/OKLAHOMA						Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002					
	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
GOLD BK-OK/KS AA	1.16	15	591	20	1,303	62	4,181	0	0	97	6,075	3.69
GOLD BK-OK/CENTRAL AA	20.61	222	5,131	521	34,140	986	55,574	0	0	1,729	94,845	24.81
GOLD BK- OK/OKLAHOMA CITY MSA AA	19.38	225	15,265	845	74,831	556	34,890	0	0	1,626	124,986	14.26
GOLD BK- OK/SOUTHWESTERN AA	29.64	226	7,200	786	26,979	1,475	55,676	0	0	2,487	89,855	13.55
GOLD BK-OK/TULSA MSA AA	8.44	89	13,206	605	78,622	14	610	4	2,470	712	94,908	30.05
Limited Review:												
GOLD BK-OK/ENID MSA	10.72	118	14,122	424	32,531	357	22,662	0	0	899	69,315	4.59
GOLD BK- OK/NORTHERN AA	5.61	29	621	126	4,037	316	16,569	0	0	471	21,227	2.87
GOLD BK- OK/PANHANDLE AA	4.45	35	993	170	6,395	168	10,308	0	0	373	17,696	6.18

* Loan Data as of November 11, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From July 26, 1999 to November 11, 2002.
 *** Deposit Data as of June 30, 2001. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

Institution ID: 20000360852 GOLD BANK

Table 2. Geographic Distribution of Home Purchase Loans

MA/Assessment Area:		Total Home Purchase Loans		Low-Income Geographies			Moderate-Income Geographies			Middle-Income Geographies			Upper-Income Geographies			Market Share (%) by Geography				
		#	% of Total**	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	Overa ll	Low	Mod	Mid	Upp			
Full Review:																				
GOLD BK-OK/CENTRAL AA	55	23.11	0.00	0.00	0.00	0.00	62.54	60.00	37.46	40.00	5.48	0.00	0.00	0.00	10.0	2.73				
GOLD BK-OK/OKLAHOMA CITY MSA AA	59	24.79	2.46	3.39	19.42	20.34	45.58	64.41	32.55	11.86	0.10	0.47	0.16	0.17	0.02					
GOLD BK-OK/SOUTHWESTERN AA	58	24.37	0.00	0.00	9.79	18.97	79.02	72.41	11.19	8.62	4.35	0.00	19.0	4.82	0.00					
GOLD BK-OK/TULSA MSA AA	21	8.82	2.73	0.00	15.31	42.86	52.91	38.10	29.05	19.05	0.03	0.00	0.25	0.02	0.00					
Limited Review:																				
GOLD BK-OK/ENID MSA	31	13.03	0.00	0.00	23.96	41.94	53.12	48.39	22.92	9.68	1.00	0.00	2.99	0.80	0.25					
GOLD BK-OK/NORTHERN AA	7	2.94	0.00	0.00	5.19	28.57	79.44	57.14	15.36	14.29	0.00	0.00	0.00	0.00	0.00					
GOLD BK-OK/PANHANDLE AA	7	2.94	0.00	0.00	0.00	0.00	76.28	85.71	23.72	14.29	0.00	0.00	0.00	0.00	0.00					

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA										Evaluation Period: JULY 26, 1999 TO		
MA/Assessment Area:	Total Home Purchase Loans #	% of Total**	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
			% Owner Occ*** Units	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	Low	Mod	Mid	Upp	
Full Review:														
GOLD BK-OK/CENTRAL AA	55	23.11	0.00	0.00	0.00	0.00	62.54	60.00	37.46	40.00	0.00	0.00	37.33	62.67
GOLD BK- OK/OKLAHOMA CITY MSA AA	59	24.79	2.46	3.39	19.42	20.34	45.58	64.41	32.55	11.86	0.87	12.48	36.75	49.86
GOLD BK- OK/SOUTHWESTERN AA	58	24.37	0.00	0.00	9.79	18.97	79.02	72.41	11.19	8.62	0.00	5.71	67.66	26.63
GOLD BK-OK/TULSA MSA AA	21	8.82	2.73	0.00	15.31	42.86	52.91	38.10	29.05	19.05	1.39	9.31	48.76	40.51
Limited Review:														
GOLD BK-OK/ENID MSA	31	13.03	0.00	0.00	23.96	41.94	53.12	48.39	22.92	9.68	0.00	18.26	45.59	36.15
GOLD BK- OK/NORTHERN AA	7	2.94	0.00	0.00	5.19	28.57	79.44	57.14	15.36	14.29	0.00	3.06	79.59	17.35
GOLD BK- OK/PANHANDLE AA	7	2.94	0.00	0.00	0.00	0.00	76.28	85.71	23.72	14.29	0.00	0.00	58.52	41.48

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 3. Geographic Distribution of Home Improvement Loans

MA/Assessment Area:		Geography: STATE OF OKLAHOMA			Evaluation Period: JULY 26, 1999 TO									
		HOME IMPROVEMENT NOVEMBER 11, 2002			Market Share (%) by Geography									
#	Total Home Improvement Loans	Low-Income Geographies		Moderate-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp		
		% Owner Occ Units**	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans							
Full Review:														
GOLD BK- OK/CENTRAL AA	83	28.52	0.00	0.00	0.00	62.54	45.78	37.46	54.22	32.69	0.00	0.00	45.00	25.00
GOLD BK- OK/OKLAHOMA CITY MSA AA	70	24.05	2.46	0.00	19.42	45.58	67.14	32.55	11.43	0.56	0.00	0.43	0.97	0.16
GOLD BK- OK/SOUTHWESTERN AA	43	14.78	0.00	0.00	9.79	79.02	81.40	11.19	9.30	14.06	0.00	33.33	15.56	6.25
GOLD BK-OK/TULSA MSA AA	33	11.34	2.73	12.12	15.31	52.91	48.48	29.05	18.18	0.70	6.12	1.66	0.59	0.36
Limited Review:														
GOLD BK-OK/ENID MSA	36	12.37	0.00	0.00	23.96	53.12	41.67	22.92	33.33	4.58	0.00	5.88	5.56	1.49
GOLD BK- OK/NORTHERN AA	10	3.44	0.00	0.00	5.19	79.44	60.00	15.36	30.00	20.00	0.00	0.00	27.27	11.11
GOLD BK- OK/PANHANDLE AA	16	5.50	0.00	0.00	0.00	76.28	43.75	23.72	56.25	17.14	0.00	0.00	17.65	16.67

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA				Evaluation Period: JULY 26, 1999 TO								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
GOLD BK-OK/CENTRAL AA	83	28.52	0.00	0.00	0.00	0.00	62.54	45.78	37.46	54.22	0.00	0.00	38.46	61.54
GOLD BK-OK/OKLAHOMA CITY MSA AA	70	24.05	2.46	0.00	19.42	21.43	45.58	67.14	32.55	11.43	1.55	14.64	45.31	38.47
GOLD BK-OK/SOUTHWESTERN AA	43	14.78	0.00	0.00	9.79	9.30	79.02	81.40	11.19	9.30	0.00	4.69	70.31	25.00
GOLD BK-OK/TULSA MSA AA	33	11.34	2.73	12.12	15.31	21.21	52.91	48.48	29.05	18.18	1.64	10.12	51.09	37.14
Limited Review:														
GOLD BK-OK/ENID MSA	36	12.37	0.00	0.00	23.96	25.00	53.12	41.67	22.92	33.33	0.00	19.47	54.96	25.57
GOLD BK-OK/NORTHERN AA	10	3.44	0.00	0.00	5.19	10.00	79.44	60.00	15.36	30.00	0.00	0.00	55.00	45.00
GOLD BK-OK/PANHANDLE AA	16	5.50	0.00	0.00	0.00	0.00	76.28	43.75	23.72	56.25	0.00	0.00	48.57	51.43

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

MA/Assessment Area:		Geography: STATE OF OKLAHOMA			Geography: STATE OF OKLAHOMA			Evaluation Period: JULY 26, 1999 TO						
		HOME MORTGAGE REFINANCE NOVEMBER 11, 2002	Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
#	Total Home Mortgage Refinance Loans % of Total**	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp
		% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:														
GOLD BK-OK/CENTRAL AA	83	21.39	0.00	0.00	0.00	62.54	40.96	37.46	59.04	8.82	0.00	0.00	12.15	7.30
GOLD BK-OK/OKLAHOMA CITY MSA AA	89	22.94	2.46	1.12	19.42	45.58	51.69	32.55	19.10	0.09	0.00	0.14	0.14	0.04
GOLD BK-OK/SOUTHWESTERN AA	122	31.44	0.00	0.00	9.79	79.02	77.05	11.19	5.74	8.10	0.00	22.73	8.71	3.45
GOLD BK-OK/TULSA MSA AA	25	6.44	2.73	4.00	15.31	52.91	44.00	29.05	20.00	0.05	0.00	0.12	0.07	0.03
Limited Review:														
GOLD BK-OK/ENID MSA	46	11.86	0.00	0.00	23.96	53.12	56.52	22.92	19.57	1.12	0.00	2.55	0.64	1.14
GOLD BK-OK/NORTHERN AA	12	3.09	0.00	0.00	5.19	79.44	91.67	15.36	8.33	2.82	0.00	0.00	2.65	4.55
GOLD BK-OK/PANHANDLE AA	11	2.84	0.00	0.00	0.00	76.28	36.36	23.72	63.64	2.60	0.00	0.00	2.13	3.33

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA				Evaluation Period: JULY 26, 1999 TO								
MA/Assessment Area:	Total Home Mortgage Refinance Loans	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	Low	Mod	Mid	Upp	
Full Review:														
GOLD BK-OK/CENTRAL AA	83	21.39	0.00	0.00	0.00	0.00	62.54	40.96	37.46	59.04	0.00	0.00	31.47	68.53
GOLD BK-OK/OKLAHOMA CITY MSA AA	89	22.94	2.46	1.12	19.42	28.09	45.58	51.69	32.55	19.10	1.03	11.60	37.77	49.55
GOLD BK-OK/SOUTHWESTERN AA	122	31.44	0.00	0.00	9.79	17.21	79.02	77.05	11.19	5.74	0.00	4.45	72.06	23.48
GOLD BK-OK/TULSA MSA AA	25	6.44	2.73	4.00	15.31	32.00	52.91	44.00	29.05	20.00	1.34	9.18	47.45	42.00
Limited Review:														
GOLD BK-OK/ENID MSA	46	11.86	0.00	0.00	23.96	23.91	53.12	56.52	22.92	19.57	0.00	16.02	48.16	35.82
GOLD BK-OK/NORTHERN AA	12	3.09	0.00	0.00	5.19	0.00	79.44	91.67	15.36	8.33	0.00	4.93	79.58	15.49
GOLD BK-OK/PANHANDLE AA	11	2.84	0.00	0.00	0.00	0.00	76.28	36.36	23.72	63.64	0.00	0.00	61.04	38.96

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 5. Geographic Distribution of Multifamily Loans

MA/Assessment Area:		Geography: STATE OF OKLAHOMA				Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002										
		Geographic Distribution: MULTIFAMILY		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography						
#	Total Multifamily Loans	Low-Income Geographies		% MF Units***		% BANK Loans		% MF Units***		% BANK Loans		Over all	Low	Mod	Mid	Upp
		% of MF Units***	% of MF Units***	% BANK Loans	% BANK Loans	% MF Units***	% MF Units***	% BANK Loans	% BANK Loans							
Full Review:																
GOLD BK-OK/TULSA MSA AA	10	37.04	8.13	0.00	23.11	10.00	44.22	80.00	24.54	10.00	9.78	0.00	2.33	18.42	11.11	
GOLD BK-OK/SOUTHWESTERN AA	3	11.11	0.00	0.00	0.00	0.00	80.90	100.00	19.10	0.00	0.00	0.00	0.00	0.00	0.00	
GOLD BK-OK/OKLAHOMA CITY MSA AA	7	25.93	4.44	14.29	30.05	28.57	42.38	57.14	23.13	0.00	4.21	0.00	0.00	9.76	0.00	
GOLD BK-OK/CENTRAL AA	1	3.70	0.00	0.00	0.00	0.00	59.62	0.00	40.38	100.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
GOLD BK-OK/PANHANDLE AA	1	3.70	0.00	0.00	0.00	0.00	32.21	100.00	67.79	0.00	50.00	0.00	0.00	100.00	0.00	
GOLD BK-OK/NORTHERN AA	0	0.00	0.00	0.00	0.83	0.00	99.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
GOLD BK-OK/ENID MSA	5	18.52	0.00	0.00	25.16	0.00	50.21	80.00	24.63	20.00	50.00	0.00	0.00	66.67	50.00	

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 5a. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY 11, 2002		Geography: STATE OF OKLAHOMA						Evaluation Period: JULY 26, 1999 TO NOVEMBER						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
GOLD BK-OK/TULSA MSA AA	10	37.04	8.13	0.00	23.11	10.00	44.22	80.00	24.54	10.00	2.17	46.74	41.30	9.78
GOLD BK-OK/SOUTHWESTERN AA	3	11.11	0.00	0.00	0.00	0.00	80.90	100.00	19.10	0.00	0.00	0.00	50.00	50.00
GOLD BK-OK/OKLAHOMA CITY MSA AA	7	25.93	4.44	14.29	30.05	28.57	42.38	57.14	23.13	0.00	7.37	31.58	43.16	16.84
GOLD BK-OK/CENTRAL AA	1	3.70	0.00	0.00	0.00	0.00	59.62	0.00	40.38	100.00	0.00	0.00	0.00	0.00
Limited Review:														
GOLD BK-OK/PANHANDLE AA	1	3.70	0.00	0.00	0.00	0.00	32.21	100.00	67.79	0.00	0.00	0.00	50.00	50.00
GOLD BK-OK/NORTHERN AA	0	0.00	0.00	0.00	0.83	0.00	99.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00
GOLD BK-OK/ENID MSA	5	18.52	0.00	0.00	25.16	0.00	50.21	80.00	24.63	20.00	0.00	16.67	50.00	33.33

* Based on 2001 Peer Mortgage Data: Southwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

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Table 6. Geographic Distribution of Small Loans to Businesses

MA/Assessment Area:		Geography: STATE OF OKLAHOMA				Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002								
		SMALL LOANS TO BUSINESSES		Upper-Income Geographies		Middle-Income Geographies		Lower-Income Geographies						
#	Total Small Business Loans % of Total**	Low-Income Geographies		Moderate-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography						
		% of Business ses***	% of BANK Loans	% of Business ses***	% of BANK Loans	% of Business ses***	% of BANK Loans	Overall	Low	Mod	Mid	Upp		
Full Review:														
GOLD BK-OK/CENTRAL AA	521	14.98	0.00	0.00	0.00	59.23	51.25	40.77	48.75	29.33	0.00	0.00	33.06	29.57
GOLD BK-OK/OKLAHOMA CITY MSA AA	845	24.30	5.11	1.07	24.69	39.32	46.79	28.29	23.99	1.87	0.20	2.29	2.70	1.30
GOLD BK-OK/SOUTHWESTER N AA	786	22.61	0.00	0.00	5.90	82.78	73.03	11.32	16.16	25.03	0.00	46.81	26.15	29.50
GOLD BK-OK/TULSA MSA AA	605	17.40	2.65	0.83	21.11	48.24	43.05	27.99	38.08	1.50	0.88	1.16	1.55	2.01
Limited Review:														
GOLD BK-OK/ENID MSA	424	12.19	0.00	0.00	37.37	44.83	55.19	17.81	24.29	13.31	0.00	11.72	15.43	14.52
GOLD BK-OK/NORTHERN AA	126	3.62	0.00	0.00	4.31	83.57	80.95	12.12	11.11	14.84	0.00	100.00	14.52	22.86
GOLD BK-OK/PANHANDLE AA	170	4.89	0.00	0.00	0.00	80.37	62.35	19.63	37.65	15.29	0.00	0.00	14.16	28.17

* Based on 2001 Peer Small Business Data: SW Region.
 ** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.
 *** Source Data - Dun and Bradstreet (2001).

**GOLD BANK
HENNESSEY, OKLAHOMA**

**CRA Public Evaluation
November 12, 2002**

Institution ID: 20000360852 GOLD BANK

Table 6a. Geographic Distribution of Small Loans to Businesses

MA/Assessment Area:		Geography: STATE OF OKLAHOMA			Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002								
		Geography: STATE OF OKLAHOMA			Upper-Income Geographies		Middle-Income Geographies		Moderate-Income Geographies		Low-Income Geographies		
#	Total Small Business Loans % of Total**	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending ³ (%) by Tract			
		% of Businesses	% of BANK Loans	% of Businesses*	% of BANK Loans	% of Businesses***	% of BANK Loans	% of Businesses**	% of BANK Loans	Low	Mod	Mid	Upp
Full Review:													
GOLD BK-OK/CENTRAL AA	521	14.98	0.00	0.00	0.00	59.23	51.25	40.77	48.75	0.00	0.00	45.17	54.83
GOLD BK-OK/OKLAHOMA CITY MSA AA	845	24.30	5.11	1.07	24.69	39.32	46.79	28.29	23.99	4.45	20.78	40.84	33.93
GOLD BK-OK/SOUTHWESTER N AA	786	22.61	0.00	0.00	5.90	82.78	73.03	11.32	16.16	0.00	5.92	76.57	17.51
GOLD BK-OK/TULSA MSA AA	605	17.40	2.65	0.83	21.11	48.24	43.05	27.99	38.08	2.42	20.70	46.48	30.39
Limited Review:													
GOLD BK-OK/ENID MSA	424	12.19	0.00	0.00	37.37	44.83	55.19	17.81	24.29	0.00	27.46	49.72	22.82
GOLD BK-OK/NORTHERN AA	126	3.62	0.00	0.00	4.31	83.57	80.95	12.12	11.11	0.00	1.34	83.04	15.63
GOLD BK-OK/PANHANDLE AA	170	4.89	0.00	0.00	0.00	80.37	62.35	19.63	37.65	0.00	0.00	76.09	23.91

* Based on 2001 Peer Small Business Data: SW Region.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

Institution ID: 20000360852 GOLD BANK

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA				Evaluation Period: JULY 26, 1999 TO								
MA/Assessment Area:	Total Small Farm Loans #	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
		% of Farms***	% of BANK Loans	% of Farms**	% of BANK Loans	% of Farms**	% of BANK Loans	% of Farms**	% of BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:														
GOLD BK-OK/CENTRAL AA	986	25.46	0.00	0.00	0.00	54.82	52.74	45.18	47.26	51.34	0.00	0.00	72.20	39.91
GOLD BK-OK/OKLAHOMA CITY MSA AA	556	14.36	2.20	0.00	17.77	46.06	63.78	33.52	15.50	51.35	0.00	40.51	59.12	41.96
GOLD BK-OK/SOUTHWESTERN AA	1,475	38.09	0.00	0.00	11.64	82.63	71.05	5.73	6.31	78.99	0.00	88.78	77.81	71.15
GOLD BK-OK/TULSA MSA AA	14	0.36	1.41	0.00	14.25	57.55	71.43	26.80	28.57	2.28	0.00	0.00	3.45	4.76
Limited Review:														
GOLD BK-OK/ENID MSA	357	9.22	0.00	0.00	9.91	76.72	84.31	13.36	7.56	35.44	0.00	9.09	40.79	15.22
GOLD BK-OK/NORTHERN AA	316	8.16	0.00	0.00	6.82	78.22	73.10	14.96	21.20	30.08	0.00	47.37	38.58	17.92
GOLD BK-OK/PANHANDLE AA	168	4.34	0.00	0.00	0.00	85.47	83.33	14.53	16.67	70.37	0.00	0.00	68.33	100.00

* Based on 2001 Peer Small Business Data: SW Region.
 ** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.
 *** Source Data - Dun and Bradstreet (2001).

Institution ID: 20000360852 GOLD BANK

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA				Evaluation Period: JULY 26, 1999 TO							
MA/Assessment Area:	Total Small Farm Loans #	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income			
		% of Farms***	% of BANK Loans	% of Farms***	% of BANK Loans	% of Farms***	% of BANK Loans	% of Farms***	% of BANK Loans	Low	Mod	Mid	Upp
Full Review:													
GOLD BK-OK/CENTRAL AA	986	0.00	0.00	0.00	0.00	54.82	52.74	45.18	47.26	0.00	0.00	36.13	63.87
GOLD BK-OK/OKLAHOMA CITY MSA AA	556	2.20	0.00	17.77	20.72	46.06	63.78	33.52	15.50	0.20	15.49	62.35	21.96
GOLD BK-OK/SOUTHWESTERN AA	1,475	0.00	0.00	11.64	22.64	82.63	71.05	5.73	6.31	0.00	17.79	72.78	9.44
GOLD BK-OK/TULSA MSA AA	14	1.41	0.00	14.25	0.00	57.55	71.43	26.8	28.57	0.00	35.62	59.03	5.34
Limited Review:													
GOLD BK-OK/ENID MSA	357	0.00	0.00	9.91	8.12	76.72	84.31	13.36	7.56	0.00	3.86	80.00	16.14
GOLD BK-OK/NORTHERN AA	316	0.00	0.00	6.82	5.70	78.22	73.10	14.96	21.20	0.00	7.54	50.40	42.06
GOLD BK-OK/PANHANDLE AA	168	0.00	0.00	0.00	0.00	85.47	83.33	14.53	16.67	0.00	0.00	78.95	21.05

* Based on 2001 Peer Small Business Data: SW Region.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

Institution ID: 20000360852 GOLD BANK

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 11, 2002		Geography: STATE OF OKLAHOMA						Evaluation Period: JULY 26, 1999 TO NOVEMBER						
MA/Assessment Area:	Total Home Purchase Loans #	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
		% of Total**	% Families**	% Families**	% Families**	% Families**	% Families**	% Families**	% Families**	Over all	Low	Mod	Upp	
GOLD BK-OK/CENTRAL AA	55	23.11	15.98	17.05	21.57	22.87	21.57	44.11	54.90	6.30	0.00	12.90	7.58	4.38
GOLD BK-OK/OKLAHOMA CITY MSA AA	59	24.79	19.43	17.51	20.34	22.69	10.17	40.37	49.15	0.11	0.23	0.10	0.02	0.16
GOLD BK-OK/SOUTHWESTERN AA	58	24.37	21.52	17.49	17.54	20.15	24.56	40.84	47.37	4.95	0.00	7.32	4.65	4.73
GOLD BK-OK/TULSA MSA AA	21	8.82	19.17	17.14	23.81	22.07	0.00	41.61	61.90	0.04	0.11	0.07	0.00	0.04
Limited Review:														
GOLD BK-OK/ENID MSA	31	13.03	18.74	18.75	13.33	24.37	13.33	38.14	63.33	1.06	0.00	1.04	0.70	1.50
GOLD BK-OK/NORTHERN AA	7	2.94	16.52	18.57	33.33	20.43	0.00	44.48	66.67	0.00	0.00	0.00	0.00	0.00
GOLD BK-OK/PANHANDLE AA	7	2.94	15.80	16.80	14.29	20.24	42.86	47.16	28.57	0.00	0.00	0.00	0.00	0.00

* Based on 2001 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 2.94% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 11, 2002		Geography: STATE OF OKLAHOMA				Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002								
MA/Assessment Area:	Total Home Purchase Loans #	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data				
		% of Total**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
GOLD BK-OK/CENTRAL AA	55	23.11	15.98	1.96	17.05	21.57	22.87	21.57	44.11	54.90	1.68	13.03	27.73	57.56
GOLD BK-OK/OKLAHOMA CITY MSA AA	59	24.79	19.43	20.34	17.51	20.34	22.69	10.17	40.37	49.15	8.23	24.04	26.48	41.24
GOLD BK-OK/SOUTHWESTERN AA	58	24.37	21.52	10.53	17.49	17.54	20.15	24.56	40.84	47.37	2.31	13.53	28.38	55.78
GOLD BK-OK/TULSA MSA AA	21	8.82	19.17	14.29	17.14	23.81	22.07	0.00	41.61	61.90	6.48	20.04	25.84	47.64
Limited Review:														
GOLD BK-OK/ENID MSA	31	13.03	18.74	10.00	18.75	13.33	24.37	13.33	38.14	63.33	8.59	18.63	27.70	45.08
GOLD BK-OK/NORTHERN AA	7	2.94	16.52	0.00	18.57	33.33	20.43	0.00	44.48	66.67	8.75	22.50	20.00	48.75
GOLD BK-OK/PANHANDLE AA	7	2.94	15.80	14.29	16.80	14.29	20.24	42.86	47.16	28.57	2.48	14.88	27.27	55.37

* Based on 2001 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 2.94% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA						Evaluation Period: JULY 26, 1999 TO							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Over all	Lo w	Mod	Mid	Upp
Full Review:															
GOLD BK-OK/CENTRAL AA	83	28.52	15.98	8.00	17.05	22.67	22.87	29.33	44.11	40.00	28.57	0.0	66.6	53.85	15.63
GOLD BK-OK/OKLAHOMA CITY MSA AA	70	24.05	19.43	17.39	17.51	23.19	22.69	24.64	40.37	34.78	0.59	0.4	0.63	0.60	0.59
GOLD BK-OK/SOUTHWESTERN AA	43	14.78	21.52	8.11	17.49	32.43	20.15	35.14	40.84	24.32	13.33	0.0	25.0	7.69	13.16
GOLD BK-OK/TULSA MSA AA	33	11.34	19.17	10.00	17.14	23.33	22.07	40.00	41.61	26.67	0.63	0.8	0.86	1.32	0.20
Limited Review:															
GOLD BK-OK/ENID MSA	36	12.37	18.74	12.50	18.75	25.00	24.37	21.88	38.14	40.63	4.22	8.3	5.13	4.11	2.97
GOLD BK-OK/NORTHERN AA	10	3.44	16.52	0.00	18.57	22.22	20.43	33.33	44.48	44.44	16.67	0.0	0.00	100.00	10.00
GOLD BK-OK/PANHANDLE AA	16	5.50	15.80	0.00	16.80	53.33	20.24	13.33	47.16	33.33	15.15	0.0	60.0	10.00	6.67

* Based on 2001 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 8.25% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA						Evaluation Period: JULY 26, 1999 TO						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data			
	#	% of Total**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
GOLD BK-OK/CENTRAL AA	83	28.52	15.98	8.00	17.05	22.67	22.87	29.33	44.11	40.00	2.04	6.12	26.53	65.31
GOLD BK-OK/OKLAHOMA CITY MSA AA	70	24.05	19.43	17.39	17.51	23.19	22.69	24.64	40.37	34.78	8.97	20.84	25.48	44.72
GOLD BK-OK/SOUTHWESTERN AA	43	14.78	21.52	8.11	17.49	32.43	20.15	35.14	40.84	24.32	1.67	13.33	21.67	63.33
GOLD BK-OK/TULSA MSA AA	33	11.34	19.17	10.00	17.14	23.33	22.07	40.00	41.61	26.67	7.90	16.36	24.05	51.69
Limited Review:														
GOLD BK-OK/ENID MSA	36	12.37	18.74	12.50	18.75	25.00	24.37	21.88	38.14	40.63	10.13	16.46	30.80	42.62
GOLD BK-OK/NORTHERN AA	10	3.44	16.52	0.00	18.57	22.22	20.43	33.33	44.48	44.44	16.67	16.67	11.11	55.56
GOLD BK-OK/PANHANDLE AA	16	5.50	15.80	0.00	16.80	53.33	20.24	13.33	47.16	33.33	9.09	15.15	30.30	45.45

* Based on 2001 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 8.25% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA						Evaluation Period: JULY 26, 1999 TO								
MA/Assessment Area:	Total Home Mortgage Refinance Loans	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share						
		#	% of Total**	% Families**	% BANK Loans***	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:																
GOLD BK-OK/CENTRAL AA	83	21.39	15.98	7.79	17.05	25.97	22.87	23.38	44.11	42.86	9.82	28.57	23.33	14.00	6.06	
GOLD BK-OK/OKLAHOMA CITY MSA AA	89	22.94	19.43	12.50	17.51	10.23	22.69	23.86	40.37	53.41	0.10	0.17	0.12	0.12	0.09	
GOLD BK-OK/SOUTHWESTERN AA	122	31.44	21.52	3.74	17.49	16.82	20.15	23.36	40.84	56.07	8.29	0.00	11.29	4.30	9.61	
GOLD BK-OK/TULSA MSA AA	25	6.44	19.17	13.04	17.14	8.70	22.07	13.04	41.61	65.22	0.05	0.39	0.00	0.03	0.05	
Limited Review:																
GOLD BK-OK/ENID MSA	46	11.86	18.74	7.50	18.75	25.00	24.37	20.00	38.14	47.50	1.06	0.00	0.87	1.40	1.07	
GOLD BK-OK/NORTHERN AA	12	3.09	16.52	0.00	18.57	16.67	20.43	25.00	44.48	58.33	3.23	0.00	3.85	3.70	3.03	
GOLD BK-OK/PANHANDLE AA	11	2.84	15.80	9.09	16.80	9.09	20.24	27.27	47.16	54.55	2.96	0.00	0.00	0.00	4.00	

* Based on 2001 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 7.73% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA						Evaluation Period: JULY 26, 1999 TO						
MA/Assessment Area:	Total Home Mortgage Refinance Loans	Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers			Aggregate Lending Data			
		#	% of Total**	% Families**	% BANK Loans***	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Low	Mod	Mid
Full Review:														
GOLD BK-OK/CENTRAL AA	83	21.39	15.98	7.79	17.05	25.97	22.87	23.38	44.11	42.86	2.46	10.53	17.54	69.47
GOLD BK-OK/OKLAHOMA CITY MSA AA	89	22.94	19.43	12.50	17.51	10.23	22.69	23.86	40.37	53.41	5.73	16.38	23.11	54.78
GOLD BK-OK/SOUTHWESTERN AA	122	31.44	21.52	3.74	17.49	16.82	20.15	23.36	40.84	56.07	3.52	15.58	23.37	57.54
GOLD BK-OK/TULSA MSA AA	25	6.44	19.17	13.04	17.14	8.70	22.07	13.04	41.61	65.22	4.91	15.16	24.00	55.93
Limited Review:														
GOLD BK-OK/ENID MSA	46	11.86	18.74	7.50	18.75	25.00	24.37	20.00	38.14	47.50	6.57	13.50	25.23	54.69
GOLD BK-OK/NORTHERN AA	12	3.09	16.52	0.00	18.57	16.67	20.43	25.00	44.48	58.33	4.03	20.97	21.77	53.23
GOLD BK-OK/PANHANDLE AA	11	2.84	15.80	9.09	16.80	9.09	20.24	27.27	47.16	54.55	2.22	8.89	14.81	74.07

* Based on 2001 Peer Mortgage Data: Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 7.73% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA			Evaluation Period: JULY 26, 1999 TO				
MA/Assessment Area:	Total Small Loans to Businesses #	% of Total**	Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		Market Share		
			% of Businesses	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000		>\$250,000 to \$1,000,000	All
Full Review:									
GOLD BK-OK/CENTRAL AA	521	14.98	87.70	65.26	86.76	7.10	6.14	29.33	36.18
GOLD BK-OK/OKLAHOMA CITY MSA AA	845	24.30	87.33	66.75	78.46	11.48	10.06	1.87	2.48
GOLD BK-OK/SOUTHWESTERN AA	786	22.61	86.39	79.64	93.51	4.07	2.42	25.03	36.08
GOLD BK-OK/TULSA MSA AA	605	17.40	83.76	63.80	69.26	16.69	14.05	1.50	2.12
Limited Review:									
GOLD BK-OK/ENID MSA	424	12.19	89.40	70.75	82.55	8.49	8.96	13.31	18.44
GOLD BK-OK/NORTHERN AA	126	3.62	85.87	71.43	92.86	4.76	2.38	14.84	19.67
GOLD BK-OK/PANHANDLE AA	170	4.89	89.22	87.65	92.35	5.88	1.76	15.29	32.85

* Based on 2001 Peer Small Business Data: SW Region.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2001).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.57% of small loans to businesses originated and purchased by the bank.

Institution ID: 20000360852 GOLD BANK

Table 11a. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA		Evaluation Period: JULY 26, 1999 TO					
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Aggregate Lending Data				
	#	% of Total**	% of Businesses	% BANK Loans****		Loans by Original Amount Regardless of Business Size			
Full Review:									
GOLD BK-OK/CENTRAL AA	521	14.98	87.70	65.26	86.76	7.10	6.14	583	304 (52.14%)
GOLD BK-OK/OKLAHOMA CITY MSA AA	845	24.30	87.33	66.75	78.46	11.48	10.06	24,175	11,184 (46.26%)
GOLD BK-OK/SOUTHWESTERN AA	786	22.61	86.39	79.64	93.51	4.07	2.42	887	449 (50.62%)
GOLD BK-OK/TULSA MSA AA	605	17.40	83.76	63.80	69.26	16.69	14.05	19,937	9,564 (47.97%)
Limited Review:									
GOLD BK-OK/ENID MSA	424	12.19	89.4	70.75	82.55	8.49	8.96	1,127	537 (47.65%)
GOLD BK-OK/NORTHERN AA	126	3.62	85.57	71.43	92.86	4.76	2.38	256	122 (47.66%)
GOLD BK-OK/PANHANDLE AA	170	4.89	89.22	87.65	92.35	5.88	1.76	340	137 (40.29%)

* Based on 2001 Peer Small Business Data: SW Region.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2001).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 17.57% of small loans to businesses originated and purchased by the bank.

Institution ID: 20000360852 GOLD BANK

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS NOVEMBER 11, 2002		Geography: STATE OF OKLAHOMA			Evaluation Period: JULY 26, 1999 TO				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size		Market Share		
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000		>\$250,000 to \$1,000,000	
Full Review:									
GOLD BK-OK/CENTRAL AA	986	25.46	96.35	73.02	84.69	11.16	4.16	51.34	43.18
GOLD BK-OK/OKLAHOMA CITY MSA AA	556	14.36	91.58	80.40	82.01	14.21	3.78	51.35	47.89
GOLD BK-OK/SOUTHWESTERN AA	1,475	38.09	95.99	85.90	91.80	6.24	1.97	78.99	75.65
GOLD BK-OK/TULSA MSA AA	14	0.36	91.96	71.43	85.71	14.29	0.00	2.28	2.05
Limited Review:									
GOLD BK-OK/ENID MSA	357	9.22	95.69	81.79	81.51	14.01	4.48	35.44	30.08
GOLD BK-OK/NORTHERN AA	316	8.16	97.90	75.95	85.13	11.39	3.48	30.08	22.03
GOLD BK-OK/PANHANDLE AA	168	4.34	92.57	94.05	85.71	8.33	5.95	70.37	75.36

* Based on 2001 Peer Small Business Data: SW Region.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2001).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 17.64% of small loans to farms originated and purchased by the bank.

Institution ID: 20000360852 GOLD BANK

Table 12a. Borrower Distribution of Small Loans to Farms

MA/Assessment Area:		Borrower Distribution: SMALL LOANS TO FARMS NOVEMBER 11, 2002			Geography: STATE OF OKLAHOMA			Evaluation Period: JULY 26, 1999 TO		
		Total Small Loans to Farms #	% of Total**	Farms With Revenues of \$1 million or less % of Farms***	Loans by Original Amount Regardless of Farm Size		Aggregate Lending Data			
				% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
GOLD BK- OK/CENTRAL AA	986	25.46	96.35	73.02	84.69	11.16	4.16	670	572 (85.37%)	
GOLD BK- OK/OKLAHOMA CITY MSA AA	556	14.36	91.58	80.40	82.01	14.21	3.78	520	451 (86.73%)	
GOLD BK- OK/SOUTHWESTERN AA	1,475	38.09	95.99	85.90	91.80	6.24	1.97	552	464 (84.06%)	
GOLD BK-OK/TULSA MSA AA	14	0.36	91.96	71.43	85.71	14.29	0.00	395	342 (86.58%)	
Limited Review:										
GOLD BK-OK/ENID MSA	357	9.22	95.69	81.79	81.51	14.01	4.48	285	256 (89.82%)	
GOLD BK- OK/NORTHERN AA	316	8.16	97.90	75.95	85.13	11.39	3.48	256	227 (88.67%)	
GOLD BK- OK/PANHANDLE AA	168	4.34	92.57	94.05	85.71	8.33	5.95	81	69 (85.19%)	

* Based on 2001 Peer Small Business Data: SW Region.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2001).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 17.64% of small loans to farms originated and purchased by the bank.

Institution ID: 20000360852 GOLD BANK

Table 14. Qualified Investments

QUALIFIED INVESTMENTS 2002	Prior Period Investments		Current Period Investments		Total Investments		Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Geography: STATE OF OKLAHOMA									
Full Review:									
GOLD BK-OK/CENTRAL AA	0	0	4	380	4	380	6.09	0	0
GOLD BK-OK/OKLAHOMA CITY MSA AA	0	0	1	2,500	1	2,500	40.08	0	0
GOLD BK-OK/SOUTHWESTERN AA	0	0	1	850	1	850	13.63	0	0
GOLD BK-OK/TULSA MSA AA	0	0	1	2,500	1	2,500	40.08	0	0
Limited Review:									
GOLD BK-OK/ENID MSA	0	0	1	7	1	7	0.11	0	0
GOLD BK-OK/NORTHERN AA	0	0	0	0	0	0	0.00	0	0
GOLD BK-OK/PANHANDLE AA	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: 20000360852 GOLD BANK

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS													Geography: STATE OF OKLAHOMA			Evaluation Period:			
JULY 26, 1999 TO NOVEMBER 11, 2002																			
MA/Assessment Area:	Deposits		Branches				Branch Openings/Closings			Population									
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Areas in AA	Location of Branches by Income of Geographies (%)	# of Branches by Geographies (%)			# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			% of Population within Each Geography						
			Low	Mod	Mid	Upp	Low	Mod	Upp	Low	Mod	Upp	Low	Mod	Upp	Low	Mod	Upp	
Full Review:																			
GOLD BK-OK/CENTRAL AA	25.76	4	21	0.00	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0	0.00	0.00	62.70	37.30
GOLD BK-OK/OKLAHOMA CITY MSA AA	14.81	3	16	0.00	0.00	66.67	33.33	0	- 1	0	0	0	0	0	0	3.85	23.24	43.58	29.19
GOLD BK-OK/SOUTHWESTERN AA	14.07	5	26	0.00	20.00	80.00	0.00	0	0	- 1	0	0	0	0	0	0.00	8.53	79.53	11.94
GOLD BK-OK/TULSA MSA AA	31.20	3	16	0.00	0.00	33.33	66.67	3	0	0	0	0	0	0	0	4.51	17.55	51.40	26.54
Limited Review:																			
GOLD BK-OK/ENID MSA	4.77	1	5	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0	0	0.00	26.38	52.72	20.90
GOLD BK-OK/NORTHERN AA	2.98	2	11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0	0	0.00	5.25	79.45	15.30
GOLD BK-OK/PANHANDLE AA	6.41	1	5	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0	0	0.00	0.00	77.20	22.80

**CRA APPENDIX D
CRA CORE TABLES
State of Kansas**

Institution ID: 20000360852 GOLD BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: KANSAS/OKLAHOMA				Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002						
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
GOLD BK-OK/KS AA	1.16	15	591	20	1,303	62	4,181	0	0	97	6,075	3.69
GOLD BK-OK/CENTRAL AA	20.61	222	5,131	521	34,140	986	55,574	0	0	1,729	94,845	24.81
GOLD BK-OK/OKLAHOMA CITY MSA AA	19.38	225	15,265	845	74,831	556	34,890	0	0	1,626	124,986	14.26
GOLD BK-OK/SOUTHWESTERN AA	29.64	226	7,200	786	26,979	1,475	55,676	0	0	2,487	89,855	13.55
GOLD BK-OK/TULSA MSA AA	8.44	89	13,206	605	78,622	14	610	4	2,470	712	94,908	30.05
Limited Review:												
GOLD BK-OK/ENID MSA	10.72	118	14,122	424	32,531	357	22,662	0	0	899	69,315	4.59
GOLD BK-OK/NORTHERN AA	5.61	29	621	126	4,037	316	16,569	0	0	471	21,227	2.87
GOLD BK-OK/PANHANDLE AA	4.45	35	993	170	6,395	168	10,308	0	0	373	17,696	6.18

* Loan Data as of November 11, 2002. Rated area refers to either the state or multistate MA rating area.
 ** The evaluation period for Community Development Loans is From July 26, 1999 to November 11, 2002.
 *** Deposit Data as of June 30, 2001. Rated Area refers to either the state, multistate MA, or institution, as appropriate.

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Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 11, 2002		Geography: STATE OF KANSAS						Evaluation Period: JULY 26, 1999 TO NOVEMBER					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income		
	#	% of Total**	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	Low	Mod	Upp
Full Review:													
GOLD BANK-OK/KS AA	3	100.00	0.00	0.00	0.00	100.00	100.00	100.00	0.00	0.00	0.00	100.00	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

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Table 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT 11, 2002		Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO NOVEMBER								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
GOLD BANK-OK/KS	2	100.0	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	100.00	0.00
AA		0												

* Based on 2001 Peer Mortgage Data: Midwest Region.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 4a. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE NOVEMBER 11, 2002		Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO							
MA/Assessment Area:	Total Home Mortgage Refinance Loans	Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	Low	Mod	Mid	Upp
GOLD BANK-OK/KS AA	10	100.00	0.00	0.00	0.00	100.00	100.00	100.00	0.00	0.00	0.00	100.00	0.00

Full Review:

* Based on 2001 Peer Mortgage Data: Midwest Region.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Institution ID: 20000360852 GOLD BANK

Table 6a. Geographic Distribution of Small Loans to Businesses

MA/Assessment Area:		Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO							
		Geography: STATE OF KANSAS		Geography: STATE OF KANSAS		Geography: STATE OF KANSAS		Geography: STATE OF KANSAS					
Geographic Distribution: SMALL LOANS TO BUSINESSES NOVEMBER 11, 2002		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending, (%) by Tract Income			
#	% of Total**	% of Businesses	% of BANK Loans	% of Businesses*	% of BANK Loans	% of Businesses***	% of BANK Loans	% of Businesses**	% of BANK Loans	Low	Mod	Mid	Upp
Full Review:													
GOLD BANK-OK/KS		20	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00
AA													

* Based on 2001 Peer Small Business Data: MW Region.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

Institution ID: 20000360852 GOLD BANK

Table 7a. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS NOVEMBER 11, 2002		Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO		
MA/Assessment Area:	Total Small Farm Loans #	Low-Income Geographies	Moderate-Income Geographies	Middle-Income Geographies	Upper-Income Geographies	Aggregate Lending (%) by Tract Income		
		% of Farms***	% of Farms**	% of Farms**	% of Farms**	Low	Mod	Upp
		% BANK Loans	% BANK Loans	% BANK Loans	% BANK Loans	Low	Mod	Upp
Full Review:								
GOLD BANK-OK/KS	62	100.00	0.00	0.00	0.00	0.00	0.00	0.00
AA		100.00	0.00	0.00	0.00	0.00	100.00	0.00

* Based on 2001 Peer Small Business Data: MW Region.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2001).

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Table 8a. Borrower Distribution of Home Purchase Loans

MA/Assessment Area:		Borrower Distribution: HOME PURCHASE				Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002				
		Total Home Purchase Loans	Low-Income Borrowers	Moderate-Income Borrowers	Middle-Income Borrowers	Upper-Income Borrowers	Aggregate Lending Data							
#	% of Total**	% Families**	% Families**	% Families**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
GOLD BANK-OK/KS	3	100.0	19.23	0.00	16.09	0.00	19.85	33.33	44.83	66.67	10.00	10.00	20.00	60.00
AA		0												

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT 11, 2002		Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO NOVEMBER								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data			
	#	% of Total**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Low	Mid	Upp	
Full Review:														
GOLD BANK-OK/KS	2	100.00	19.23	50.00	16.09	0.00	19.85	50.00	44.83	0.00	25.00	0.00	25.00	50.00
AA														

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

Institution ID: 20000360852 GOLD BANK

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE NOVEMBER 11, 2002		Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data		
	#	% of Total**	% Families**	% BANK Loans***	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Low	Mid	Upp
Full Review:													
GOLD BANK-OK/KS	10	100.00	19.23	0.00	16.09	10.00	19.85	20.00	44.83	70.00	0.00	17.39	65.22
AA													

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by BANK.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

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Table 14. Qualified Investments

QUALIFIED INVESTMENTS 2002		Geography: STATE OF KANSAS				Evaluation Period: JULY 26, 1999 TO NOVEMBER 11, 2002			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
GOLD BANK-OK/KS	0	0	0	0	0	0	0.00	0	0
AA									

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		Geography: STATE OF KANSAS		Evaluation Period: JULY							
26, 1999 TO NOVEMBER 11, 2002											
MA/Assessment Area:	Deposits % of Rated Area Deposits in AA	Branches			Branch Openings/Closings			Population			
		# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)	% of Population within Each Geography			
		Low	Mod	Upp	Low	Mod	Upp	Low	Mod	Upp	
Full Review:											
GOLD BANK-OK/KS AA	100.00	1	100	0.00 0	0	0	0	0	0.00 0	100.0 0	0.00 0