



PUBLIC DISCLOSURE

MARCH 21, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**BANK SNB
RSSD# 398350**

**608 SOUTH MAIN STREET
STILLWATER, OKLAHOMA 74074**

**Federal Reserve Bank of Kansas City
1 Memorial Drive
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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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING: *This institution is rated Satisfactory.*

The following table indicates the performance level of Bank SNB (the bank) with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	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.

SUMMARY OF MAJOR FACTORS SUPPORTING RATING

Lending Test

- Lending levels reflected good responsiveness to assessment area (AA) credit needs.
- A high percentage of loans were originated within the bank's delineated AAs.
- The geographic distribution of HMDA loans reflected adequate penetration throughout its AAs, while the distribution of small business lending was considered good.
- The borrower distribution of loans to borrowers of different income levels reflected an adequate penetration, while the distribution of loans to businesses of different revenue sizes was considered good.
- The bank made a relatively high level of community development loans.
- The bank made use of some innovative and/or flexible lending practices in servicing AA credit needs.

Investment Test

- The bank had an adequate level of qualified community development investments and grants and is rarely in a leadership position.

- In addition, the bank made occasional use of innovative and complex activities to support community development initiatives and exhibited good responsiveness to community needs.

Service Test

- The bank provided a relatively high level of community development services.
- Delivery systems were accessible to the bank's geographies and individuals of different income levels; and the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems.
- Products, services, and business hours did not vary in a way that inconvenienced its AAs, particularly low- and moderate-income (LMI) geographies and individuals.

DESCRIPTION OF INSTITUTION

The bank is a wholly owned subsidiary of Southwest Bancorp, Inc., both located in Stillwater, Oklahoma. The bank was originally chartered in 1894 as Stillwater State Bank, changed its name to Stillwater National Bank in 1900, and became Bank SNB in November 2013. The bank had assets of \$2.3 billion as of December 31, 2015.

The bank offers a wide range of commercial and retail products through its multistate branch locations in Oklahoma (18), Texas (7), Kansas (4), and Colorado (4). In addition to traditional commercial and consumer checking and savings accounts, the bank has automated teller machines (ATMs) at many of its locations and provides its customers surcharge-free access to the Allpoint Network of 55,000 ATMs worldwide.

The bank's primary lending focus is commercial loans with an emphasis in the areas of commercial real estate, health care, and energy sectors. The bank also offers residential real estate loans; however, these loans comprise a much smaller portion of the bank's overall loan portfolio. Table 1 shows the breakdown of loans according to the December 31, 2015 consolidated Reports of Condition and Income (Call Report).

Loan Type	Amount \$(000)	Percent of Total
Commercial	1,571,236	88.3
Residential Real Estate	161,960	9.1
Other	22,387	1.3
Consumer	21,428	1.2
Agricultural	2,418	0.1
Gross Loans	1,779,429	100.0

Based on the bank's asset size, product offerings, and financial condition, it has the ability to meet the credit needs of its AAs. No financial or legal impediments exist that would negatively impact this ability. The bank received a Satisfactory rating at the previous Community Reinvestment Act (CRA) evaluation performed by the Office of the Comptroller of the Currency on January 6, 2014.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the lending, investment, and service tests as defined under the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency CRA Procedures for Large Institutions*. Loan products evaluated under the lending test included all small business loans reported on the 2013, 2014, and 2015 CRA Loan Application Registers (LARs); all home purchase, refinance, home improvement, and multifamily loans reported on the 2013, 2014, and 2015 HMDA LARs; and all qualified community development loans originated between January 6, 2014 and December 31, 2015. Similarly, the investment and service tests considered community development activities that included investments, donations, and services between January 6, 2014 and December 31, 2015, as well as an evaluation of the bank's retail delivery systems and product and service offerings.

For evaluative purposes, the bank's loan performance was compared to local demographic data using the U.S. Census 2006-2010 five-year estimate American Community Survey (2010 ACS) demographic data, 2014 Dun & Bradstreet (D&B) business data, and 2013 and 2014 aggregate HMDA and CRA data. 2015 aggregate data was not yet available at the time of this evaluation. While lending performance was also evaluated for the years 2015 and 2013, only lending tables presenting 2014 loan data will be included in the body of the performance evaluation. The bank's 2015 and 2013 lending data are available for review in Appendix D and Appendix E, respectively.

The geographic distribution analysis was based on the bank's penetration within different geographic income categories, particularly LMI geographies. Geographies were classified based on 2010 ACS data as well as the 2013 Office of Management and Budget (OMB) Metropolitan Statistical Area (MSA) designations. The borrower distribution analysis was based on the bank's lending to individuals of different income categories, particularly LMI, and to I businesses of different revenue sizes, particularly those with gross annual revenues of \$1 million or less. For the evaluation of borrower characteristics, borrower income levels were calculated using the 2013, 2014, and 2015 median family income (MFI) listings from the FFIEC.

Under the CRA, a financial institution's performance is evaluated within the context of each delineated AA and within each state in which it operates. Each state is assigned a separate rating, and an overall rating is assigned for the bank. The bank has delineated nine separate AAs, which are discussed separately throughout this performance evaluation and are outlined

in Appendix A. The evaluation included a full-scope review of the bank's larger AAs in each state, while the remaining AAs received limited-scope reviews.

Table 2 details the bank's presence in each AA by number of branches, the percentage of lending and deposits to the bank wide totals and also at the state level, and the bank's deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured institutions. Note that the Colorado AAs are not included in the table. The Colorado market will not be analyzed as part of this CRA performance evaluation as the bank acquired those locations on October 10, 2015. Overall, the state of Oklahoma accounted for 18 or 62.1 percent of total non-Colorado branches. As shown in the table below, 58.2 percent of all bank loans and 78.9 percent of all bank deposits reside in the state of Oklahoma. Moreover, the bank has a higher market share (2.7 percent) in Oklahoma, whereas the market shares in Texas and Kansas are 0.1 percent and 1.0 percent, respectively. As such, the bank's overall test ratings and overall composite rating are predominantly weighted on the bank's performance in Oklahoma. The bank's performance and subsequent ratings in Texas and Kansas received very little weight and did not significantly impact the overall Institution Rating. Based on these same factors, the Oklahoma City AA and Stillwater AA received the greatest consideration in determining the performance ratings for the state of Oklahoma.

As part of the CRA performance evaluation, any CRA complaints received by the bank are reviewed to determine any impact to the bank's CRA performance. The bank has received no complaints related to CRA since the last evaluation.

**TABLE 2
BANK SNB MARKET SHARE BY ASSESSMENT AREA**

Assessment Area*	Number of Branches	Percent of Bank's Lending by Dollar ¹		Percent of Bank's Deposits by Dollar ²		Percent Market Share ²
		Bank	State	Bank	State	
Oklahoma	18	58.2	100.0	78.9	100.0	2.7
Oklahoma City AA	11	42.9	73.7	24.9	31.6	1.6
Stillwater AA	5	5.8	9.9	37.2	47.2	38.8
Tulsa AA	2	9.5	16.4	16.8	21.3	1.3
Texas	7	32.9	100.0	13.6	100.0	0.1
Dallas AA	3	21.2	64.5	3.5	25.9	0.0
San Antonio MSA AA	2	6.3	19.1	2.6	19.0	0.1
Austin MSA AA	1	5.4	16.4	1.4	10.5	0.1
McMullen (County) AA	1	0.0	0.0	6.1	44.6	100.0
Kansas	4	8.9	100.0	7.5	100.0	1.0
Wichita MSA AA	2	8.1	91.0	4.1	54.7	0.6
Hutchinson AA	2	0.8	9.0	3.4	45.3	5.3

¹ Based on the bank's outstanding loan balances as of November 30, 2015

² Based on the June 30, 2015 FDIC Market Share Report
* Colorado AAs not included due to a recent bank acquisition

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The bank's overall rating and conclusions were based on its performance in each state and in each individual AA, with the greatest weight placed on the Oklahoma markets and on the bank's commercial lending performance. Within Oklahoma, the Oklahoma City AA and Stillwater AA were given the highest consideration. The performance evaluation will first discuss the bank's overall performance, then include a more in-depth analysis of the bank's record of lending, investment, and service activities in each state, followed by an analysis of specific AAs.

LENDING TEST

The bank's overall performance under the lending test is rated High Satisfactory. The bank's record of meeting AA credit needs through its lending activities was considered good, with a majority of loans made within its AAs. The geographic distribution of loans overall reflected a good penetration in most of the bank's AAs, while the distribution of loans based on the income level of borrower and the revenue size of businesses reflected an adequate distribution. Moreover, the bank originated a relatively high level of community development loans, which further boosted the bank's overall lending performance.

Overall lending test conclusions were derived from the bank's performance in the state of Oklahoma, and in particular the Oklahoma AA and Stillwater AA, which had the highest levels of activity and, therefore, carried the greatest weight.

Lending Activity

The bank's lending activities reflected good responsiveness to the credit needs of its AAs based on the mix and volume of all loan products. Table 3 summarizes the bank's lending activity. The bank made use of some innovative and flexible lending programs to serve the needs of LMI borrowers and geographies, including several affordable housing loan programs through outside investors. These partnerships with outside investors served to replace an in-house affordable housing program the bank offered previously that did not generate any loans. The new programs are intended to provide a variety of affordable home loan opportunities for LMI individuals and families. In addition to the LMI loan offerings, the bank is a certified Small Business Administration (SBA) lender offering SBA 504 and 7(a) loan programs.

**TABLE 3
SUMMARY OF LENDING ACTIVITY REVIEWED**

Loan Type	January 1, 2013 through December 31, 2015			
	#	\$(000)	#%	\$%
Home Purchase	1,282	262,744	58.5 ^(a)	47.2 ^(a)
Home Refinance	694	175,165	31.7 ^(a)	31.4 ^(a)
Home Improvement	188	31,883	8.6 ^(a)	5.7 ^(a)
Multifamily	26	87,436	1.2 ^(a)	15.7 ^(a)
Total HMDA-Related	2,190	557,228	57.2^(b)	57.9^(b)
Total Business Loans	1,639	404,489	42.8^(b)	42.1^(b)
TOTAL ALL LOANS	3,829	961,717	100.0	100.0

(a) Percent of Total HMDA Loans; (b) Percent of Total Loans

Assessment Area Concentration

As illustrated in Table 4, the bank originated a majority of its HMDA-related and small business loans by both dollar and number, in its delineated AAs. The bank’s farm lending occurred mostly outside of its AAs; however, these loans are made only occasionally and are not included in the CRA analysis given their minimal volume of originations relative to the bank’s other loan products.

For the remaining loan distribution tests discussed within this performance evaluation, only loans within the bank’s AAs are considered.

Bank Loans	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Improvement	165	87.8	29,742	93.3	23	12.2	2,141	6.7
Home Purchase - Conventional	1,048	88.8	215,079	86.9	132	11.2	32,505	13.1
Home Purchase - FHA	72	92.3	9,841	90.6	6	7.7	1,025	9.4
Home Purchase - VA	23	95.8	4,179	97.3	1	4.2	115	2.7
Multifamily Housing	21	80.8	59,916	68.5	5	19.2	27,520	31.5
Refinancing	599	86.3	156,166	89.2	95	13.7	18,999	10.8
Total HMDA Loans	1,928	88.0	474,923	85.2	262	12.0	82,305	14.8
Total Business Loans	1,346	82.1	315,318	78.0	293	17.9	89,171	22.0
TOTAL LOANS	3,274	85.5	790,241	82.2	555	14.5	171,476	17.8

Geographic and Borrower Distribution

The bank’s level of HMDA and business lending reflected a good penetration in AA geographies of different income tracts, and adequate penetration to borrowers of different income levels and businesses of different revenue sizes. These conclusions were based on the bank’s performance in the full-scope AAs, considering contextual information and comparisons to available demographic and aggregate lending data. The bank’s performance by state and AA was weighted according to relative loan and deposit volumes, as well as materiality of HMDA and business lending. Detailed descriptions of the geographic distribution and borrower income distribution are provided within the analysis of each AA.

Community Development Lending

The bank’s overall community development performance demonstrated a relatively high level of community development loan activity as well as good responsiveness to the community development needs of its AA communities.

The bank was particularly responsive with loans that revitalize/stabilize LMI geographies as well as affordable housing needs. The bank originated or renewed 13 loans totaling \$49.8

million for revitalization/stabilization and 10 loans of \$8.3 million to address affordable housing needs in its communities. A good mix of loans for economic development and community services was also included. Table 5 shows all community development loans since the prior examination.

TABLE 5 QUALIFIED COMMUNITY DEVELOPMENT LOANS BANK WIDE – ALL AAs		
Purpose	#	(\$000s)
Affordable Housing	10	8,253
Revitalization and Stabilization	13	49,831
Community Services to LMI	3	8,437
Economic Development	8	15,411
Totals	34	81,932

INVESTMENT TEST

The bank's level of qualified community development investments and donations is rated Low Satisfactory. Bank investments were made primarily in the state of Oklahoma, where the majority of the bank's branches and investment opportunities are located. The AAs in Texas and Kansas have more limited community development investment activities given the bank's smaller presence in both states.

Table 6 lists the breakdown of total bank investment and donation activities. The bank's 20 prior period and current qualified investments of approximately \$10.2 million compares similarly to the CRA-related investments of other large banks with assets between \$1 billion and \$3.2 billion and rated Low Satisfactory, especially within this region. Investments include traditional revenue bonds, mortgage-backed securities, and other equity investments. In addition to its qualified investments, the bank also made 41 qualified donations totaling \$53,000 throughout its AAs. The bank's combined investment and donations activity fell slightly by number from 73 to 61 since the prior examination, while the dollar value of those activities increased approximately 9.5 percent.

**TABLE 6
QUALIFIED COMMUNITY DEVELOPMENT INVESTMENT, GRANTS, AND DONATIONS
BANK WIDE – ALL ASSESSMENT AREAS**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	7	5,928	6	1,000	1	3	14	6,931
Revitalization and Stabilization	0	0	2	500	0	0	2	500
Community Services	0	0	2	2,050	40	50	42	2,100
Economic Development	2	450	1	300	0	0	3	750
Neighborhood Stabilization Program	0	0	0	0	0	0	0	0
TOTAL	9	6,378	11	3,850	41	53	61	10,281

¹ Book value of investment
² Original market value of investment

SERVICE TEST

The bank's performance under the service test is rated High Satisfactory. Table 7 illustrates the bank's retail performance and breakdown of community development services. Primary weight is placed on the bank's retail and community development services in the Oklahoma AAs, where the bank's level of retail services did not vary in a way that inconveniences its AAs and the bank provides a relatively high level of community development services. Much less activity is seen in this area among the Texas and Kansas AAs.

Branch locations and alternative delivery systems such as ATMs and drive-through facilities were accessible to the bank's various geographies and to individuals of different income levels in each AA. In addition to on-site ATMs at many branches, the bank offers over 50,000 surcharge-free ATMs through the Allpoint Network, many locations of which are near the bank's branches in all three states. Off-site delivery channels include online banking and mobile banking. The bank's record of opening and closing of branches has not adversely affected the accessibility of delivery systems; the bank has opened 10 branches since the prior examination, four of which are in moderate-income areas. The bank has not closed any branches since the previous evaluation.

Business hours and services did not vary in a way that inconveniences its AAs, particularly to LMI geographies and individuals. Regular lobby hours generally range from 9:00 a.m. to 5:00 p.m. Monday through Friday, with extended Saturday hours from 9:00 a.m. to noon at most locations.

TABLE 7 RETAIL AND COMMUNITY DEVELOPMENT SERVICES BANK WIDE – ALL ASSESSMENT AREAS												
Branch Accessibility	Location of Branches by Tract¹ (%)						Percent of Population¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	3.5	24.1	34.5	37.9	0.0	100.0	10.3	26.6	30.6	32.4	0.0	100.0
Changes in Branch Location	Number of Branches (#)			Net Change in Branch Locations (#)								
	Total Branches	Openings (#)	Closings (#)	Low	Mod	Mid	Upp	Unk	Total			
	29	10	0	0	+4	+3	+3	0	+10			
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total CD Services	Total Organization					
	2	44	2	3		51	35					

¹ Based on five-year 2010 ACS and 2014 FFIEC Census Tract Income Designations.
(NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

STATE OF OKLAHOMA

COMMUNITY REINVESTMENT ACT RATING FOR OKLAHOMA:	Satisfactory
<i>The lending test is rated:</i>	High Satisfactory
<i>The investment test is rated:</i>	Low Satisfactory
<i>The service test is rated:</i>	High Satisfactory

Major factors supporting the rating include:

Lending Test

- The geographic distribution of HMDA loans reflected adequate penetration throughout the bank's AAs, while the distribution of small business loans was considered good.
- The distribution of loans reflected an adequate penetration among borrowers of different income sizes, while the distribution of loans to businesses of different revenue sizes was considered good.
- The bank made a relatively high level of community development loans.

Investment Test

- The bank had an adequate level of qualified community development investments and grants that included occasional use of innovative and complex activities to support community development initiatives and exhibited good responsiveness to community needs.

Service Test

- The bank provided a relatively high level of community development services.
- Delivery systems were accessible to the bank's geographies and individuals of different income levels, and products, services, and business hours did not vary in a way that inconvenienced its AAs, particularly LMI geographies and individuals.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the entire institution, including evaluations under the lending, investment, and service tests. Based on the majority distribution of loans and deposits, branch locations, and market share, the Oklahoma City AA and Stillwater AA received full-scope reviews. Accordingly, the state of Oklahoma rating was based predominantly on the bank's performance within these AAs. A

limited review was conducted in the Tulsa AA to determine whether the bank's performance there was consistent with its overall performance in the state.

During the evaluation, previous interviews with community contacts from Oklahoma City and Stillwater were referenced to provide performance context for this CRA performance evaluation.

DESCRIPTION OF BANK'S OPERATIONS IN OKLAHOMA

The bank's branching network includes 18 locations in Oklahoma: 11 in the Oklahoma City AA, 5 in the Stillwater AA, and 2 in the Tulsa AA. According to the FDIC Market Share Report as of June 30, 2015, the bank had a deposit market share of 2.6 percent, ranking 8th of 97 FDIC-insured financial institutions with 616 offices throughout the bank's Oklahoma AAs. Loan products offered in the market mirror those discussed in the overall institution section of this report, with a primary emphasis on commercial lending.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance with respect to the lending test in the state of Oklahoma is rated High Satisfactory. More weight is placed on the bank's commercial lending performance than on its HMDA residential real estate lending, as the bank is primarily a commercial lender. Overall lending levels reflected good responsiveness to AA credit needs. The geographic and borrower distribution of HMDA-related loans was considered adequate, while the geographic and borrower distribution of small business lending was considered good. In addition, the bank made a relatively high level of community development loans. A more in-depth discussion of performance can be found in the individual full-scope reviews of the Oklahoma City AA and the Stillwater AA.

Geographic and Borrower Distribution

The overall geographic distribution of loans reflected good penetration throughout the bank's Oklahoma AAs, when considering the performance of the bank's small business lending.

In the full-scope review of the Oklahoma City AA, the bank's 2014 HMDA-related lending, both by number and dollar percentages, lagged the lending percentages of other HMDA lenders in LMI tracts and also trailed the number of owner-occupied units located in LMI tracts. Overall, the bank's level of HMDA lending was considered adequate as the bank's 2015 HMDA performance in LMI tracts improved, and compared favorably to aggregate lenders. The bank's level of small business lending was considered good, with the bank's loan percentages

outperforming aggregate lenders, and comparing very similarly to the percentage of businesses in LMI tracts.

In the full-scope review of the Stillwater, Oklahoma AA, the geographic distribution of the bank's 2014 HMDA-related and small business loans was considered good. While the bank did not originate any HMDA or small business loans in LMI census tracts, performance was consistent with aggregate lenders and AA demographics; as this AA only contains one low-income census tract.

In the limited-review of the Tulsa AA, the bank's lending performance among geographies of different income levels was below that of the two full-scope review AAs; however, this did not change the overall rating for the state of Oklahoma.

The overall borrower distribution analysis for the state of Oklahoma reflected a good lending distribution based on the bank's small business performance. The full-scope reviews in the Oklahoma City AA and Stillwater AA revealed an adequate level of HMDA-related lending performance to LMI borrowers, which was slightly below aggregate HMDA reporters and the percentage of LMI families in the AA. However, the distribution of small business loans to businesses of different income levels in the Oklahoma AA was considered good and Stillwater AA was considered excellent. In the Stillwater AA, the bank's small business lending to businesses with gross revenues of \$1MM or less significantly exceeded aggregate lenders by number and dollar volume of loans. In the limited-scope Tulsa AA, the borrower distribution of loans revealed consistent performance compared to the Oklahoma City AA and Stillwater AA.

Community Development Loans

The bank originated a relatively high level of community development loans in the state of Oklahoma, which makes up the bulk of these loans bank wide. Overall, the bank originated 20 loans for \$56.1 million in all of its AAs in Oklahoma.

The types of community development loans originated were not necessarily complex or innovative but were responsive to local area needs, most notably the revitalization/stabilization of LMI geographies. The conclusion reached under this criterion was based on qualified activities in all three of the AAs in Oklahoma.

INVESTMENT TEST

The investment test rating for Oklahoma is Low Satisfactory. CRA qualified investments and donations addressed community development needs throughout the Oklahoma AAs. Since the prior examination, the bank acquired six new qualified investments for \$2.8 million, with two for affordable housing initiatives, two for revitalization and stabilization efforts, one for community services, and one for economic development. The bank continues to hold seven prior-period investments totaling \$5.4 million. The total of 61 investments and donations for this examination period is down from 73 at the prior examination; however, the dollar total increased approximately 10.0 percent from \$9.3 million to \$10.3 million. The CRA qualified

investment and donation activities occurred across all AAs in the state of Oklahoma.

SERVICE TEST

The bank's performance under the service test is rated High Satisfactory for the state of Oklahoma. Branch locations and alternative delivery systems such as ATMs and drive-through banking were accessible to the bank's geographies and to individuals of different income levels in the bank's Oklahoma AAs. The bank's branches in Oklahoma are spread proportionally to the percentage population and the percentage of tracts in all AAs. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems in LMI areas or to LMI individuals. During the evaluation period, the bank opened seven new branches in the state of Oklahoma: four in moderate-income tracts, two in middle-income tracts, and one in an upper-income tract. The bank did not close any branches.

Business hours and services did not vary in a way that inconveniences its AAs, particularly to LMI geographies and individuals. Lobby hours and additional services did not vary by market. The bank provided a relatively high level of community development services throughout the Oklahoma AAs. The bank provided 42 qualified services to 29 organizations that provide assistance to LMI individuals and families or support small businesses and small farms. The level of services provided was higher in the Oklahoma City AA; however, the number provided in the Stillwater AA and Tulsa AA was also relatively high, based on the number of branches in each AA.

**OKLAHOMA CITY, OKLAHOMA
METROPOLITAN STATISTICAL AREA
(Full Review)**

DESCRIPTION OF BANK'S OPERATIONS IN OKLAHOMA CITY ASSESSMENT AREA

The bank operates 11 full-service offices in the Oklahoma City Assessment Area. According to the FDIC Market Share Report as of June 30, 2015, the bank had 1.5 percent of the market share in this AA, ranking 16th of 67 other FDIC-insured institutions with 379 banking locations. The bank faces significant competition for banking services within the AA from large, regional, and local banks as well as credit unions and other financial institutions.

DESCRIPTION OF THE BANK'S OKLAHOMA CITY ASSESSMENT AREA¹

The bank's Oklahoma City AA includes the entireties of Canadian, Cleveland, Grady, McClain, and Oklahoma Counties. These counties are five of the seven that comprise the Oklahoma City Metropolitan Statistical Area (MSA).

Population Trends and Characteristics

The AA total population as of the 2010 Census was 1,176,866, an increase of 14.3 percent from the 2000 Census data figure of 1,029,417. The AA population is 93.9 percent of the total MSA population of 1,252,987. The AA population increase exceeded the statewide increase of 8.7 percent. Since the AA comprises 93.9 percent of the entire MSA, all age and family demographics of the AA will generally mirror total MSA figures. Compared to the entire state of Oklahoma, the AA has slightly less households that are families and a lower elderly population.

Economic and Employment Characteristics

As shown in Table 8, the unemployment rates for the state of Oklahoma and the Oklahoma City MSA have been well below national figures for the last three years.

The MSA's leading industries are government (20.2 percent); education and health services (14.4 percent); professional and business services (12.8 percent); retail trade (10.6 percent); and leisure and hospitality (10.6 percent). The MSA's largest employers include Tinker Air Force Base (26,000); University of Oklahoma (11,900);

Area	2012	2013	2014
Oklahoma City MSA	4.5	4.7	4.0
State of Oklahoma	5.3	5.3	4.5
United States	8.1	7.4	6.2

¹ Sources of economic and demographic data include the Commerce Department's Bureau of Economic Analysis, the U.S. Census Bureau, Bureau of Labor Statistics, Moody's Economy.com, and Greater Oklahoma City Chamber of Commerce.

the Federal Aviation Administration Mike Monroney Aeronautical Center (6,500); INTEGRIS Health (6,000); Hobby Lobby Stores Inc. (5,100); University of Oklahoma Health Sciences Center (5,000); Mercy Hospital (4,300); OGE Energy Corporation (3,400); and Chesapeake Energy Corporation (3,200). Other major sources of income in the area include oil, agriculture, manufacturing, government, and horse breeding.

The Oklahoma City MSA economy is performing better than the national economy, even though the state has experienced an energy downturn recently. As of July 2015, the MSA is still increasing its nonfarm employment as the rest of the state has seen a decrease. The cost of living mirrors the national average for all MSAs and the housing market has been a strong contributor to the economy.

Income Characteristics

In 2010, the AA's MFI equaled \$58,870, above the total state figure of \$53,607. The AA's breakdown of low-, moderate-, middle-, and upper-income families mirrored the MSA and statewide totals.

Canadian, Cleveland, and McClain Counties, none of which have bank branches, are the most affluent of the five AA counties, with only 13.9 percent to 16.1 percent of area families in the low-income category, and 44.1 percent to 47.7 percent categorized as upper-income. Grady and Oklahoma Counties have 23.7 percent to 24.4 percent of area families classified as low-income and in Grady County; only 34.8 percent are classified as upper-income. As discussed, ten of the bank's banking facilities are located in Oklahoma County, throughout Oklahoma City and Edmond; and one full-service location is located in Grady County, in Chickasha.

Housing Characteristics

As of 2010 Census data, housing stock varied in the five area counties. Both Canadian and McClain Counties had extremely high owner-occupancy rates of 70.9 percent and 71.1 percent, respectively, compared to the overall AA rate of 58.5 percent. Conversely, these counties had a very low concentration of rental units, equaling 20.2 percent and 16.0 percent, respectively. The other affluent county, Cleveland, had a higher concentration of rental units, 28.8 percent, including a higher level of multifamily units. This is likely due to the large student population at the University of Oklahoma (OU). Grady County had the third highest owner-occupied housing rate, at 68.9 percent, and only 20.1 percent of housing stock in rentals. Both Grady and McClain Counties also had relatively high concentrations of mobile homes, equaling 14.5 percent and 17.8 percent, respectively, compared to the overall AA rate of 4.9 percent. Oklahoma County had the lowest owner-occupancy rate, equaling 54.2 percent. Conversely, Oklahoma County had the highest number of rentals, at 33.7 percent, including 18.4 percent in multifamily units. Cleveland and Canadian Counties had the youngest median housing age, both at about 26 years, compared to 29 years in McClain County, 33 years in Grady County, and 38 years in Oklahoma County. The older housing stock in Grady and Oklahoma Counties may indicate a need for more home improvement loans in those counties.

The housing affordability ratio² for the MSA equaled 38.7 percent, while the AA ratio equaled 38.4 percent. McClain and Canadian Counties, the two with the highest owner-occupancy rates, had affordability ratios of 45.4 percent and 46.0 percent, respectively. The housing affordability ratio of Oklahoma and Cleveland Counties, the more populous counties, equaled 36.5 percent and 40.0 percent, respectively. The higher concentrations of rental units may be a function of less affordable housing available in these counties and the higher student population, with OU being located in the AA. Overall, the AA and MSA have more affordable housing compared to other metropolitan areas.

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

Table 9 shows additional income, housing, and demographic data.

TABLE 9 OKLAHOMA CITY ASSESSMENT AREA 2014 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	32	9.2	14,308	4.9	5,009	35.0	61,356	21.2
Moderate	93	26.7	64,123	22.1	11,684	18.2	51,353	17.7
Middle	131	37.6	124,223	42.9	10,826	8.7	59,429	20.5
Upper	88	25.3	86,953	30.0	2,858	3.3	117,479	40.6
Unknown	4	1.1	10	0.0	0	0.0	0	0.0
Total AA	348	100.0	289,617	100.0	30,377	10.5	289,617	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	29,238	10,004	3.4	34.2	13,671	46.8	5,563	19.0
Moderate	133,720	55,313	18.9	41.4	57,974	43.4	20,433	15.3
Middle	204,659	129,854	44.5	63.4	54,500	26.6	20,305	9.9
Upper	131,321	96,712	33.1	73.6	25,722	19.6	8,887	6.8
Unknown	267	10	0.0	0.0	182	68.2	75	28.1
Total AA	499,205	291,893	100.0	58.5	152,049	30.5	55,263	11.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million				Over \$1 Million	Revenue Not Reported	
		#	%	#	%	#	%	%
Low	3,430	6.0	2,806	5.5	502	12.5	122	6.8
Moderate	11,805	20.7	10,430	20.3	972	24.2	403	22.5
Middle	22,362	39.1	20,225	39.4	1,439	35.8	698	38.9
Upper	18,933	33.1	17,394	33.9	994	24.7	545	30.4
Unknown	597	1.0	455	0.9	117	2.9	25	1.4
Total AA	57,127	100.0	51,310	100.0	4,024	100.0	1,793	100.0
Percentage of Total Businesses:				89.8		7.0		3.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	%
Low	19	1.4	15	1.1	4	20.0	0	0.0
Moderate	145	10.6	142	10.5	3	15.0	0	0.0
Middle	774	56.6	765	56.8	9	45.0	0	0.0
Upper	430	31.4	426	31.6	4	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,368	100.0	1,348	100.0	20	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0

Based on 2014 Census tract boundaries, 2010 ACS data, and 2014 D&B data.

A previous community contact made by the Federal Reserve Bank of Kansas City in May 2015 was reviewed to gain a perspective of area economic conditions and possible credit needs. The contact, the controller of a local housing authority, shared perspective on local housing and economic conditions, as well as information about small business lending. According to the community contact, the economy in the Oklahoma City MSA was doing well despite a \$600 million state budget shortfall resulting primarily from a significant drop in oil prices. Housing in the MSA was highlighted as a significant need, although the contact believed banks had been responsive to loan requests. The contacted indicated that there was a need for more banking facilities, primarily for low-income individuals and families in the MSA. The contact stated that banks readily loaned money to qualified individuals, although in the individual's opinion, banks appeared to have more difficulty helping home loan applicants that did not meet traditional underwriting guidelines. The contact also mentioned that the housing authority had a homeless program geared toward military veterans, and indicated that banks, especially small banks, had responded well to the program. The contact further shared that banks in the MSA appear willing to help small businesses obtain loans for their operational and/or real estate needs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA CITY METROPOLITAN STATISTICAL AREA ASSESSMENT AREA

LENDING TEST

The bank's performance under the lending test in the Oklahoma City AA is High Satisfactory. The bank's distribution of loans to different geography levels and to borrowers of different income levels and businesses of different revenue sizes was considered good. The bank also had a high level of community development lending. Based on lending volume, more weight was assigned to the bank's commercial loans in determining the bank's lending performance in this AA.

The lending tables that follow reflect data for 2014, with narrative explaining comparisons to 2013 and 2015. The tables for 2015 and 2013 are available for review in Appendix D and Appendix E, respectively.

Geographic Distribution

The bank's overall geographic distribution of HMDA-related loans was considered adequate, while small business lending was considered good. Table 10 displays the bank's geographic HMDA-related lending performance, while Table 11 shows the bank's small business lending performance, both of which were compared to other lenders and demographic data.

**TABLE 10
DISTRIBUTION OF 2014 HMDA LOANS BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Owner Occupied Units ²
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	1.1	0.7	3.4
Moderate	10	1,309	8.8	5.4	15.6	9.2	18.9
Middle	30	5,524	26.5	22.7	38.9	32.7	44.5
Upper	73	17,456	64.6	71.9	44.3	57.5	33.1
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	1.9	0.8	3.4
Moderate	4	533	13.8	9.5	16.1	9.8	18.9
Middle	9	1,368	31.0	24.5	40.7	33.9	44.5
Upper	16	3,688	55.2	66.0	41.3	55.5	33.1
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	3.3	1.8	3.4
Moderate	4	157	22.2	8.6	18.5	12.3	18.9
Middle	6	490	33.3	26.8	46.0	37.2	44.5
Upper	8	1,178	44.4	64.5	32.1	48.7	33.1
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units²
Low	0	0	0.0	0.0	3.3	3.5	5.8
Moderate	0	0	0.0	0.0	50.4	31.9	41.5
Middle	0	0	0.0	0.0	30.1	34.3	33.4
Upper	3	5,823	100.0	100.0	16.3	30.4	19.1
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.2
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	1.6	0.9	3.4
Moderate	18	1,999	11.0	5.3	16.2	10.9	18.9
Middle	45	7,382	27.6	19.7	40.2	33.2	44.5
Upper	100	28,145	61.3	75.0	41.9	55.0	33.1
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

² The percentage of owner-occupied housing and multifamily units by tract are based on 2014 Census tract boundaries and 2010 ACS data.

³ Does not include tracts where the income level is unknown. Only includes tract locations not known.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Total Home Mortgage Disclosure Act Loans

The distribution of total HMDA loans among geographies of different income levels was considered adequate. The bank had no HMDA loans in low-income geographies; however, the percentage of owner-occupied units in low-income tracts is limited at 3.4 percent. The

bank originated 18 loans, or 11.0 percent by number and 5.3 percent by dollar amount, in moderate-income geographies. The bank trailed aggregate lender performance as well as the percentage of owner-occupied units in LMI tracts. The majority of the bank's HMDA loans, 61.3 percent by number, were originated in upper-income tracts, followed by middle-income tracts at 27.6 percent by number. The bank's 2013 activity was slightly below 2014 performance; however, in 2015, the bank outperformed aggregate lenders in total loans in both LMI census tracts. The trend from 2013 through 2015 was positive.

Home Purchase Loans

The distribution of home purchase loans among geographies of different income levels was considered adequate, similar to the performance for total HMDA loans. The bank had no home purchase loans in low-income geographies; however, ten loans were originated in moderate-income geographies. The bank trailed aggregate lender performance and the percentage of owner-occupied units in LMI tracts. The bank's 2013 activity was similar to 2014; however, in 2015, the bank originated substantially more home purchase loans: 7 in low- and 53 in moderate-income tracts. The percent of 2015 HMDA loans by number in both LMI tracts mirrored the percent of owner-occupied units. The trend from 2013 through 2015 was positive.

Refinance Loans

The distribution of home refinance loans among geographies of different income levels was considered adequate. The bank did not originate any loans in low-income geographies; however, four loans were originated in moderate-income geographies, which only slightly trailed the percentage of owner-occupied units and aggregate lending performance. The bank originated more refinance loans in 2013, with relatively similar results to 2014. In 2015, loans in low-income geographies compared favorably to the percentage of owner-occupied units, while moderate-income geography loans slightly trailed in comparison.

Home Improvement Loans

The distribution of home improvement loans among geographies of different income levels was considered adequate. Although none were originated in low-income tracts, 22.2 percent of the bank's home improvement loans were originated in moderate-income tracts, slightly higher than aggregate lenders and the percentage of owner-occupied units in those geographies. Distribution was slightly less favorable in LMI tracts in 2013 but slightly better in 2015.

**TABLE 11
DISTRIBUTION OF 2014 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY ASSESSMENT AREA**

Census Tract Income Level	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
Low	30	8,377	13.6	16.4	7.1	11.6	6.0
Moderate	44	10,808	20.0	21.2	19.4	19.6	20.7
Middle	59	13,529	26.8	26.6	33.6	32.1	39.1
Upper	83	16,123	37.7	31.7	36.4	34.4	33.1
Unknown⁴	4	2,100	1.8	4.1	1.1	1.7	1.0

¹ CRA data reports only business loans in the amount of \$1 million or less.

² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.

³ The percentage of businesses in the AA is based on 2014 Census tract boundaries and 2014 D&B data.

⁴ Does not include tracts where the income level is unknown, which is 2.4 percent by number and 0.6 percent by dollar for aggregate lenders. Only includes tract locations not reported.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's distribution of business loans by income level of geographies was considered good. In low-income geographies, the bank outperformed aggregate lenders by number and dollar volume of loans as well as the percentage of businesses in those tracts. The bank's lending mirrored aggregate lenders and the percentage of businesses in moderate-income tracts. Aggregate lenders originated a larger percentage of loans to middle- and upper-income tracts. The bank's performance in 2013 and 2015 was consistent with 2014 results.

Distribution by Borrower Income and Revenue Size of the Business:

The bank's borrower distribution of HMDA-related loans was considered adequate, while small business lending was considered good. Table 12 displays the bank's HMDA-related lending performance, while Table 13 shows the bank's small business lending performance, both of which were compared to other lenders and demographic data.

TABLE 12
DISTRIBUTION OF 2014 HMDA LOANS BY BORROWER INCOME LEVELS
OKLAHOMA CITY ASSESSMENT AREA

Borrower Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Families ²
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	1	125	0.9	0.5	5.2	2.6	21.2
Moderate	7	812	6.2	3.3	17.2	11.7	17.7
Middle	14	2,268	12.4	9.3	19.1	16.8	20.5
Upper	85	19,493	75.2	80.3	38.2	51.2	40.6
Unknown	6	1,591	5.3	6.6	20.3	17.8	0.0
Refinanced Loans							
Low	2	129	6.9	2.3	5.9	2.7	21.2
Moderate	2	257	6.9	4.6	13.8	8.4	17.7
Middle	2	332	6.9	5.9	16.9	12.8	20.5
Upper	22	4,746	75.9	84.9	39.5	50.8	40.6
Unknown	1	125	3.4	2.2	23.9	25.2	0.0
Home Improvement Loans							
Low	2	109	11.1	6.0	9.2	4.0	21.2
Moderate	4	149	22.2	8.2	18.7	11.5	17.7
Middle	4	128	22.2	7.0	24.9	15.5	20.5
Upper	8	1,439	44.4	78.8	41.3	53.3	40.6
Unknown	0	0	0.0	0.0	5.9	15.6	0.0
Total Home Mortgage Loans³							
Low	5	363	3.1	1.0	5.8	2.5	21.2
Moderate	13	1,218	8.0	3.2	16.4	10.1	17.7
Middle	20	2,728	12.3	7.3	19.1	14.7	20.5
Upper	115	25,678	70.6	68.4	38.8	47.8	40.6
Unknown	10	7,539	6.1	20.1	19.8	25.0	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

² The percentage of families and households are based on 2010 ACS data.

³ Multifamily loans are not considered in the Borrower Analysis.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Total Home Mortgage Disclosure Act Loans

The bank's distribution of all HMDA loans by borrower income level was considered adequate. While the bank trailed aggregate lenders by both number and dollar amount of loans to LMI borrowers and also lagged the percentage of LMI families in 2014, there was slight improvement in the bank's share of LMI loans in 2015; including 17.6 percent of bank loans to moderate-income borrowers compared to 17.7 percent of moderate-income families in the AA. Approximately 70.6 percent of HMDA loans were made to upper-income borrowers in 2014, but a much smaller percentage, 49.6 percent, were made to this category of borrowers in 2015. Total HMDA loan distribution has improved between 2013 and 2015.

Home Purchase Loans

The bank's distribution of home purchase loans by income level of borrower was considered adequate. Similar to the assessment of total HMDA lending, the bank demonstrated an improving trend from 2013 to 2015. In 2015, the bank originated 19 loans, or 7.2 percent, to low- and 55 loans, or 20.8 percent, to moderate-income borrowers in 2015. The bank's performance lagged the percentage of low-income families of 21.2 percent, but slightly exceeded the 17.7 percent of moderate-income families in the AA.

Refinance Loans

The bank's distribution of home refinance loans by income level of borrower was adequate. The bank and aggregate lenders underperformed compared to the percentage of LMI families; however, the bank compared favorably to aggregate lenders in its refinance loans to low-income borrowers. Similar to the other loan categories, the bank originated substantially more loans in 2015 compared to 2014 and 2013, and improved distribution to LMI borrowers.

Home Improvement Loans

The bank's distribution of home improvement loans by income level of borrower was considered good. The bank exceeded aggregate lending performance to low-income borrowers by both number and dollar volume of loans and to moderate-income borrowers by number of loans. The bank's performance in this loan category was less favorable in years 2013 and 2015.

**TABLE 13
DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE
OKLAHOMA CITY ASSESSMENT AREA**

Business Revenue By Size	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	97	16,032	44.1	31.5	42.2	38.9	89.8
Over \$1MM	113	33,735	51.4	66.2	Not Reported		7.0
Not Known	10	1,170	4.5	2.3			3.1

¹ CRA data reports only business loans in the amount of \$1 million or less.

² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.

³ The percentage of businesses in the AA is based on 2014 D&B data.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's distribution of business loans by revenue size was considered good. The number and dollar amount of business loans was less than the percentage of businesses with revenues of \$1 million or less; however, the bank's performance mirrored that of the aggregate lenders in the AA. The bank's 2013 and 2015 results were similar to 2014.

Community Development Lending

The bank made a relatively high level of community development loans in serving the credit needs of the Oklahoma City AA. Table 14 shows the bank originated or renewed 11 community development loans totaling \$47.1 million. Seven of the loans were for the revitalization/stabilization of LMI geographies, three for affordable housing initiatives, and one for economic development. Specific examples of community development lending during the review period include the following:

- Two loans totaling \$5.6 million were originated to the same borrower for the purchase and renovation of two multifamily complexes, with the majority of the units priced as affordable housing.
- A \$13.0 million dollar line of credit was extended to finance major renovations of a strip mall located in a low-income tract also designated as an enterprise zone.
- A loan of approximately \$5.9 million was originated for the purchase of land and construction of a convenience store/gas station in a moderate-income tract also designated as an enterprise zone.

TABLE 14 QUALIFIED COMMUNITY DEVELOPMENT LOANS OKLAHOMA CITY ASSESSMENT AREA		
Purpose	#	(\$000s)
Affordable Housing	3	5,805
Revitalization and Stabilization	7	40,950
Community Services to LMI	0	0
Economic Development	1	340
Totals	11	47,095

INVESTMENT TEST

The bank’s performance under the investment test in the Oklahoma City AA is Low Satisfactory. The bank has an adequate level of qualified community development investments and donations in the Oklahoma City AA. Table 15 shows the volume of prior- and current-period investments and donation activities. Specific examples of community development investments include:

- An affordable housing investment of approximately \$4.7 million in mortgage-backed securities for an apartment complex in a moderate-income census tract. The complex has 204 units, 134 of which are available only to individuals or families earning 60 percent or less of the area median income.

- Two investments totaling \$334,000 to a 501(c) (3) nonprofit to provide capital for investing in affordable housing through the federal low-income housing tax credit program.
- A \$250,000 investment to a community development financial institution to support underserved communities with a focus on private equity, tax credits, credit enhancement, and habitat financing.

**TABLE 15
QUALIFIED COMMUNITY DEVELOPMENT INVESTMENTS, GRANTS, DONATIONS
OKLAHOMA CITY ASSESSMENT AREA**

Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	3	5,014	2	334	0	0	5	5,348
Revitalization and Stabilization	0	0	1	250	0	0	1	250
Community Services	0	0	0	0	5	10	5	10
Economic Development	0	0	0	0	0	0	0	0
Total	3	5,014	3	584	5	10	11	5,608

¹ Book Value
² Original Market Value

SERVICE TEST

The bank's performance under the service test in the Oklahoma City AA is rated High Satisfactory based on its retail services and level of providing community development services. Table 16 illustrates the bank's activities in the AA.

Retail Services

The bank's delivery systems were accessible to the bank's geographies and individuals of different income levels in the Oklahoma City AA. The bank operates 11 locations, and although not all have ATMs, the bank provides surcharge-free access to the 55,000 ATMs in the Allpoint Network. Six of the bank's branch locations offer extended hours on the weekend, and six have drive-through facilities. The distribution of the bank's branch network does not include any low-income tracts, but over half are located in moderate-income tracts.

**TABLE 16
RETAIL AND COMMUNITY DEVELOPMENT SERVICES
OKLAHOMA CITY ASSESSMENT AREA**

Branch Accessibility ¹	Location of Branches (%)						Percent of Population (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	54.6	18.2	27.3	0.0	100.0	5.3	25.5	41.5	27.6	0.0	100.0
Changes in Branch Locations	Number of Branches						Net Change in Branch Locations #					
	Total Branches		# of Openings		# of Closings		Low	Mod	Mid	Upp	Unk	Total
	11		6		0		0	+4	+1	+1	0	+6
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization /Stabilization	Total CD Services	Total Organizations						
	2	16	0	2	20	13						

¹ Based on five-year 2010 American Community Survey and 2014 FFIEC Census Tract Income Designations
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences)

Community Development Services

In the Oklahoma MSA AA, the bank provides a relatively high level of community development services. Altogether, bank employees were engaged in 20 services that assisted 13 different organizations. The majority of activities involved community services that included serving on the board or a committee providing technical assistance on financial matters such as budgeting, loan review, and financial planning. The following is a sample of activities that were considered responsive to area credit needs:

- An executive officer served on the Loan Committee of a housing group that promotes the development and sustainability of quality, affordable housing.
- A commercial banker served on the board of directors (board), and provided financial analysis for a national court-appointed special advocacy group to aid abused and neglected children, most of which are LMI individuals.
- Another senior commercial banker served on the board of an organization that provides mental health and addiction programs that improve quality of life for families and adults in the LMI community.

**TULSA, OKLAHOMA
METROPOLITAN STATISTICAL AREA
(Limited Reviews)**

DESCRIPTION OF BANK’S OPERATIONS IN LIMITED REVIEW TULSA ASSESSMENT AREA

The bank's AA in Tulsa includes the entirety of Tulsa County, one of the seven counties that comprise the Tulsa MSA. The AA has two branch locations, both located in upper-income tracts but near three low- and six moderate-income tracts. Both branches offer on-site ATMs, drive-through access, and extended weekend hours. The bank’s branches in the Tulsa AA hold 16.8 percent of total bank deposits. According to the FDIC Market Share Report as of June 30, 2015, these deposits account for a 1.3 percent market share, ranking 16th in the area among 45 FDIC-insured institutions with 206 offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMITED REVIEW TULSA ASSESSMENT AREA

The Tulsa AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance figures, aggregate comparisons, and demographic information. The conclusions regarding the bank's performance, which did not alter the overall state rating, are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Tulsa	Consistent	Consistent	Consistent

**STILLWATER, OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN STATEWIDE AREA
(Full Review)**

DESCRIPTION OF BANK'S OPERATIONS IN STILLWATER ASSESSMENT AREA

The bank operates five full-service offices, including the bank's headquarters, in the Stillwater Assessment Area. Of the bank's five offices, one is located in a low-, three are in middle-income tracts, and one is in an upper-income tract. All except the main branch offer on-site ATMs, and all but the Oklahoma State University (OSU) Student Union branch have drive-through access and extended weekend hours. The bank's branches in the Stillwater AA hold 37.2 percent of total bank deposits. According to the FDIC Market Share Report as of June 30, 2015, the bank had 38.8 percent of the market share in this AA, ranking 1st of 17 other FDIC-insured institutions with 31 banking locations. The bank's competition includes regional and local banks as well as credit unions and other financial institutions.

DESCRIPTION OF THE BANK'S STILLWATER ASSESSMENT AREA¹

The bank's Stillwater AA includes the entirety of Payne County. This county consists of 1 low-, no moderate, 13 middle-, and 3 upper-income census tracts. The middle-income tracts are all designated as distressed.

Population Trends and Characteristics

In 2010, the population of the AA was 77,350 representing 5.8 percent of the nonMSA population of Oklahoma. The largest city in the county is Stillwater, a Metropolitan Statistical Area, which accounts for 59.1 percent of the AA population. The AA population has grown by 13.4 percent over the previous decennial census and in 2014, is the seventh fastest growing county in the state. The area is extremely young with a median age of 27.3 years in Payne County and 23.7 years in Stillwater, which is attributed to the location of OSU and its population of 25,962 students. As of 2010, over 10.3 percent of the student population resided in college dormitories. The age of working adults from 18 years old to 65 years old was high at about 70.7 percent of the population, compared to 60.1 percent for the state of Oklahoma overall. Given the high student population and young age of county residents, the demand for automobile and other consumer loans may be strong, but the demand for residential mortgages may be diminished.

Economic and Employment Characteristics

The local economy in Stillwater and Payne County had been strong over the last few years

¹ Sources of economic and demographic data include the Commerce Department's Bureau of Economic Analysis, the U.S. Census Bureau, Bureau of Labor Statistics, Moody's Economy.com, and Stillwater Chamber of Commerce.

before stalling sharply in the fourth quarter of 2014 due to falling oil and energy prices. As a result, employment and wage growth have slowed, with the goods-producing sectors representing the weakest sectors. The county posted a robust 3.9 percent job gain for 2014, and most of the local hiring weakness was confined to the private sector while government hiring remained steady and is expected to grow in 2016. Given its proximity to OSU, the AA possesses a highly educated and skilled workforce.

As Table 17 shows, unemployment in the area is low and annual trends reveal a rate well below the state and national levels. The area offers a diverse mix of industry, including aerospace and defense, energy, agriculture and biosciences, information and financial services, transportation and distribution. The largest business sector is services and retail trade. The AA's largest employers include OSU, Stillwater Medical Center, Stillwater Public Schools, city of Stillwater, Walmart, Bank SNB, Oklahoma Career Technology, National Standard, and ASCO Aerospace USA, LLC.

Area	2012	2013	2014
Stillwater	4.2	4.1	3.4
Payne County	4.7	4.5	3.7
State of Oklahoma	5.3	5.3	4.5
United States	8.1	7.4	6.2

Income Characteristics

The Stillwater AA is more affluent than other Oklahoma nonmetropolitan areas, with a higher MFI in 2010 of \$53,649, compared to \$47,891 for other nonmetropolitan areas. The area also has a lower percentage of low-, moderate-, and middle-income families compared to the rest of the state. On the other hand, income by household is much lower than the state by a difference of \$8,290 and is reflective of a large student population. Household income levels may be driven by higher household poverty rates of 24.0 percent in the AA, compared to 18.0 percent in other nonmetropolitan areas. Absent special programs, credit availability may be difficult to obtain for local area students, but may be much better for families. In 2014, Payne County had a per capita personal income (PCPI) of \$38,028. This PCPI ranked 36th in the state and was 87 percent of the \$43,637 state average and 83 percent of the \$46,049 national average. The area also has a very low cost of living with a score of 87.7 based on an index of 100 for the United States.

Housing Characteristics

The median housing value as of 2010 was \$116,028, increasing by 58.6 percent since 2000, and is well above the state and rural housing values of \$104,300 and \$81,758, respectively. The area's population growth has sustained the housing market with brisk growth of single-family residential permits in 2013 and 2014. The AA has a low number of owner-occupied units and a significant number of rental units, including a higher number of apartment buildings than in other nonmetropolitan areas in the state. The median age of the housing stock is 35 years and slightly higher than the state overall and other nonmetropolitan areas. Considering the high cost of housing, the area's affordability ratio is 29.9 percent, much lower than the rest of the state, with a ratio of 41.2 percent and other rural areas at 46.0 percent. In 2010, the

median gross rent was \$598, only slightly higher than other nonmetropolitan areas. The area had a high percentage (54.1 percent) of renters with rent payments exceeding 30.0 percent of their income. According to Realtor.com, the average rent payment in 2014 increased to \$1,168. Lower affordability ratios and higher rents in relation to income may hinder the ability of LMI individuals and families to afford home ownership and meet down payment requirements absent special loan programs.

Census Tract Income Levels/Characteristics

As shown in Table 18, the Stillwater AA includes 1 low-income tract, no moderate-, 13 middle-income tracts, and 3 upper-income tracts. The low-income tract contains the campus of OSU, and the majority of the population consists of college students. This tract only has a fraction of the area's owner-occupied units at 4.0 percent, with a high number of rentals at 67.9 percent, and a vacancy rate of 28.1 percent (vacant units also include secondary homes). Furthermore, the number of private businesses in the area is also limited, with only 1.9 percent of total businesses located in the low-income tract. As a result, credit opportunities in the low-income tract may be minimal. The middle-income tracts include the city of Stillwater and six rural tracts extending eastward. All middle-income tracts are considered distressed. The upper-income tracts are to the west of the city and are also highly rural.

Table 18 demonstrates additional income, housing, and census tract characteristics for the Stillwater AA.

TABLE 18 STILLWATER ASSESSMENT AREA 2014 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	87	0.5	26	29.9	2,921	18.2
Moderate	0	0.0	0	0.0	0	0.0	2,675	16.7
Middle	13	76.5	12,059	75.1	1,465	12.1	2,967	18.5
Upper	3	17.6	3,909	24.3	245	6.3	7,492	46.7
Total AA	17	100.0	16,055	100.0	1,736	10.8	16,055	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	524	21	0.1	4.0	356	67.9	147	28.1
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	26,190	11,532	74.5	44.0	10,942	41.8	3,716	14.2
Upper	6,587	3,936	25.4	59.8	1,948	29.6	703	10.7
Total AA	33,301	15,489	100.0	46.5	13,246	39.8	4,566	13.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	56	1.9	39	1.4	12	6.1	5	6.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,305	77.1	2,077	76.7	158	80.2	70	83.3
Upper	627	21.0	591	21.8	27	13.7	9	10.7
Total AA	2,988	100.0	2,707	100.0	197	100.0	84	100.0
Percentage of Total Businesses:			90.6		6.6		2.8	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.7	1	0.7	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	104	68.0	104	68.0	0	0.0	0	0.0
Upper	48	31.4	48	31.4	0	0.0	0	0.0
Total AA	153	100.0	153	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	

Based on 2014 Census tract boundaries, 2010 ACS data, and 2014 D&B data.

A previous community contact from a local chamber of commerce stated that one of the major needs in the Stillwater area was additional housing, both affordable housing as well as higher-end housing. According to the contact, student-housing needs were being partially addressed

with new high-rise buildings on the OSU campus. However, new employers in the area were hiring, creating an even larger housing shortage. The contact stated that housing prices and demand continues to increase, and indicated that the large number of banks in the Stillwater area must compete aggressively for a limited number of loans in the area, yet all have worked to support the credit needs of the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN STILLWATER ASSESSMENT AREA

LENDING TEST

The bank's performance under the lending test in the Stillwater AA is considered High Satisfactory. The overall geographic distribution of lending was considered good based on AA demographics for both HMDA-related and small business lending. While the bank did not originate any loans in LMI tracts, the bank's AA includes only one low-income tract and no moderate-income tracts. The low-income tract contains the OSU campus, with very limited opportunities for HMDA or business loans.

The borrower distribution analysis for the Stillwater AA also reflected a good distribution overall, when considering the bank's small business performance. The bank's HMDA-related lending performance was considered adequate. It was significantly lower than the percentage of families in the AA, but only slightly lagged the number and dollar percentage of loans to LMI borrowers by aggregate HMDA reporters. However, the bank's distribution of small business loans to businesses of different income levels was considered excellent as the bank significantly outperformed other aggregate CRA reporters.

For both the geographic and borrower distribution of loans, more weight was assigned to the bank's commercial loans in determining the bank's overall lending performance. The bank also had an adequate level of community development lending.

The lending tables that follow reflect data for 2014, with narrative explaining comparisons to 2013 and 2015. The tables for 2015 and 2013 are available for review in Appendix D and Appendix E, respectively.

Geographic Distribution

The bank's overall geographic distribution of HMDA related and small business loans reflected good penetration among the middle- and upper-income geographies that together contain 99.9 percent of owner-occupied housing units and 98.1 percent of businesses in the AA. Table 19 displays the bank's geographic HMDA-related lending performance while Table 20 shows the bank's small business lending performance, both of which were compared to other lenders and demographic data.

**TABLE 19
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
STILLWATER ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Owner- Occupied Units ²
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	0.1	0.1	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	62	8,385	50.4	39.7	68.7	57.8	74.5
Upper	61	12,734	49.6	60.3	31.2	42.1	25.4
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.3	0.1	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	22	2,372	47.8	28.7	67.9	54.4	74.5
Upper	24	5,891	52.2	71.3	31.9	45.5	25.4
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	8	305	33.3	18.2	61.7	50.8	74.5
Upper	16	1,373	66.7	81.8	38.3	49.2	25.4
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units²
Low	0	0	0.0	0.0	0.0	0.0	6.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	0.0	0.0	82.0
Upper	0	0	0.0	0.0	0.0	0.0	11.8
Unknown ³	0	0	0.0	0.0	100.0	100.0	0.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.1	0.1	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	92	11,062	47.7	35.6	68.0	57.1	74.5
Upper	101	19,998	52.3	64.4	31.8	42.8	25.4
Unknown ³	0	0	0.0	0.0	0.0	0.0	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

² The percentage of owner-occupied housing and multifamily units by tract are based on 2014 Census tract boundaries and 2010 ACS data.

³ Does not include tracts where the income level is unknown. Only includes tract locations not known.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Total Home Mortgage Disclosure Act Loans

The geographic distribution of total HMDA loans was considered good based on AA demographics. The bank originated 193 HMDA loans in 2014, 47.7 percent in middle- and 52.3 percent in upper-income tracts. In contrast, the majority of loans by aggregate lenders

were originated in middle-income tracts. The loan distribution in 2013 and 2015 was very similar to 2014 results. Because the trends are similar across all loan categories, detailed information for each category was not been developed.

Census Tract Income Level	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.9	0.2	1.9
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	54	9,709	72.0	73.8	67.3	77.3	77.1
Upper	21	3,444	28.0	26.2	27.6	21.9	21.0
Unknown⁴	0	0	0.0	0.0	0.0	0.0	0.0

¹ CRA data reports only business loans in the amount of \$1 million or less.
² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.
³ The percentage of businesses in the AA is based on 2014 Census tract boundaries and 2014 D&B data.
⁴ Does not include tracts where the income level is unknown, which is 4.3 percent by number and 0.6 percent by dollar for aggregate lenders. Only includes tract locations not reported.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's geographic distribution of small business loans was considered good based on AA demographics. The bank originated 75 business loans in 2014, 72.0 percent in middle- and 28.0 percent in upper-income tracts, which compared similarly to aggregate lenders and the percent of businesses in each tract. The loan distribution of business loans, as with HMDA loans, was consistent from 2013 through 2015.

Distribution by Borrower Income and Revenue Size of the Business

The bank's borrower distribution of HMDA-related loans demonstrated adequate penetration among borrowers of different income levels, while the distribution of small business loans reflected excellent penetration among businesses of different revenue sizes. Table 21 displays the bank's HMDA-related lending performance, while Table 22 shows the bank's small business lending performance, both of which were compared to other lenders and demographic data.

**TABLE 21
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
STILLWATER ASSESSMENT AREA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Families ²
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	1	118	0.8	0.6	2.4	1.0	18.2
Moderate	10	1,032	8.1	4.9	11.0	7.3	16.7
Middle	18	2,343	14.6	11.1	15.1	13.2	18.5
Upper	92	17,227	74.8	81.6	48.7	58.4	46.7
Unknown	2	399	1.6	1.9	22.8	20.2	0.0
Refinanced Loans							
Low	3	281	6.5	3.4	4.1	1.8	18.2
Moderate	1	71	2.2	0.9	6.4	3.8	16.7
Middle	4	467	8.7	5.7	15.6	10.6	18.5
Upper	32	5,575	69.6	67.5	49.7	57.5	46.7
Unknown	6	1,869	13.0	22.6	24.2	26.3	0.0
Home Improvement Loans							
Low	1	4	4.2	0.2	1.7	0.3	18.2
Moderate	1	4	4.2	0.2	8.7	4.6	16.7
Middle	4	147	16.7	8.8	23.5	11.9	18.5
Upper	18	1,523	75.0	90.8	63.5	76.6	46.7
Unknown	0	0	0.0	0.0	2.6	6.6	0.0
Total Home Mortgage Loans³							
Low	5	403	2.6	1.3	2.8	1.2	18.2
Moderate	12	1,107	6.2	3.6	9.5	6.1	16.7
Middle	26	2,957	13.5	9.5	15.9	12.3	18.5
Upper	142	24,325	73.6	78.3	50.0	58.1	46.7
Unknown	8	2,268	4.1	7.3	21.9	22.3	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

² The percentage of families and households are based on 2010 ACS data.

³ Multifamily loans are not considered in the Borrower Analysis.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Total Home Mortgage Disclosure Act Loans

The bank's distribution for total HMDA loans by income level of borrower in the Stillwater AA is considered adequate, given the large student population. Both the bank and aggregate lenders had difficulty reaching LMI families residing in the AA based on demographic figures. The bank's performance was comparable to aggregate lenders by number and dollar volume to low-income borrowers. The vast majority of HMDA lending was made to upper-income borrowers, followed by middle-income borrowers, both of which have greater means for home loans in an area with a very low affordability ratio. Similar results were seen in the bank's 2013 and 2015 data.

Home Purchase Loans

The bank's distribution of home purchase loans by borrower income level was adequate. While the bank trailed aggregate lenders by both number and dollar amount of loans to LMI borrowers, the differences lacked significance. The bank's lending in 2013 and 2015 did not widely vary from 2014 data.

Refinance Loans

The bank's distribution of home refinance loans by borrower income level was adequate. The bank exceeded aggregate lending to low-income borrowers by number and dollar amount of loans. In contrast, the bank trailed both comparators in its lending to borrowers of moderate income. In 2013, the bank originated no loans to low-income borrowers and trailed aggregate lenders and the percentage of moderate-income families. In 2015, using 2014 aggregate data as a proxy, the bank compared similarly to aggregate lenders.

Home Improvement Loans

The bank's distribution of home improve loans by borrower income level was adequate, despite mixed results. By number of loans to low-income borrowers, the bank outperformed aggregate lenders, while aligning closely with aggregate lenders in its lending to low-income borrowers by dollar; however, these results are based on one loan origination. In contrast, the bank's one loan origination to a moderate-income borrower trailed aggregate lenders and the percentage of moderate-income families by both number and dollar volume of loans. The bank had slightly better performance in both 2013 and 2015.

**TABLE 22
DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE
STILLWATER ASSESSMENT AREA**

Business Revenue By Size	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	55	6,993	73.3	53.2	41.9	47.8	90.6
Over \$1MM	19	6,150	25.3	46.8	Not Reported		6.6
Not Known	1	10	1.3	0.1			2.8

¹ CRA data reports only business loans in the amount of \$1 million or less.
² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.
³ The percentage of businesses in the AA is based on 2014 D&B data.
 (NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's distribution of business loans by revenue size was considered excellent. Although trailing the percentage of businesses with revenues of \$1 million or less in the AA, the bank markedly outperformed aggregate lenders by number of loans and was comparable by dollar volume. The percentages for 2013 and 2015 were also much better than aggregate lenders but to a slightly lesser degree than in 2014.

Community Development Lending

The bank made an adequate level of community development loans in serving the credit needs of the Stillwater AA. Table 23 shows the bank originated or renewed three community development loans totaling approximately \$5.1 million. One of the loans was made to revitalize/stabilize a distressed middle-income tract, one was made for economic development purposes, and one was made to support affordable housing. Below is an example of community development lending during the review period:

- A \$2.0 million renewal of an operating line of credit was made to a local company with a presence in Stillwater since 1898. The operating line helped to retain this long-standing business, which employs 75 people in the Stillwater area.

TABLE 23 QUALIFIED COMMUNITY DEVELOPMENT LOANS STILLWATER ASSESSMENT AREA		
Community Development Purpose	#	\$(000's)
Affordable Housing	1	146
Revitalization and Stabilization	0	0
Community Services to Low-to-Moderate Income	0	0
Economic Development	2	4,943
TOTAL LOANS	3	5,089

INVESTMENT TEST

The bank's performance under the investment test in the Stillwater AA is considered Low Satisfactory. The bank has an adequate level of qualified community development investments and donations in the Stillwater AA. Table 24 shows the volume of prior- and current-period investments and donation activities. The two investments in the Stillwater AA are:

- A \$1.6 million community service bond for the construction of a new middle school for grades fifth through eighth, in a district where 61 percent of students are eligible for free or reduced lunches; and,
- A prior-period investment in a pool of two mortgage-backed securities for LMI borrowers in Sedgwick County.

TABLE 24 QUALIFIED COMMUNITY DEVELOPMENT INVESTMENTS, GRANTS, DONATIONS STILLWATER ASSESSMENT AREA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	1	104	0	0	0	0	1	104
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Community Services	0	0	1	1,650	8	11	9	1,661
Economic Development	0	0	0	0	0	0	0	0
Neighborhood Stabilization	0	0	0	0	0	0	0	0
TOTAL	1	104	1	1,650	8	11	10	1,765

¹ Book Value
² Original Market Value

SERVICE TEST

The bank's performance under the service test in the Stillwater AA is rated High Satisfactory based on its retail services and level of providing community development services. Table 25 illustrates the bank's activities in the AA.

Retail Services

The bank's delivery systems were accessible to the bank's geographies and individuals of different income levels in the Stillwater AA. The bank operates five locations, four of which have ATMs; however, the bank also provides surcharge-free access in the Allpoint ATM Network. Three of the five branch locations offer extended hours on the weekend and four offer drive-through facilities. The distribution of the bank's branch network closely resembles the percentage of population in each tract category. While 20.0 percent of the bank's branches are in the single low-income tract, that represents just one of the five branches in the Stillwater AA.

TABLE 25 RETAIL AND COMMUNITY DEVELOPMENT SERVICES STILLWATER ASSESSMENT AREA												
Branch Accessibility	Location of Branches by Tract¹ (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	20.0	0.0	60.0	20.0	0.0	100.0	1.3	0.0	78.2	20.5	0.0	100.0
Changes in Branch Location	Number of Branches (#)				Net Change in Branch Locations (#)							
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	5		1		0		0	0	+1	0	0	+1
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		12		0		0		12		8	

¹ Based on five-year 2010 ACS and 2014 FFIEC's census tract income designations.
(NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)

Community Development Services

The bank provides a relatively high level of community development services in the Stillwater AA. Bank employees were engaged in 12 services that assisted 8 different organizations. All activities focused on community services that included serving on the board or a committee providing technical assistance on financial matters such as budgeting, loan review, and financial planning. A sample of activities considered responsive to area needs included:

- A bank president provided financial advice and mentoring for a local housing organization that offers shelter to LMI individuals.

- A head teller provided literacy training for an organization that provides outreach and services for disadvantaged LMI individuals.

STATE OF TEXAS

COMMUNITY REINVESTMENT ACT RATING FOR TEXAS:

The lending test is rated:

The investment test is rated:

The service test is rated:

Satisfactory

High Satisfactory

Low Satisfactory

Needs to Improve

Major factors supporting the rating include:

Lending Test

- The geographic distribution of business loans was considered good throughout its AAs.
- The distribution of loans to businesses of different revenue sizes was considered good.
- The geographic and borrower distribution of HMDA loans was not analyzed due to the small number of those loans originated (four in 2013, 10 in 2014, and 26 in 2015).
- The bank made a relatively high level of community development loans.

Investment Test

- The bank had an adequate level of qualified community development investments and grants that included occasional use of innovative and complex activities to support community development initiatives and exhibited adequate responsiveness to community needs.

Service Test

- The bank provided very few community development services.
- Delivery systems were reasonably accessible to the bank's geographies and individuals of different income levels while products, services, and business hours did not vary in a way that inconvenienced its AAs, particularly LMI geographies and individuals.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the entire institution, including evaluations under the lending, investment, and service tests;

however, note that an analysis of geographic and borrower distributions for HMDA loans was not conducted due to the limited number of loans originated. The Dallas AA received a full-scope review based on its 60.6 percent share of lending and 25.6 percent share of deposits among all AAs in the state. Accordingly, the state of Texas rating was based predominantly on the bank's performance within this AA. Limited-scope reviews were conducted for the Austin, McMullen, and San Antonio AAs to determine whether the bank's performance in those AAs was consistent with its performance in the state.

DESCRIPTION OF BANK'S OPERATIONS IN TEXAS

The bank's branching network includes seven locations in Texas: three in the Dallas AA, two in the San Antonio AA, and one each in the Austin AA and McMullen AA. According to the FDIC Market Share Report as of June 30, 2015, the bank had a deposit market share of less than 0.1 percent, ranking 62nd of 177 FDIC-insured financial institutions with 1,960 offices throughout the bank's Texas AAs. Loan products offered in the market mirror those discussed in the Overall Institution section of this report, with a primary emphasis on commercial lending.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance with respect to the lending test in the state of Texas is rated High Satisfactory. The weight of the rating is placed on the bank's commercial lending performance and community development loan activity. The geographic and borrower distribution of the bank's HMDA residential real estate lending in Texas was not analyzed, as too few loans in this category were originated for a meaningful analysis. The distribution of business loans among geographies and borrowers of different revenue sizes was considered good. The bank made a relatively high level of community development loans. A more in-depth discussion of performance can be found in the individual full-scope review of the Dallas AA.

Geographic and Borrower Distribution

The geographic distribution of business loans reflected a good penetration of loans throughout the bank's Texas AAs. In the full-scope review of the Dallas AA, the distribution of small business loans was considered good with the bank's lending percentages slightly below aggregate lenders and the percentage of businesses operating in low-income tracts but aligned closely with both aggregate lenders and demographics in moderate-income tracts. The bank's lending performance among geographies of different income levels in the limited-scope AAs was mixed, and those conclusions are detailed in the limited reviews for those areas. These conclusions did not change the overall rating for the state of Texas.

The borrower distribution analysis for the state of Texas reflected a good distribution overall. The full-scope review in the Dallas AA revealed that the bank's distribution of small business loans to businesses of different income levels was considered good. The bank's lending was below the percentage of small businesses or those with gross annual revenues of \$1MM or less operating in the AA but outperformed aggregate lenders by number of loans. The distribution of business loans in the limited-scope AAs was mixed and is illustrated in the limited reviews for those areas; however, this did not change the overall rating for the state.

Community Development Loans

The bank originated a relatively high level of community development loans in the state of Texas given its smaller footprint in this state. Overall, the bank originated six loans for \$10.9 million in all of its Texas AAs. The types of community development loans originated were not necessarily complex or innovative but were responsive to local area needs. Two of the loans qualified for economic development, two for affordable housing, and one each for community service and revitalization/stabilization. The conclusion reached under this criterion was based on qualified activities in all five of the Texas AAs.

INVESTMENT TEST

The investment test rating for Texas is Low Satisfactory. The bank had four CRA qualified investments in the Dallas AA and one donation in the Austin AA. The other limited-scope review AAs did not have any investments; however, this did not impact the overall rating for the state of Texas. Since the prior evaluation, the bank acquired two qualified investments for \$334,000, both for affordable housing. The bank continues to hold two prior-period investments totaling \$958,000. The total of 5 investments and donations for this examination period is down from 13 at the prior examination; the dollar total decreased approximately 48 percent from over \$2.5 million to \$1.3 million.

SERVICE TEST

The bank's performance under the service test is rated Needs to Improve for the state of Texas. Branch locations and alternative delivery systems such as ATMs and drive-through banking are reasonably accessible to most of the bank's geographies and to individuals of different income levels in the bank's Texas AAs. The bank's Texas branches are located in middle- (3) and upper-income (4) tracts; none are in LMI tracts. However, the bank's Texas branch locations are within a three-mile radius of 23 low- and 38 moderate-income geographies. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems in LMI areas or to LMI individuals. During the evaluation period, the bank neither opened nor closed any branches.

Business hours and services generally did not vary in a way that inconveniences its AAs, particularly to LMI geographies and individuals. Lobby hours and additional services did not

vary by market. The bank provided very few community development services throughout the Texas AAs. The bank provided three qualified services to three organizations that provide assistance to LMI individuals and families or support small businesses. The services provided were all within the Austin AA. The Needs to Improve rating is due to the very small number of community services, which were weighted more heavily than the bank's retail services. The bank's performance under the Service Test in the limited-scope AAs was either consistent with or above the performance within the overall state; this did not change the overall rating for the state.

**DALLAS, TEXAS
METROPOLITAN STATISTICAL AREA ASSESSMENT AREA
(Full Review)**

DESCRIPTION OF BANK'S OPERATIONS IN THE DALLAS ASSESSMENT AREA

The bank operates three full-service offices: one branch each in Dallas, Frisco, and Fort Worth. Note that the Fort Worth branch in Tarrant County was not opened until January 9, 2015, and the assessment area in 2014 only included Dallas and Collin Counties. Therefore, the analysis that follows does not include Tarrant County information. According to the FDIC Market Share Report as of June 30, 2015, the bank had a 0.3 percent market share in this AA, ranking 97th of 136 other FDIC-insured institutions with 1,349 banking locations. The bank faces significant competition for banking services within the AA from large, regional, and local banks as well as credit unions and other financial institutions.

DESCRIPTION OF THE BANK'S DALLAS ASSESSMENT AREA¹

The bank's 2014 Dallas AA includes the entireties of Collin and Dallas Counties. These counties are 2 of the 13 that comprise the Dallas-Fort Worth-Arlington MSA (also known as the Dallas-Fort Worth Metroplex) and 2 of the 7 that comprise the Dallas Metropolitan Division (MD). The Dallas MD and Fort Worth MD create the Dallas-Fort Worth-Arlington MSA.

Population Trends and Characteristics

The 2014 Census projections indicate that the population increased 8.1 percent from 2010 to 2014, which is similar to the statewide projected growth of 7.2 percent over the same period. The entire AA population is 3,150,480, many of whom live in Dallas County (population of 2,368,139 as of the 2010 Census). The AA comprises 74.5 percent of the Dallas MD; therefore, all age and family demographics of the AA will generally mirror total MD figures. In regards to age of population, makeup of families and households, there were no significant anomalies between AA characteristics and total statewide figures that would provide a contextual basis for lending patterns outside the expected norm.

Economic and Employment Characteristics

The largest industry sectors in the Dallas MD are professional and business services (18.5 percent), educational and health services (12.1 percent), government (11.8 percent), retail trade (10.0 percent), and leisure and hospitality services (9.8 percent). The MSA's largest employers are Wal-Mart Stores, Inc. (34,698); Bank of America Corp (20,000), Carlson Restaurants Worldwide (19,999); Texas Health Resources (19,230); Baylor Health Care

¹ Sources of economic and demographic data include the Commerce Department's Bureau of Economic Analysis, the U.S. Census Bureau, Bureau of Labor Statistics, Moody's Economy.com, Dallas Business Journal Book of Lists, and Dallas Office of Economic Development.

System (16,850); AT&T (15,800); JPMorgan Chase & Co. (14,500); and Texas Instruments, Inc. (14,000).

The Dallas MD economy has seen strong growth and is outperforming the state of Texas as well as Houston due to its lower exposure to the energy industry. Total employment growth in the MD has nearly doubled the national pace and has spread across all industries where most are up roughly 5 percent over the course of 2015. The financial services sector is playing a large role in the growth of the MD as large companies are expanding operations in the area due to the well-trained labor pool that is established. Housing and healthcare have also seen growth due to the business expansion and rising population, which has seen a growth of 2 percent a year. Another contributor to healthcare is the aging population in the area and Texas not adopting the Medicaid expansion.

The city of Dallas and Dallas MSA have seen unemployment figures decrease since a peak in 2010. The MSA continues to be similar to the state figure and below the national unemployment rate.

Income Characteristics

The AA contains 681 tracts, including 105 low-, 187 moderate-, 158 middle-, 228 upper- and 3 unknown-income tracts. The percentage of families in the AA that are considered low-, moderate-, middle-, and upper-income generally mirror statewide figures. The percentage of families below the poverty level for the AA are slightly lower than the statewide figures representing 11.8 percent compared to the state at 13.0 percent.

Of the two counties in the AA, Collin County is the most affluent. In 2010, the MFI for the county was \$94,785, compared to Dallas County at \$53,849, and the statewide MFI of \$58,142. Collin County also only has 11.9 percent of families in the low-income category and 59.4 percent categorized as upper-income, compared to Dallas County with 30.5 percent low-income and 32.6 percent upper-income, and the state with 22.8 percent lower-income and 41.6 percent upper-income. The counties have one branch location each.

Housing Characteristics

As of 2010 Census data, housing stock varied between the two counties in the AA. Collin County had a high owner-occupancy rate of 66.1 percent, compared to the overall AA rate of 52.9 percent. Conversely, the county had a very low concentration of rental units (27.3 percent). Dallas County had the lower owner-occupancy rate, equaling only 48.8 percent and 40.5 percent rentals, including 33.4 percent in multifamily units. Collin County had the youngest median housing age at 15 years, compared to Dallas County at 33 years. The older housing stock in Dallas County may indicate a need for more home improvement loans.

The total Dallas MD's housing affordability ratio² equaled 36.6 percent, and the AA ratio equaled 35.4 percent. Collin County, with the highest owner-occupancy rate, equaled 40.5 percent. Dallas County, the more populous county, equaled 37.0 percent. The higher concentrations of rental units may be in response to the less affordable housing available in these counties. The MD has less affordable housing compared to other metropolitan areas.

Census Tract Income Levels/Characteristics

The percentage of rental units is more pronounced within the LMI tracts of the AA. In low-income tracts, only 24.0 percent of housing units are owner-occupied and 60.0 percent are rentals; in the moderate-income tracts, 45.9 percent are owner-occupied and 42.7 percent are rentals. These factors may impact the bank's ability to make owner-occupied home purchase or refinance loans within the AA's LMI tracts. However, there may be increased opportunities for lending for rental/investment properties.

The economic characteristics also vary by tract income category. In the low-income tracts, 34.2 percent of families are below the poverty level and 39.7 percent in the moderate-income tracts. However, in the middle- and upper-income tracts, this indicator drops to 17.2 percent and 8.9 percent, respectively. Similarly, the unemployment rate in the low-income tracts was at 11.5 percent and 8.7 percent in the moderate-income tracts, compared to 6.6 percent in the middle-income tracts and 4.7 percent in the upper-income tracts. This may hinder the ability for residents in the LMI tracts to afford home ownership.

Table 26 shows income, housing, and general demographic characteristics of the assessment area.

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

**TABLE 26
DALLAS ASSESSMENT AREA
2014 ASSESSMENT AREA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	105	15.4	92,003	12.4	29,959	32.6	189,249	25.5
Moderate	187	27.5	194,288	26.2	34,722	17.9	126,811	17.1
Middle	158	23.2	186,893	25.2	15,005	8.0	130,764	17.7
Upper	228	33.5	267,533	36.1	7,808	2.9	293,902	39.7
Unknown	3	0.4	9	0.0	0	0.0	0	0.0
Total AA	681	100.0	740,726	100.0	87,494	11.8	740,726	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	178,378	42,881	6.7	24.0	107,056	60.0	28,441	15.9
Moderate	319,078	146,284	22.7	45.8	136,195	42.7	36,599	11.5
Middle	310,359	170,196	26.4	54.8	113,439	36.6	26,724	8.6
Upper	411,502	285,303	44.3	69.3	99,030	24.1	27,169	6.6
Unknown	18	18	0.0	1.0	0	0.0	0	0.0
Total AA	1,219,335	644,682	100.0	52.9	455,720	37.4	118,933	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
				Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported
	#	%	#	%	#	%	#	%
Low	17,864	9.5	15,148	9.0	1,978	15.4	738	10.6
Moderate	38,118	20.2	33,372	19.8	3,237	25.2	1,509	21.7
Middle	46,069	24.4	41,397	24.5	2,865	22.3	1,807	25.9
Upper	85,921	45.6	78,368	46.5	4,655	36.3	2,898	41.6
Unknown	473	0.3	367	0.2	91	0.7	15	0.2
Total AA	188,445	100.0	168,652	100.0	12,826	100.0	6,967	100.0
Percentage of Total Businesses:			89.5		6.8		3.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
				Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported
	#	%	#	%	#	%	#	%
Low	54	4.2	47	3.7	6	24.0	1	25.0
Moderate	135	10.4	131	10.3	4	16.0	0	0.0
Middle	363	28.0	360	28.4	3	12.0	0	0.0
Upper	742	57.3	727	57.4	12	48.0	3	75.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,295	100.0	1,266	100.0	25	100.0	4	100.0
Percentage of Total Farms:			97.8		1.9		0.3	

Based on 2014 Census tract boundaries, 2010 ACS data, and 2012 D&B data.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DALLAS ASSESSMENT
AREA**

LENDING TEST

The bank's performance under the lending test in the Dallas AA is rated High Satisfactory. The bank's distribution of small business loans to geographies of different income levels, as well as to businesses of different revenue sizes was considered good. The bank also had a relatively high level of community development lending. The bank's performance was based solely on the bank's small business lending as indicated above.

The lending tables that follow reflect data for 2014, with narrative explaining comparisons to 2013 and 2015. The tables for 2015 and 2013 are available for review in Appendix D and Appendix E, respectively.

Geographic Distribution

The bank's overall geographic distribution of small business loans reflected good penetration among geographies of different income levels. Table 27 displays the bank's geographic HMDA-related lending performance (although this was not analyzed due to low loan volume). Table 28 shows the bank's small business lending performance, which was compared to other lenders and demographic data.

**TABLE 27
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
DALLAS ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Owner Occupied Units ²
	#	\$(000)	#%	%	#%	%	
Home Purchase Loans							
Low	0	0	0.0	0.0	3.0	1.7	6.7
Moderate	0	0	0.0	0.0	12.6	7.7	22.7
Middle	1	132	20.0	8.7	27.5	19.9	26.4
Upper	4	1,380	80.0	91.3	56.9	70.7	44.3
Home Refinance Loans							
Low	0	0	0.0	0.0	3.0	1.7	6.7
Moderate	0	0	0.0	0.0	13.8	7.7	22.7
Middle	0	0	0.0	0.0	25.8	17.7	26.4
Upper	5	1,148	100.0	100.0	57.4	72.8	44.3
Home Improvement Loans							
Low	0	0	0.0	0.0	3.2	1.3	6.7
Moderate	0	0	0.0	0.0	13.6	6.5	22.7
Middle	0	0	0.0	0.0	20.0	12.5	26.4
Upper	0	0	0.0	0.0	63.2	79.8	44.3
Multifamily Loans							% of Multifamily Units²
Low	0	0	0.0	0.0	30.2	17.4	26.6
Moderate	0	0	0.0	0.0	32.8	22.5	26.9
Middle	0	0	0.0	0.0	17.5	22.4	23.1
Upper	0	0	0.0	0.0	19.5	37.7	23.4
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	3.1	3.2	6.7
Moderate	0	0	0.0	0.0	13.1	9.0	22.7
Middle	1	132	10.0	5.0	26.7	19.5	26.4
Upper	9	2,528	90.0	95.0	57.1	68.2	44.3

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

² The percentage of owner-occupied housing and multifamily units by tract are based on 2014 Census tract boundaries and 2010 ACS data.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

**TABLE 28
DISTRIBUTION OF 2014 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
DALLAS ASSESSMENT AREA**

Census Tract Income Level	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
Low	1	35	4.5	0.6	9.7	11.8	9.5
Moderate	4	1,040	18.2	18.9	18.7	21.3	20.2
Middle	8	2,820	36.4	51.3	21.6	21.3	24.4
Upper	9	1,600	40.9	29.1	48.6	44.5	45.6
Unknown⁴	0	0	0.0	0.0	0.2	0.5	0.3

¹ CRA data reports only business loans in the amount of \$1 million or less.

² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.

³ The percentage of businesses in the AA is based on 2010 Census tract boundaries and 2014 D&B data.

⁴ Does not include tracts where the income level is unknown, which is 1.3 percent by number and 0.6 percent by dollar for aggregate lenders. Only includes tract locations not reported.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's distribution of business loans by income level of geography was considered good. While slightly lagging aggregate lenders and the percentage of businesses in low-income tracts, the bank's performance was similar to both aggregate and demographic figures in moderate-income tracts. The bank also originated a larger percentage of loans to middle-income tracts than aggregate lenders and demographic figures when compared to upper-income tracts. The bank's performance in 2013 was similar to 2014 in low-income tracts but compared less favorably in moderate-income tracts. In 2015, with the addition of Tarrant County to the bank's Dallas AA, the bank outperformed the percentage of business by both number and dollar volume of loans in low-income tracts (aggregate data is not yet available for 2015). In moderate-income tracts, the bank's lending was below the percentage of businesses, but not significantly.

Distribution by Borrower Income and Revenue Size of the Business

The bank's distribution of its business loans represented good penetration to businesses of different revenue size. Table 29 shows the bank's geographic HMDA-related lending performance (although this was not analyzed due to low loan volume). Table 30 illustrates the bank's small business lending performance, which was compared to other lenders and demographic data.

**TABLE 29
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
DALLAS ASSESSMENT AREA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Families ²
	#	\$(000)	#%	\$%	#%	\$%	#%
Home Purchase Loans							
Low	0	0	0.0	0.0	4.3	1.7	25.5
Moderate	0	0	0.0	0.0	12.5	7.1	17.1
Middle	0	0	0.0	0.0	15.3	11.8	17.7
Upper	5	1,512	100.0	100.0	48.6	62.9	39.7
Unknown	0	0	0.0	0.0	19.3	16.5	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	5.4	2.4	25.5
Moderate	0	0	0.0	0.0	11.0	5.9	17.1
Middle	1	128	20.0	11.1	15.1	10.4	17.7
Upper	3	727	60.0	63.3	45.6	61.2	39.7
Unknown	1	293	20.0	25.5	23.0	20.2	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.9	1.5	25.5
Moderate	0	0	0.0	0.0	10.2	3.9	17.1
Middle	0	0	0.0	0.0	13.3	8.4	17.7
Upper	0	0	0.0	0.0	58.2	79.1	39.7
Unknown	0	0	0.0	0.0	12.4	7.0	0.0
Total Home Mortgage Loans³							
Low	0	0	0.0	0.0	4.7	1.7	25.5
Moderate	0	0	0.0	0.0	11.9	6.1	17.1
Middle	1	128	10.0	4.8	15.1	10.3	17.7
Upper	8	2,239	80.0	84.2	48.0	56.9	39.7
Unknown	1	293	10.0	11.0	20.4	25.0	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.
² The percentage of families and households are based on 2010 ACS data.
³ Multifamily loans are not considered in the Borrower Analysis.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

**TABLE 30
DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE
DALLAS ASSESSMENT AREA**

Business Revenue By Size	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	11	1,285	50.0	23.4	45.6	32.6	89.5
Over \$1MM	10	3,210	45.5	58.4	Not Reported		6.8
Not Known	1	1,000	4.5	18.2	Not Reported		3.7

¹ CRA data reports only business loans in the amount of \$1 million or less.
² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.
³ The percentage of businesses in the AA is based on 2014 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's distribution of loans to businesses of different revenue sizes was also considered good. The bank trailed the percentage of small businesses operating in the AA but slightly exceeded penetration by aggregate lenders. In 2013, the bank's performance relative to the two comparators was very similar. In 2015, the bank added Tarrant County to the bank's Dallas AA. The bank's percentage of lending to small businesses was nearly identical to 2014 and similar to the percentage of small businesses in the AA.

Community Development Lending

In the Dallas AA, the bank made a relatively high level of community development loans. Table 31 shows the bank originated or renewed four community development loans totaling approximately \$5.7 million. Two of the loans supported affordable housing; the other two were made for economic development purposes. Below is an example of community development lending during the review period:

- A loan of approximately \$3.5 million to a small meat packing business to refinance an existing building and to purchase another building the company was currently leasing. This loan helped to retain many jobs that pay less than 50 percent of area median income.

TABLE 31 QUALIFIED COMMUNITY DEVELOPMENT LOANS DALLAS ASSESSMENT AREA		
Purpose	#	(\$000s)
Affordable Housing	2	1,014
Revitalization and Stabilization	0	0
Community Services to LMI	0	0
Economic Development	2	4,750
Totals	4	5,764

INVESTMENT TEST

The bank's performance under the investment test in the Dallas AA is rated Low Satisfactory. The bank has an adequate level of qualified community development investments and donations in the Dallas AA. Table 32 shows the volume of prior- and current-period investments and donation activities. Examples of investments in the Dallas AA are:

- An affordable housing investment in a pool of 12 mortgage-backed securities to LMI borrowers in Collin and Dallas Counties of approximately \$633,000.
- Two investments totaling \$334,000 to a 501(c)(3) nonprofit to provide capital for investing in affordable housing through the federal low-income housing tax credit program. This fund covers 10 states including Kansas, Texas, and Oklahoma. Similar investments were credited to the bank's Oklahoma City AA.

TABLE 32 QUALIFIED COMMUNITY DEVELOPMENT INVESTMENTS, GRANTS, DONATIONS DALLAS METROPOLITAN STATISTICAL AREA ASSESSMENT AREA								
Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	633	2	334	0	0	3	967
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	0	0	0	0
Economic Development	1	325	0	0	0	0	1	325
Neighborhood Stabilization	0	0	0	0	0	0	0	0
Total	2	958	2	334	0	0	4	1,292

¹ Book Value
² Original Market Value

SERVICE TEST

In the Dallas AA, the bank's performance under the service test is rated Needs to Improve based on the lack of any community development services, which was weighted more heavily than other evaluation factors. Table 33 illustrates the bank's activities in the AA.

Retail Services

The bank's delivery systems are reasonably accessible to most of the bank's geographies and to individuals of different income levels in the Dallas AA. Business hours and services generally did not vary in a way that inconveniences its AAs, particularly to LMI geographies and individuals. Lobby hours and bank services did not vary significantly by market. The bank operates three locations, none of which offer ATM, drive-through, or extended weekend hours. However, the bank does provide surcharge-free access to the 55,000 ATMs in the Allpoint ATM Network, which has many locations in the Dallas and Fort Worth metropolitan areas. With 100.0 percent of the bank's locations in upper-income tracts, the distribution of the bank's branches is not representative of the population in each tract category. However, the branches in this AA are within a three-mile radius of 20 low- and 22 moderate-income tracts.

TABLE 33 RETAIL AND COMMUNITY DEVELOPMENT SERVICES DALLAS METROPOLITAN STATISTICAL AREA ASSESSMENT AREA												
Branch Accessibility¹	Location of Branches (%)						Percent of Population (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	0.0	100.0	0.0	100.0	11.4	27.4	28.6	32.6	0.0	100.0
Changes in Branch Locations	Number of Branches			Net Change in Branch Locations #								
	Total Branches	# of Openings	# of Closings	Low	Mod	Mid	Upp	Unk	Total			
	3	0	0	0	0	0	+1	0	+1			
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total CD Services	Total Organizations					
	0	0	0	0		0	0					

¹ Based on five-year 2010 ACS and 2014 FFIEC's census tract income designations.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Community Development Services

The bank provided no community development services in the Dallas AA, which is the primary contributor to the Needs to Improve rating in the service test.

**OTHER TEXAS METROPOLITAN STATISTICAL AREAS
(Limited Reviews)**

**DESCRIPTION OF BANK'S OPERATIONS IN LIMITED REVIEW TEXAS METROPOLITAN
STATISTICAL AREA ASSESSMENT AREAS**

San Antonio Assessment Area

The bank's AA in San Antonio includes the entirety of Bexar County, one of eight counties that comprise the San Antonio-New Braunfels MSA. The AA has two branches, both in middle-income geographies. One branch has an on-site ATM, drive-through facility, and Saturday hours, while the other offers none of those additional services. However, the bank offers the Allpoint ATM Network surcharge-free to its customers and many locations are available in San Antonio.

According to the FDIC Market Share Report as of June 30, 2015, branches in the San Antonio AA hold 2.6 percent of total bank deposits which accounts for a 0.1 percent market share, ranking 25th of 42 FDIC-insured institutions with 333 offices in the AA.

Austin Assessment Area

The Austin AA includes all of Travis County, one of five counties in the Austin-Round Rock MSA. The bank operates one branch in this AA located in an upper-income tract. The branch does not have an on-site ATM, but there are numerous Allpoint Network ATMs accessible to the bank's customers in the Austin area. The bank does not have a drive-through facility nor does it offer Saturday hours.

The FDIC Market Share Report as of June 30, 2015, shows that the Austin AA maintains 1.4 percent of total bank deposits and represents a 0.1 percent market share in Travis County. This ranks 37th of 50 FDIC-insured institutions with 277 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMITED REVIEW TEXAS
METROPOLITAN STATISTICAL AREA ASSESSMENT AREAS**

The two limited-review AAs in Texas MSAs were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate comparisons, and demographic information. The conclusions regarding the bank's performance did not alter the overall state rating, and are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
San Antonio AA	Consistent	Below	Consistent
Austin AA	Consistent	Below	Above

**MCMULLEN ASSESSMENT AREA
NONMETROPOLITAN STATEWIDE TEXAS
(Limited Review)**

**DESCRIPTION OF BANK'S OPERATIONS IN THE TEXAS NONMETROPOLITAN
MCMULLEN ASSESSMENT AREA**

The bank's McMullen AA consists of only McMullen County in its entirety. A single bank location resides in this county and there is no other bank competition. The bank offers an on-site ATM, a drive-through facility, and is not open on weekends.

The bank holds 100 percent of deposit market share in McMullen County, which accounts for 6.1 percent of total bank deposits and 44.6 percent of deposits in the state of Texas. No loans were originated in the AA since the prior examination; however, this is a very sparsely populated county with only 707 residents according to the 2010 Decennial Census. The 2015 estimated population of 820 represents an 16.0 percent increase from 2010.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TEXAS
NONMETROPOLITAN MCMULLEN ASSESSMENT AREA**

The McMullen AA was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data. The bank did not originate any HMDA, business, or community development loans or any community development investments during this evaluation period, resulting in ratings below that of the Dallas AA. However, the service test in the McMullen AA revealed similar results to the full-scope review conclusions in the Dallas AA. The conclusions for this AA did not alter the overall Texas state rating, and are summarized below:

Assessment Area	Lending Test	Investment Test	Service Test
McMullen AA	Below	Below	Consistent

STATE OF KANSAS

COMMUNITY REINVESTMENT ACT RATING FOR KANSAS:	Satisfactory
<i>The lending test is rated:</i>	High Satisfactory
<i>The investment test is rated:</i>	Low Satisfactory
<i>The service test is rated:</i>	Low Satisfactory

Major factors supporting the rating include:

Lending Test

- The geographic distribution of HMDA loans was considered poor, while the distribution of business loans was considered adequate throughout its AAs.
- The distribution of HMDA loans to borrowers of different income levels was considered poor and to businesses of different revenue sizes was considered good.
- A relatively high level of community development loans were originated by the bank.

Investment Test

- The bank had an adequate level of qualified community development investments and grants that included occasional use of innovative and complex activities to support community development initiatives and exhibited adequate responsiveness to community needs.

Service Test

- The bank provided a limited level of community development services.
- Delivery systems were accessible to the bank's geographies and individuals of different income levels while products, services, and business hours did not vary in a way that inconvenienced its AAs, particularly LMI geographies and individuals.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was consistent with the overall scope for the entire institution, including evaluations under the lending, investment, and service tests. A full-scope review was conducted for the Wichita AA based on its 91.0 percent share of lending and 54.7 percent share of deposits among the two AAs in the state of Kansas. Accordingly, the state of Kansas rating was based predominantly on the bank's performance within this AA. A limited-scope review was conducted for the Hutchinson AA, located in a rural county just

northwest of the Wichita MSA, to determine whether the bank's performance in that AA was consistent with its performance in the state.

DESCRIPTION OF BANK'S OPERATIONS IN KANSAS

The bank has a total of four branches in Kansas: Two in the Wichita AA and two in the Hutchinson AA. These four branches were purchased by and merged into Bank SNB on November 16, 2013. According to the (FDIC Market Share Report as of June 30, 2015, the bank had a deposit market share of 1.0 percent, ranking 16th of 45 FDIC-insured financial institutions with 195 offices throughout the bank's Kansas AAs. Loan products offered in the market mirror those discussed in the Overall Institution section of this report, with a primary emphasis on commercial lending.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance with respect to the lending test in the state of Kansas is rated High Satisfactory. The weight of the rating is placed on the bank's small business lending performance given the strategic focus of the bank. While the bank's geographic and borrower distribution of HMDA-related loans in the full-scope review Wichita AA was considered poor, the bank experienced stronger lending levels for small business loans. In addition, the bank made a relatively high level of community development loans.

Geographic and Borrower Distribution

The geographic distribution of loans reflected an overall adequate penetration of loans throughout the bank's Kansas AAs, considering the bank's small business lending performance. In the full-scope review of the Wichita AA, the bank's 2014 HMDA-related lending was considered poor as the bank did not originate any loans within low-income census tracts and only one loan in the moderate-income census tracts of the AA. Lending was below the performance of aggregate lenders and the percent of owner-occupied units in these geographies. In the Hutchinson AA, which received a limited-scope review, the bank's HMDA-related lending was considered poor, although it was above aggregate lenders. In addition, the geographic distribution of small business loans in both the Wichita AA and Hutchinson AA was considered adequate.

The borrower distribution of HMDA-related loans in the Wichita AA was also considered poor, as the bank's lending to LMI borrowers was below both aggregate lenders and the percent of LMI families residing in the AA; however, performance in the Hutchinson AA was stronger, with the bank's lending to moderate-income borrowers above aggregate lenders and demographic figures. Additionally, the bank's borrower distribution of small business loans to businesses

with revenues of \$1MM or less was considered good. Lending was below the percent of small businesses operating in the AA, but above the performance of aggregate lenders by number and similar by dollar volume. The bank's performance was also consistent in the Hutchinson AA.

Community Development Loans

The bank originated a relatively high level of community development loans in the state of Kansas given its smaller presence there compared to Oklahoma and Texas. Overall, the bank originated six loans totaling \$9.9 million in all of its Kansas AAs.

The types of community development loans originated were not necessarily complex or innovative, but were responsive to local area needs. The loans were distributed among different community development purposes, including three for revitalization/stabilization, and one each for affordable housing, community services, and economic development. Final conclusions were based upon qualified community development loan activities in both AAs.

INVESTMENT TEST

The investment test rating for Kansas is Low Satisfactory. A total of 23 CRA qualified donations addressed community development needs, mostly within the Wichita AA. Since the prior examination, the bank also acquired three new qualified investments for \$732,000: two for affordable housing initiatives and one for community services. The bank has no prior-period investments.

SERVICE TEST

For the state of Kansas, the bank's performance under the service test is rated Low Satisfactory. Branch locations and alternative delivery systems such as ATMs and drive-through banking were accessible to the bank's geographies and to individuals of different income levels in the bank's Kansas AAs. The bank's branch locations in Kansas did not always coincide to the percentage population and the percentage of tracts in all AAs; however, the bank's branches were proximate to many other LMI tracts. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems in areas including LMI geographies and individuals. The four Kansas branches were opened since the last evaluation, and the bank did not close any branches.

Business hours and services did not vary in a way that inconveniences its AAs, particularly to LMI geographies and individuals. Lobby hours and additional services did not vary by market. The bank provided a limited level of community development services throughout the Kansas AAs. In total, the bank provided six qualified services to four organizations that provide assistance to LMI individuals and families. The level of services provided was higher in the Hutchinson AA, with five total community development services there compared to one in the Wichita AA.

**WICHITA, KANSAS
METROPOLITAN STATISTICAL AREA
(Full Review)**

**DESCRIPTION OF BANK'S OPERATIONS IN THE WICHITA METROPOLITAN
STATISTICAL AREA ASSESSMENT AREA**

The bank operates two full-service offices in the Wichita AA. These branches were acquired and merged into Bank SNB on November 16, 2013. According to the FDIC Market Share Report as of June 30, 2015, the bank had a 0.6 percent market share in this AA, ranking 18th of 41 other FDIC-insured institutions with 169 banking locations. The bank's competition in this AA includes large, regional, and local banks as well as credit unions and other financial institutions.

DESCRIPTION OF THE BANK'S WICHITA ASSESSMENT AREA¹

The bank's Wichita AA is comprised of Sedgwick County in its entirety; one of five counties in the Wichita, Kansas MSA. The AA consists of a total of 124 census tracts, including 12 low-, 42 moderate-, 32 middle-, and 38 upper-income census tracts.

Population Trends and Characteristics

The 2014 Census projections indicate that the population in Sedgwick County increased 2.1 percent from 2010 to 2014, which is similar to the statewide projected growth over the same period. The population of 498,365 people in the AA as of the 2010 Decennial Census includes over 79.0 percent of the population of the MSA, so the population characteristics of the AA will also reflect those of the MSA.

With regard to age of population, makeup of families and households, and institutionalized persons, there were no significant anomalies between AA characteristics and total statewide figures that would indicate lending patterns outside the expected norm.

Economic and Employment Characteristics

The largest industry sectors in the Wichita MSA are manufacturing (18.0 percent), educational and health services (15.3 percent), government (13.7 percent), professional and business services (11.4 percent), and retail trade (11.2 percent).

The MSA's largest employers are Spirit Aerosystems, Inc. (10,900); Textron Aviation (8,351); Via Christi Regional Medical Center (5,899); McConnell Air Force Base (5,094 – increased

¹ Sources of economic and demographic data include the Commerce Department's Bureau of Economic Analysis, the U.S. Census Bureau, Bureau of Labor Statistics, Moody's Economy.com, and Greater Wichita Economic Development Coalition.

from 2,777 in 2011); Koch Industries, Inc. (3,300); Bombardier Aerospace (2,855); Wesley Medical Center (1,867); and Wichita State University (1,847).

The Wichita MSA's economy relies heavily on the aerospace industry to be a catalyst of the metro area's economy. Though the industry has been weak in prior quarters, demand for small, business class jets produced by Textron Aviation has significantly increased. The demand increase will help the production and manufacturing workforce in the area for the near future as well as the small business machine shops and manufactures that Textron contracts with in the area. Wichita's economy also relies on the healthcare industry as an economic driver more than the U.S. average. This is mainly due to the limited metro areas surrounding Wichita and the specialized healthcare that is available in the city versus rural areas.

Of the 100 most populous metro areas in the nation, the Wichita MSA ranks 94th in industrial diversity; due to the large manufacturing sector in the area that tie specifically to the aerospace industry. The MSA's lack of industrial diversity creates high employment volatility. Any changes to the aerospace industry, positive or negative, will similarly affect large portions of the MSA. As the industry improves with the increase in jobs, the relatively low cost of living and high housing affordability should see the economy meet pre-recession levels and return wage growth. Wage growth should lead to increased spending in consumer areas such as retail and housing, which should strengthen the housing industry and stabilize the area's economy.

The Wichita AA has seen unemployment figures decrease since a peak in 2010. The AA continues to have higher unemployment than the Wichita MSA and state figures but it remains lower than the national unemployment rate.

Area	2012	2013	2014
Sedgwick County	6.9	6.2	5.4
Wichita MSA	6.7	6.0	5.2
State of Kansas	5.8	5.3	4.5
United States	8.1	7.4	6.2

Income Characteristics

Approximately 21.3 percent and 18.1 percent of families in the AA are considered LMI. The level of low-, moderate-, middle-, and upper-income families in the AA generally mirror statewide figures. The percentage of families below the poverty level for the AA are slightly higher than the entire MSA and statewide figures representing 10.4 percent compared to the MSA and state at 9.5 percent and 8.4 percent, respectively.

Housing Economy and Characteristics

The MSA has relatively affordable housing and has seen an increase in building permits for both single family and multifamily residences. House prices in the area have all seen appreciating values that mirror the U.S average. The housing affordability ratio in the bank's Wichita AA equaled 40.8 percent as of the 2014 FFIEC's Census data, slightly more affordable than the overall statewide figure of 40.3 percent. The AA's percentage of owner-occupied housing units of 61.2 percent is slightly lower than the total statewide figure of 62.6 percent.

The percentage of rental units is more pronounced within the LMI tracts of the AA. In low-income tracts, only 27.5 percent of housing units are owner-occupied, and 52.1 percent are rentals; in the moderate-income tracts, 47.7 percent are owner-occupied and 40.5 percent are rentals. These factors may somewhat impact the bank's ability to make owner-occupied home purchase or refinance loans within the AA's LMI tracts. However, there may be increased opportunities of lending for rental/investment properties.

Census Tract Income Levels/Characteristics

Income characteristics also vary by tract income category. In the low-income tracts, 18.4 percent of families are below the poverty level compared to 52.0 percent in the moderate-income tracts. However, in the middle- and upper-income tracts, this indicator drops to 18.0 percent and 11.7 percent, respectively. Similarly, the unemployment rate in the low-income tracts was at 17.5 percent and 11.3 percent in the moderate-income tracts compared to 6.1 percent in the middle-income tracts and 4.0 percent in the upper-income tracts. This may hinder the ability for residents in the LMI tracts to afford home ownership.

Table 35 shows income, housing, and general demographic characteristics of the AA.

**TABLE 35
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA
2014 ASSESSMENT AREA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	12	9.7	7,099	5.7	2,391	33.7	26,562	21.2
Moderate	42	33.9	35,676	28.5	6,757	18.9	22,675	18.1
Middle	32	25.8	34,820	27.9	2,334	6.7	26,011	20.8
Upper	38	30.6	47,407	37.9	1,525	3.2	49,754	39.8
Total AA	124	100.0	125,002	100.0	13,007	10.4	125,002	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	17,462	4,795	3.8	27.5	9,100	52.1	3,567	20.4
Moderate	69,330	33,056	25.9	47.7	28,058	40.5	8,216	11.9
Middle	57,337	36,854	28.9	64.3	16,986	29.6	3,497	6.1
Upper	64,595	53,005	41.5	82.1	8,978	13.9	2,612	4.0
Total AA	208,724	127,710	100.0	61.2	63,122	30.2	17,892	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,408	12.1	1,980	11.3	362	20.5	66	10.2
Moderate	4,756	23.8	4,117	23.5	495	28.0	144	22.4
Middle	5,506	27.6	4,855	27.7	445	25.2	206	32.0
Upper	7,285	36.5	6,592	37.6	465	26.3	228	35.4
Total AA	19,955	100.0	17,544	100.0	1,767	100.0	644	100.0
Percentage of Total Businesses:				87.9		8.9		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4	0.7	3	0.6	1	20.0	0	0.0
Moderate	24	4.5	23	4.3	1	20.0	0	0.0
Middle	152	28.4	152	28.7	0	0.0	0	0.0
Upper	355	66.4	352	66.4	3	60.0	0	0.0
Total AA	535	100.0	530	100.0	5	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0

Based on 2010 census tract boundaries, 2010 ACS data, and 2012 D&B data.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WICHITA ASSESSMENT AREA

LENDING TEST

The bank's performance under the lending test in the Wichita AA is rated High Satisfactory, given the bank's recent entry into this market in late 2013 coupled with an improving trend from 2014 to 2015. The bank's distribution of HMDA loans to geographies of different income levels was poor, while its business loan distribution was considered adequate. The distribution of HMDA loans to borrowers of different income levels was poor; however, the distribution of small business loans to businesses of different revenue sizes was considered good. The bank also made a relatively high level of community development loans. Based on the bank's focus on commercial lending, more weight was assigned to that loan category than to the bank's HMDA lending in this AA.

The lending tables that follow reflect data for 2014, with narrative explaining how 2015 compared to the 2014 data. The tables for 2015 are available for review in Appendix E.

Geographic Distribution

The bank's overall geographic distribution of lending reflected adequate penetration throughout the AA when considering small business performance. While the geographic distribution of the bank's HMDA lending was considered poor, the distribution of the bank's small business lending was considered adequate. Table 36 displays the bank's geographic HMDA-related lending performance while Table 37 shows the bank's small business lending performance, both of which were compared to other lenders and demographic data.

**TABLE 36
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Owner- Occupied Units ²
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	1.7	0.9	3.8
Moderate	0	0	0.0	0.0	20.1	11.1	25.9
Middle	5	876	26.3	20.4	28.9	25.1	28.9
Upper	14	3,425	73.7	79.6	49.3	62.9	41.5
Home Refinance Loans							
Low	0	0	0.0	0.0	2.0	1.3	3.8
Moderate	1	214	8.3	9.8	22.9	14.2	25.9
Middle	5	507	41.7	23.3	29.6	27.0	28.9
Upper	6	1,455	50.0	66.9	45.5	57.5	41.5
Home Improvement Loans							
Low	0	0	0.0	0.0	2.4	1.0	3.8
Moderate	0	0	0.0	0.0	21.7	13.3	25.9
Middle	0	0	0.0	0.0	29.6	30.5	28.9
Upper	2	761	100.0	100.0	46.4	55.2	41.5
Multifamily Loans							% of Multifamily Units²
Low	0	0	0.0	0.0	17.6	10.8	14.0
Moderate	0	0	0.0	0.0	47.1	28.7	36.4
Middle	1	1,338	100.0	100.0	31.4	47.1	33.4
Upper	0	0	0.0	0.0	3.9	13.4	16.2
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	1.9	1.4	3.8
Moderate	1	214	2.9	2.5	21.2	12.7	25.9
Middle	11	2,721	32.4	31.7	29.1	26.6	28.9
Upper	22	5,641	64.7	65.8	47.8	59.3	41.5

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.
² The percentage of owner-occupied housing and multifamily units by tract are based on 2014 census tract boundaries and 2010 ACS data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Total Home Mortgage Disclosure Act Loans

The bank's total mortgage lending in the Wichita AA is considered poor. The bank made no mortgage loans in low-income geographies, which comprised 3.8 percent of total owner-occupied units in the AA. Aggregate lenders fared similarly with only 1.9 percent and 1.4 percent penetration into these tracts by number and dollar volume of loans, respectively. However, in moderate-income tracts, the bank originated one loan, which fell well below aggregate lender performance and the percentage of owner-occupied units. The majority of HMDA loans were originated in upper-income tracts, followed by middle-income tracts, both to which the bank locations are closest. The bank entered the Kansas market in late 2013. The

total number of loans increased from 34 in 2014 to 53 in 2015, with 6 loans in LMI tracts in the latter year compared to only 1 in the former. Although the bank was still well below aggregate lenders and the percentage of owner-occupied units in 2015, the trend was positive. Because the performance in the individual loan categories mirrors that of total HMDA loans, a separate description for each was not developed.

**TABLE 37
DISTRIBUTION OF 2014 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Census Tract Income Level	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
Low	8	2,013	12.7	12.7	12.9	14.9	12.1
Moderate	8	1,195	12.7	7.5	22.8	21.1	23.8
Middle	18	6,126	28.6	38.5	26.8	27.6	27.6
Upper	29	6,570	46.0	41.3	36.2	36.1	36.5

¹ CRA data reports only business loans in the amount of \$1 million or less.

² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.

³ The percentage of businesses in the AA is based on 2010 census tract boundaries and 2014 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's lending to businesses by level of geography was considered adequate. In low-income tracts, the bank was very similar to aggregate lending and the percentage of businesses in those tracts. The bank's performance in the moderate-income tracts was below both of the comparators. As with the bank's HMDA loans, the majority of business loans were made in the upper-income tracts, which are closest to each bank location. Lending in 2015 was very similar to the 2014 numbers.

Distribution by Borrower Income and Revenue Size of the Business

The bank's distribution of its HMDA loans by income level of borrower was considered poor, as the majority of loans were made to upper-income borrowers. For business loans, the bank trailed the percentage of small businesses in the AA, but solidly surpassed aggregate lender performance, which was considered good. Table 38 shows the bank's borrower HMDA-related lending distribution, and Table 39 illustrates the bank's small business lending performance, which was compared to other lenders and demographic data.

**TABLE 38
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Families ²
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	2	189	10.5	4.4	8.7	4.7	21.2
Moderate	2	203	10.5	4.7	21.4	16.3	18.1
Middle	4	460	21.1	10.7	21.7	21.2	20.8
Upper	11	3,449	57.9	80.2	28.6	40.4	39.8
Unknown	0	0	0.0	0.0	19.6	17.3	0.0
Refinanced Loans							
Low	0	0	0.0	0.0	8.0	4.2	21.2
Moderate	0	0	0.0	0.0	15.9	10.7	18.1
Middle	1	118	8.3	5.4	19.6	15.9	20.8
Upper	9	1,756	75.0	80.7	31.3	39.7	39.8
Unknown	2	302	16.7	13.9	25.1	29.5	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	10.4	4.5	21.2
Moderate	0	0	0.0	0.0	18.3	11.1	18.1
Middle	0	0	0.0	0.0	23.9	20.7	20.8
Upper	2	761	100.0	100.0	41.5	48.3	39.8
Unknown	0	0	0.0	0.0	5.9	15.4	0.0
Total Home Mortgage Loans³							
Low	2	189	5.9	2.2	8.6	4.4	21.2
Moderate	2	203	5.9	2.4	19.4	14.0	18.1
Middle	5	578	14.7	6.7	21.1	18.9	20.8
Upper	22	5,966	64.7	69.6	30.2	38.9	39.8
Unknown	3	1,640	8.8	19.1	20.6	23.8	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

² The percentage of families and households are based on 2010 ACS data.

³ Multifamily loans are not considered in the Borrower Analysis.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Total Home Mortgage Disclosure Act Loans

The bank originated four HMDA loans to LMI borrowers in 2014, which trailed the percent of LMI families in the AA. The percentage of the bank's loans by number and dollar volume also lagged that of aggregate lenders for both LMI borrowers. The vast majority of these loans were originated to upper-income borrowers, even more than the bank's lending to middle-income borrowers. Loans originated in 2015 were distributed similarly. An in-depth analysis of the bank's home improvement lending was not conducted given the overall low volume of loans.

Home Purchase Loans

The distribution of home purchase loans by borrower income level was considered adequate. The four total HMDA loans to LMI borrowers in 2014 were all home purchase loans. The bank lagged the percentage of LMI families in the AA and aggregate lending for moderate-income borrowers; however, the bank slightly outperformed aggregate lenders by number of loans to low-income borrowers. Home purchase lending in 2015 demonstrated similar patterns compared to 2014.

Refinance Loans

The bank's distribution of refinance loans by borrower income level was considered poor. Of the 12 loans originated, 9 were made to upper-income borrowers, and none to LMI borrowers. In 2015, the bank also originated zero loans to LMI borrowers.

TABLE 39 DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA							
Business Revenue By Size	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	35	6,034	55.6	37.9	36.8	36.5	87.9
Over \$1MM	27	9,670	42.9	60.8	Not Reported		8.9
Not Known	1	200	1.6	1.3			3.2

¹ CRA data reports only business loans in the amount of \$1 million or less.
² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.
³ The percentage of businesses in the AA is based on 2014 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans

The bank's lending by revenue size of business was considered good. The bank originated 55.6 percent of its business loans to small businesses, which did not reach the 87.9 percent of small businesses in the AA. However, aggregate lenders were only able to make 36.8 percent of its loans to small businesses, indicating some difficulty in reaching those borrowers. The bank's dollar volume of loans to small businesses also trailed the percentage of small businesses, while nearly matching the percentage of loan dollars allocated to small businesses by aggregate lenders. The number and dollar percentages of the bank's loans were almost identical in 2015.

Community Development Lending

In the Wichita AA, the bank made a relatively high level of community development loans in serving the credit needs of the AA. Table 40 shows the bank originated or renewed four community development loans totaling approximately \$8.2 million. Two of the loans addressed revitalization and stabilization needs, one was made LMI community services and one was made for an economic development purpose. Below is an example of community development lending during the review period:

- A \$5.1 million loan renewal for improvements to a property in a moderate-income tract that is surrounded by other LMI tracts. The lessee of the property is a local organization that provides services targeted mainly to LMI families and individuals, meeting the CRA purpose of community services.

TABLE 40 QUALIFIED COMMUNITY DEVELOPMENT LOANS WICHITA ASSESSMENT AREA		
Purpose	#	\$(000s)
Affordable Housing	0	0
Revitalization and Stabilization	2	1,839
Community Services to Low- and Moderate-Income	1	5,150
Economic Development	1	1,188
Totals	4	8,177

INVESTMENT TEST

The bank’s performance under the investment test in the Wichita AA is rated Low Satisfactory. The bank has an adequate level of qualified community development investments and donations in the Wichita AA. Table 41 shows the volume of investments and donation activities. An example of investments in the Wichita AA is:

- A \$400,000 investment in a \$370 million bond issue for a local school district’s building program. A majority of the students in the district are eligible for free (66.1 percent) or reduced price (8.6 percent) lunches.

**TABLE 41
QUALIFIED COMMUNITY DEVELOPMENT INVESTMENTS, GRANTS, DONATIONS
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	2	332	1	3	3	335
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Community Services	0	0	1	400	19	24	20	424
Economic Development	0	0	0	0	0	0	0	0
Neighborhood Stabilization	0	0	0	0	0	0	0	0
Total	0	0	3	732	20	27	23	759

¹ Book Value
² Original Market Value

SERVICE TEST

The bank's Wichita AA performance under the service test is rated Low Satisfactory based on its retail services and level of providing community development services. Table 42 illustrates the bank's activities in the AA.

Retail Services

The bank's delivery systems were reasonably accessible to the bank's geographies and individuals of different income levels in the Wichita AA. The bank operates two locations, one of which offers ATM access, drive-through accessibility, and Saturday hours. The bank's customers also have ATM access through the Allpoint ATM Network, which provides many outlets in the Wichita area. The bank's branches are both located in upper-income geographies, whereas only 32.5 percent of the AA population is located in those tracts. However, one low- and five moderate-income tracts are within a three-mile radius of one of the bank locations. Bank hours did not vary in a way that inconveniences its AA.

**TABLE 42
RETAIL AND COMMUNITY DEVELOPMENT SERVICES
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Branch Accessibility ¹	Location of Branches (%)						Percent of Population (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	50.0	50.0	0.0	100.0	7.3	32.0	28.2	32.5	0.0	100.0
Changes in Branch Locations	Number of Branches			Net Change in Branch Locations #								
	Total Branches	# of Openings	# of Closings	Low	Mod	Mid	Upp	Unk	Total			
	2	2	0	0	0	+1	+1	0	+2			
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total CD Services	Total Organizations						
	0	1	0	0	1	1						

¹ Based on five-year 2010 ACS and 2014 FFIEC's census tract income designations.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Community Development Services

The bank provided one community development service in the Wichita AA, teaching financial literacy to LMI students. This is an area that should improve as the bank grows its presence in this market.

**HUTCHINSON ASSESSMENT AREA
NONMETROPOLITAN STATEWIDE KANSAS
(Limited Review)**

**DESCRIPTION OF BANK'S OPERATIONS IN THE KANSAS NONMETROPOLITAN
HUTCHINSON ASSESSMENT AREA**

The bank's Hutchinson AA consists of Reno County. Two branches are located in this AA, both acquired/merged with Bank SNB in November 2013. Each branch offers ATM access, a drive-through facility, and Saturday hours. The branches in the Hutchinson AA hold 3.4 percent of total bank deposits and 45.3 percent of deposits in the state of Kansas. According to the FDIC Market Share Report as of June 30, 2015, these deposits account for a 5.3 percent market share, ranking 5th among 10 FDIC-insured institutions with 26 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMITED REVIEW TULSA
ASSESSMENT AREA**

The Hutchinson AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance figures, aggregate comparisons, and demographic information. The conclusions regarding the bank's performance, which did not alter the overall state rating, are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Hutchinson AA	Consistent	Below	Above

COMMUNITY REINVESTMENT ACT APPENDIX A

SCOPE OF EXAMINATION			
FINANCIAL INSTITUTION Bank SNB Stillwater, Oklahoma		PRODUCTS/SERVICES REVIEWED <ul style="list-style-type: none"> • Home Purchase Loans • Home Refinance Loans • Home Improvement Loans • Business Loans • Community Development Loans • Community Development Investments • Community Development Services 	
TIME PERIODS REVIEWED			
<u>HMDA LAR and CRA SB/SF Loans:</u>		January 1, 2013 to December 31, 2015	
<u>Community Development Activities:</u>		January 6, 2014 to December 31, 2015	
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
None	N/A	None	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	COMMUNITY CONTACTS
<u>Oklahoma</u> 36420 Oklahoma City, Oklahoma MSA 46140 Tulsa, Oklahoma MSA NonMSA Stillwater, Oklahoma	Full Review Limited Review Full Review	None None 608 South Main Street, Stillwater, Oklahoma	1 prior None 1 prior
<u>Texas</u> 19100 Dallas-Fort Worth-Arlington, Texas MSA 41700 San Antonio-New Braunfels, Texas MSA 12420 Austin-Round Rock, Texas MSA NonMSA McMullen County, Texas	Full Review Limited Review Limited Review Limited Review	None None None None	None
<u>Kansas</u> 48620 Wichita, Kansas MSA NonMSA Hutchinson, Kansas	Full Review Limited Review	None None	None

COMMUNITY REINVESTMENT ACT APPENDIX B

**SUMMARY OF STATE AND MULTISTATE METROPOLITAN STATISTICAL AREA
RATINGS**

STATE OR MULTISTATE METROPOLITAN AREA	LENDING TEST RATING	INVESTMENT TEST RATING	SERVICE TEST RATING	OVERALL RATING
Oklahoma	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Texas	High Satisfactory	Low Satisfactory	Needs to Improve	Satisfactory
Kansas	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

**COMMUNITY REINVESTMENT ACT APPENDIX C
2014 ANALYSIS TABLES**

- 1) 2014 Limited Review Tulsa, Oklahoma Metropolitan Statistical Area Assessment Area**
- 2) 2014 Limited Review San Antonio, Texas Metropolitan Statistical Area Assessment Area**
- 3) 2014 Limited Review Austin, Texas Metropolitan Statistical Area Assessment Area**
- 4) 2014 Limited Review McMullen, Texas Assessment Area**
- 5) 2014 Limited Review Hutchinson, Kansas Assessment Area**

Footnotes for all Analysis Tables

- Census tract income classifications, percentage of families by income classifications, percentage of owner-occupied housing units, and multifamily housing units by tract, and percentage of businesses and farms by tract are based on 2006-2010 ACS five-year estimates and 2014 FFIEC's Census tract designations.
- Business and farm data is based on 2014 D&B data.
- Aggregate HMDA data reflects all originations in the AA reported by all HMDA filers.
- Aggregate CRA LAR data reports only business loans in amounts of \$1 million or less.
- The borrower distribution analysis for business and farm loans focuses on the bank's lending to "small businesses" as defined by the CRA, which are those businesses with gross annual revenues of \$1 million or less.
- Low-income census tracts are those geographies with MFI less than 50 percent of the MSA or statewide nonMSA MFI based on 2010 ACS five-year estimate data; moderate-income equals 50 percent to 80 percent; middle income is 80 percent to 120 percent; and upper income is greater than 120 percent.
- Percentage totals may not equal 100 percent due to automated rounding differences. Also, aggregate percentages may not equal 100 percent due to the omission of loans with unknown census tract information.
- For the borrower distribution tables, total HMDA loans may not foot, as multifamily loans are not considered in the borrower distribution.

1) 2014 Tulsa, Oklahoma Metropolitan Statistical Area

TABLE C-1A TULSA ASSESSMENT AREA 2014 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	19	10.9	12,018	8.0	4,647	38.7	31,569	21.0
Moderate	52	29.7	34,845	23.1	6,691	19.2	26,433	17.6
Middle	49	28.0	45,570	30.3	3,429	7.5	29,558	19.6
Upper	55	31.4	58,144	38.6	2,102	3.6	63,017	41.9
Total AA	175	100.0	150,577	100.0	16,869	11.2	150,577	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	25,646	7,934	5.4	30.9	13,062	50.9	4,650	18.1
Moderate	71,270	30,469	20.6	42.8	32,154	45.1	8,647	12.1
Middle	80,364	46,887	31.6	58.3	26,290	32.7	7,187	8.9
Upper	87,284	62,969	42.5	72.1	18,950	21.7	5,365	6.1
Total AA	264,564	148,259	100.0	56.0	90,456	34.2	25,849	9.8
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,583	7.5	2,147	7.0	372	12.7	64	6.4
Moderate	8,751	25.5	7,432	24.4	1,032	35.4	287	28.8
Middle	9,634	28.0	8,642	28.4	716	24.5	276	27.7
Upper	13,400	39.0	12,234	40.2	798	27.3	368	37.0
Total AA	34,368	100.0	30,455	100.0	2,918	100.0	995	100.0
Percent of Total Businesses:			88.6		8.5		2.9	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	6	2.0	6	2.0	0	0.0	0	0.0
Moderate	30	9.9	30	10.0	0	0.0	0	0.0
Middle	114	37.5	112	37.5	2	40.0	0	0.0
Upper	154	50.7	151	50.5	3	60.0	0	0.0
Total AA	304	100.0	299	100.0	5	100.0	0	0.0
Percent of Total Farms:			98.4		1.6		0.0	

**TABLE C-1B
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
TULSA ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	1.4	0.8	5.4
Moderate	1	72	3.2	1.2	11.1	6.0	20.6
Middle	6	800	19.4	13.2	32.0	26.5	31.6
Upper	24	5,209	77.4	85.7	55.5	66.8	42.5
Total	31	6,081	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	2	2,785	15.4	55.7	2.3	1.5	5.4
Moderate	3	296	23.1	5.9	14.1	7.9	20.6
Middle	1	110	7.7	2.2	32.6	26.3	31.6
Upper	7	1,810	53.8	36.2	50.9	64.4	42.5
Total	13	5,001	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.4	1.5	5.4
Moderate	0	0	0.0	0.0	15.3	7.9	20.6
Middle	0	0	0.0	0.0	35.6	30.8	31.6
Upper	3	444	100.0	100.0	46.7	59.8	42.5
Total	3	444	100.0	100.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	12.9	0.8	11.0
Moderate	0	0	0.0	0.0	34.3	18.2	34.3
Middle	1	289	100.0	100.0	30.0	51.9	28.5
Upper	0	0	0.0	0.0	22.9	29.2	26.2
Total	1	289	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	2,785	4.2	23.6	1.8	1.0	5.4
Moderate	4	368	8.3	3.1	12.3	8.0	20.6
Middle	8	1,199	16.7	10.1	32.4	29.7	31.6
Upper	34	7,463	70.8	63.2	53.4	61.4	42.5
Total	48	11,815	100.0	100.0	100.0	100.0	100.0

**TABLE C-1C
DISTRIBUTION OF 2014 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY TULSA ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	5	2,150	7.6	13.8	7.2	9.8	7.5
Moderate	15	3,670	22.7	23.6	22.2	27.1	25.5
Middle	12	2,961	18.2	19.0	25.1	22.6	28.0
Upper	34	6,778	51.5	43.6	43.6	39.3	39.0

**TABLE C-1D
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS TULSA ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	4.3	2.1	21.0
Moderate	6	585	19.4	9.6	16.4	11.0	17.6
Middle	3	592	9.7	9.7	19.4	16.6	19.6
Upper	22	4,904	71.0	80.6	40.4	52.4	41.9
Unknown	0	0	0.0	0.0	19.4	17.8	0.0
Total	31	6,081	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	5.4	2.6	21.0
Moderate	0	0	0.0	0.0	12.9	8.0	17.6
Middle	2	194	15.4	3.9	18.8	13.6	19.6
Upper	9	2,022	69.2	40.4	42.9	54.1	41.9
Unknown	2	2,785	15.4	55.7	19.9	21.7	0.0
Total	13	5,001	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	7.0	7.5	21.0
Moderate	0	0	0.0	0.0	13.6	7.6	17.6
Middle	1	15	33.3	3.4	21.9	13.9	19.6
Upper	2	429	66.7	96.6	50.5	54.6	41.9
Unknown	0	0	0.0	0.0	7.0	16.4	0.0
Total	3	444	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	4.8	2.0	21.0
Moderate	6	585	12.5	5.0	15.2	8.9	17.6
Middle	6	801	12.5	6.8	19.4	13.8	19.6
Upper	33	7,355	68.8	62.3	41.7	46.3	41.9
Unknown	3	3,074	6.3	26.0	18.9	29.0	0.0
Total	48	11,815	100.0	100.0	100.0	100.0	100.0

**TABLE C-1E
DISTRIBUTION OF 2014 BUSINESS LOANS
BY REVENUE SIZE TULSA ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	37	6,072	56.1	39.0	44.2	37.6	88.6
Over \$1MM	26	8,537	39.4	54.9	Not Reported		8.5
Not Known	3	950	4.5	6.1			2.9

2) 2014 San Antonio, Texas Metropolitan Statistical Area

TABLE C-2A SAN ANTONIO ASSESSMENT AREA 2014 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	36	9.8	28,260	7.2	10,543	37.3	94,746	24.0
Moderate	115	31.4	118,686	30.1	24,922	21.0	68,289	17.3
Middle	106	29.0	122,797	31.1	11,734	9.6	75,832	19.2
Upper	105	28.7	124,597	31.6	4,978	4.0	155,473	39.4
Unknown	4	1.1	0	0.0	0	0.0	0	0.0
Total AA	366	100.0	394,340	100.0	52,177	13.2	394,340	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	47,868	19,272	5.3	40.3	22,448	46.9	6,148	12.8
Moderate	201,352	96,350	26.6	47.9	81,313	40.4	23,689	11.8
Middle	203,867	117,164	32.3	57.5	67,732	33.2	18,971	9.3
Upper	189,767	129,900	35.8	68.5	46,045	24.3	13,822	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	642,854	362,686	100.0	56.4	217,538	33.8	62,630	9.7
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	4,219	5.9	3,589	5.6	426	9.9	204	7.3
Moderate	17,185	24.1	15,214	23.7	1,195	27.7	776	27.8
Middle	21,487	30.1	19,233	30.0	1,395	32.4	859	30.8
Upper	28,178	39.5	25,962	40.5	1,267	29.4	949	34.0
Unknown	200	0.3	166	0.3	29	0.7	5	0.2
Total AA	71,269	100.0	64,164	100.0	4,312	100.0	2,793	100.0
Percent of Total Businesses:			90.0		6.1		3.9	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	23	3.0	21	2.8	2	20.0	0	0.0
Moderate	110	14.4	109	14.4	1	10.0	0	0.0
Middle	234	30.5	231	30.6	3	30.0	0	0.0
Upper	399	52.1	394	52.2	4	40.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	766	100.0	755	100.0	10	100.0	1	100.0
Percent of Total Farms:			98.6		1.3		0.1	

**TABLE C-2B
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
SAN ANTONIO ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	1.4	0.9	5.3
Moderate	0	0	0.0	0.0	11.6	6.9	26.6
Middle	0	0	0.0	0.0	34.4	26.8	32.3
Upper	0	0	0.0	0.0	52.6	65.4	35.8
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	2.0	1.2	5.3
Moderate	0	0	0.0	0.0	13.7	7.9	26.6
Middle	0	0	0.0	0.0	35.5	27.1	32.3
Upper	0	0	0.0	0.0	48.7	63.8	35.8
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.3	2.4	5.3
Moderate	0	0	0.0	0.0	20.5	12.1	26.6
Middle	2	89	100.0	100.0	29.4	25.4	32.3
Upper	0	0	0.0	0.0	45.9	60.0	35.8
Total	2	89	100.0	100.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	8.0	1.5	7.4
Moderate	0	0	0.0	0.0	41.0	22.9	35.9
Middle	0	0	0.0	0.0	21.0	20.8	31.4
Upper	0	0	0.0	0.0	30.0	54.9	25.3
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	1.7	1.1	5.3
Moderate	0	0	0.0	0.0	12.6	9.0	26.6
Middle	2	89	100.0	100.0	34.5	26.1	32.3
Upper	0	0	0.0	0.0	51.2	63.8	35.8
Total	2	89	100.0	100.0	100.0	100.0	100.0

**TABLE C-2C
DISTRIBUTION OF 2014 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
SAN ANTONIO ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	6.0	8.0	5.9
Moderate	5	1,363	25.0	28.4	21.8	21.6	24.1
Middle	5	667	25.0	13.9	27.7	28.4	30.1
Upper	10	2,776	50.0	57.8	43.1	40.9	39.5
Unknown ⁴	0	0	0.0	0.0	0.3	0.4	0.3

**TABLE C-2D
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS SAN ANTONIO ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	# %	\$ %	# %	\$ %	
Home Purchase Loans							
Low	0	0	0.0	0.0	2.8	1.2	24.0
Moderate	0	0	0.0	0.0	12.0	7.3	17.3
Middle	0	0	0.0	0.0	20.9	17.3	19.2
Upper	0	0	0.0	0.0	45.4	57.8	39.4
Unknown	0	0	0.0	0.0	18.9	16.4	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	4.2	2.0	24.0
Moderate	0	0	0.0	0.0	9.3	5.5	17.3
Middle	0	0	0.0	0.0	15.9	11.1	19.2
Upper	0	0	0.0	0.0	40.1	48.7	39.4
Unknown	0	0	0.0	0.0	30.5	32.7	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	11.8	3.7	24.0
Moderate	1	4	50.0	4.5	13.1	7.5	17.3
Middle	0	0	0.0	0.0	16.1	11.4	19.2
Upper	0	0	0.0	0.0	52.1	68.1	39.4
Unknown	1	85	50.0	95.5	6.9	9.3	0.0
Total	2	89	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	3.5	1.2	24.0
Moderate	1	4	50.0	4.5	11.2	6.1	17.3
Middle	0	0	0.0	0.0	19.3	14.0	19.2
Upper	0	0	0.0	0.0	44.1	49.4	39.4
Unknown	1	85	50.0	95.5	21.9	29.2	0.0
Total	2	89	100.0	100.0	100.0	100.0	100.0

TABLE C-2E DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE SAN ANTONIO ASSESSMENT AREA							
Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	13	3,230	65.0	67.2	42.8	31.6	90.0
Over \$1MM	6	1,076	30.0	22.4	Not Reported		6.1
Not Known	1	500	5.0	10.4			3.9

3)

4) 2014 Austin, Texas Metropolitan Statistical Area

TABLE C-3A AUSTIN ASSESSMENT AREA 2014 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	35	16.1	33,201	14.9	10,880	32.8	54,973	24.6
Moderate	55	25.2	49,197	22.0	7,633	15.5	37,874	17.0
Middle	58	26.6	55,213	24.7	3,396	6.2	39,315	17.6
Upper	67	30.7	85,769	38.4	2,852	3.3	91,218	40.8
Unknown	3	1.4	0	0.0	0	0.0	0	0.0
Total AA	218	100.0	223,380	100.0	24,761	11.1	223,380	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	68,485	15,543	7.6	22.7	44,286	64.7	8,656	12.6
Moderate	100,239	40,404	19.7	40.3	50,862	50.7	8,973	9.0
Middle	113,606	55,037	26.8	48.4	50,699	44.6	7,870	6.9
Upper	145,261	94,519	46.0	65.1	39,512	27.2	11,230	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	427,591	205,503	100.0	48.1	185,359	43.3	36,729	8.6
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	5,711	8.6	4,961	8.3	490	12.0	260	10.4
Moderate	10,958	16.5	9,635	16.1	833	20.5	490	19.6
Middle	15,067	22.7	13,652	22.9	855	21.0	560	22.4
Upper	34,467	52.0	31,396	52.6	1,890	46.4	1,181	47.3
Unknown	53	0.1	45	0.1	4	0.1	4	0.2
Total AA	66,256	100.0	59,689	100.0	4,072	100.0	2,495	100.0
Percent of Total Businesses:			90.1		6.1		3.8	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	22	3.6	20	3.3	2	33.3	0	0.0
Moderate	100	16.4	100	16.6	0	0.0	0	0.0
Middle	112	18.3	110	18.2	2	33.3	0	0.0
Upper	377	61.7	374	61.9	2	33.3	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	611	100.0	604	100.0	6	100.0	1	100.0
Percent of Total Farms:			98.9		1.0		0.2	

**TABLE C-3B
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT
LOANS BY INCOME LEVEL OF GEOGRAPHY
AUSTIN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	6.3	4.5	7.6
Moderate	2	214	100.0	100.0	20.2	14.2	19.7
Middle	0	0	0.0	0.0	26.8	22.7	26.8
Upper	0	0	0.0	0.0	46.7	58.7	46.0
Total	2	214	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	6.9	4.1	7.6
Moderate	0	0	0.0	0.0	18.2	11.9	19.7
Middle	0	0	0.0	0.0	27.1	20.2	26.8
Upper	0	0	0.0	0.0	47.7	63.7	46.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.2	3.9	7.6
Moderate	0	0	0.0	0.0	14.4	8.8	19.7
Middle	0	0	0.0	0.0	27.7	18.2	26.8
Upper	0	0	0.0	0.0	51.7	69.1	46.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	30.6	19.8	27.0
Moderate	0	0	0.0	0.0	27.9	30.7	25.3
Middle	0	0	0.0	0.0	25.2	19.9	25.5
Upper	0	0	0.0	0.0	16.2	29.6	22.2
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	6.5	5.8	7.6
Moderate	2	214	100.0	100.0	19.4	15.1	19.7
Middle	0	0	0.0	0.0	26.9	21.8	26.8
Upper	0	0	0.0	0.0	47.1	57.3	46.0
Total	2	214	100.0	100.0	100.0	100.0	100.0

TABLE C-3C DISTRIBUTION OF 2014 BUSINESS LOANS BY INCOME LEVEL OF GEOGRAPHY AUSTIN ASSESSMENT AREA							
Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	1	733	4.0	17.8	8.5	10.3	8.6
Moderate	4	706	16.0	17.1	16.0	15.7	16.5
Middle	4	334	16.0	8.1	21.8	19.3	22.7
Upper	16	2,345	64.0	56.9	51.9	53.4	52.0
Unknown ⁴	0	0	0.0	0.0	0.1	0.1	0.1

TABLE C-3D DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT LOANS BY BORROWER INCOME LEVELS AUSTIN ASSESSMENT AREA							
Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	3.3	1.4	24.6
Moderate	0	0	0.0	0.0	13.2	7.9	17.0
Middle	0	0	0.0	0.0	17.3	13.6	17.6
Upper	0	0	0.0	0.0	47.5	60.1	40.8
Unknown	2	214	100.0	100.0	18.6	17.0	0.0
Total	2	214	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	4.6	2.1	24.6
Moderate	0	0	0.0	0.0	12.6	7.0	17.0
Middle	0	0	0.0	0.0	17.0	11.8	17.6
Upper	0	0	0.0	0.0	47.3	62.3	40.8
Unknown	0	0	0.0	0.0	18.5	16.7	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.5	0.9	24.6
Moderate	0	0	0.0	0.0	12.4	5.5	17.0
Middle	0	0	0.0	0.0	17.5	9.7	17.6
Upper	0	0	0.0	0.0	59.7	76.9	40.8
Unknown	0	0	0.0	0.0	5.9	7.0	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	3.7	1.4	24.6
Moderate	0	0	0.0	0.0	13.0	6.9	17.0
Middle	0	0	0.0	0.0	17.2	11.8	17.6
Upper	0	0	0.0	0.0	47.9	55.2	40.8
Unknown	2	214	100.0	100.0	18.2	24.6	0.0
Total	2	214	100.0	100.0	100.0	100.0	100.0

**TABLE C-3E
DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE
AUSTIN ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	16	3,002	64.0	72.9	45.3	35.5	90.1
Over \$1MM	9	1,116	36.0	27.1	Not Reported		6.1
Not Known	0	0	0.0	0.0			3.8

5) 2014 McMullen, Texas Assessment Area

TABLE C-4A MCMULLEN ASSESSMENT AREA 2014 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	21	12.2
Moderate	0	0.0	0	0.0	0	0.0	17	9.9
Middle	1	100.0	172	100.0	9	5.2	68	39.5
Upper	0	0.0	0	0.0	0	0.0	66	38.4
Total AA	1	100.0	172	100.0	9	5.2	172	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	524	255	100.0	48.7	52	9.9	217	41.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	524	255	100.0	48.7	52	9.9	217	41.4
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	38	100.0	31	100.0	4	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	38	100.0	31	100.0	4	100.0	3	100.0
Percent of Total Businesses:				81.6		10.5		7.9
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	14	100.0	14	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	14	100.0	0	0.0	0	0.0
Percent of Total Farms:				100.0		0.0		0.0

**TABLE C-4B
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT
LOANS BY INCOME LEVEL OF GEOGRAPHY
MCMULLEN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	0.0	0.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	0.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0

**TABLE C-4C
DISTRIBUTION OF 2014 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
MCMULLEN ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	%	#%	%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	87.0	91.2	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE C-4D
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
MCMULLEN ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	#%	%	#%	%	
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	66.7	60.6	9.9
Middle	0	0	0.0	0.0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	0.0	0.0	38.4
Unknown	0	0	0.0	0.0	33.3	39.4	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	100.0	100.0	38.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	0.0	0.0	38.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	0.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	50.0	43.1	9.9
Middle	0	0	0.0	0.0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	25.0	28.8	38.4
Unknown	0	0	0.0	0.0	25.0	28.1	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0

**TABLE C-4E
DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE
MCMULLEN ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	8.7	8.6	81.6
Over \$1MM	0	0	0.0	0.0	Not Reported		10.5
Not Known	0	0	0.0	0.0			7.9

6) 2014 Hutchinson, Kansas Assessment Area

TABLE C-5A HUTCHINSON ASSESSMENT AREA 2014 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,459	20.4
Moderate	7	41.2	6,586	38.8	1,157	17.6	3,375	19.9
Middle	8	47.1	6,925	40.8	420	6.1	3,902	23.0
Upper	2	11.8	3,482	20.5	187	5.4	6,257	36.8
Total AA	17	100.0	16,993	100.0	1,764	10.4	16,993	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	12,332	6,943	37.5	56.3	4,056	32.9	1,333	10.8
Middle	11,040	7,842	42.3	71.0	2,451	22.2	747	6.8
Upper	4,860	3,739	20.2	76.9	845	17.4	276	5.7
Total AA	28,232	18,524	100.0	65.6	7,352	26.0	2,356	8.3
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,047	41.3	900	40.5	101	45.3	46	51.1
Middle	1,045	41.2	914	41.1	97	43.5	34	37.8
Upper	443	17.5	408	18.4	25	11.2	10	11.1
Total AA	2,535	100.0	2,222	100.0	223	100.0	90	100.0
Percent of Total Businesses:			87.7		8.8		3.6	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	98	26.8	98	26.9	0	0.0	0	0.0
Middle	245	67.1	244	67.0	1	100.0	0	0.0
Upper	22	6.0	22	6.0	0	0.0	0	0.0
Total AA	365	100.0	364	100.0	1	100.0	0	0.0
Percent of Total Farms:			99.7		0.3		0.0	

**TABLE C-5B
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT
LOANS BY INCOME LEVEL OF GEOGRAPHY
HUTCHINSON ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	5	384	62.5	61.1	37.2	25.7	37.5
Middle	2	190	25.0	30.3	34.7	37.4	42.3
Upper	1	54	12.5	8.6	28.1	36.9	20.2
Total	8	628	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	6	332	75.0	47.2	41.6	39.3	37.5
Middle	1	275	12.5	39.1	34.8	34.6	42.3
Upper	1	97	12.5	13.8	23.6	26.1	20.2
Total	8	704	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	13	75.0	61.9	34.8	25.6	37.5
Middle	0	0	0.0	0.0	42.8	50.4	42.3
Upper	1	8	25.0	38.1	22.5	24.0	20.2
Total	4	21	100.0	100.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	384	100.0	100.0	60.0	65.8	46.1
Middle	0	0	0.0	0.0	30.0	15.4	35.9
Upper	0	0	0.0	0.0	10.0	18.9	18.0
Total	1	384	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	15	1,113	71.4	64.1	38.8	33.1	37.5
Middle	3	465	14.3	26.8	35.5	35.8	42.3
Upper	3	159	14.3	9.2	25.8	31.0	20.2
Total	21	1,737	100.0	100.0	100.0	100.0	100.0

**TABLE C-5C
DISTRIBUTION OF 2014 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
HUTCHINSON ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	444	33.3	16.4	38.0	18.8	41.3
Middle	6	2,263	66.7	83.6	40.2	62.6	41.2
Upper	0	0	0.0	0.0	18.2	17.8	17.5

**TABLE C-5D
DISTRIBUTION OF 2014 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
HUTCHINSON ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	1	26	12.5	4.1	7.0	3.8	20.4
Moderate	1	90	12.5	14.3	19.9	14.8	19.9
Middle	1	100	12.5	15.9	19.9	18.4	23.0
Upper	4	364	50.0	58.0	33.3	42.2	36.8
Unknown	1	48	12.5	7.6	19.9	20.8	0.0
Total	8	628	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	7.9	2.3	20.4
Moderate	4	212	50.0	30.1	17.9	7.4	19.9
Middle	1	72	12.5	10.2	20.9	9.4	23.0
Upper	3	420	37.5	59.7	37.4	26.9	36.8
Unknown	0	0	0.0	0.0	15.9	54.1	0.0
Total	8	704	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	13.8	7.1	20.4
Moderate	1	4	25.0	19.0	18.1	13.9	19.9
Middle	2	9	50.0	42.9	23.2	21.5	23.0
Upper	1	8	25.0	38.1	44.2	57.3	36.8
Unknown	0	0	0.0	0.0	0.7	0.2	0.0
Total	4	21	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	26	4.8	1.5	7.9	3.0	20.4
Moderate	6	306	28.6	17.6	18.9	10.8	19.9
Middle	4	181	19.0	10.4	20.4	13.7	23.0
Upper	8	792	38.1	45.6	35.6	34.1	36.8
Unknown	2	432	9.5	24.9	17.2	38.3	0.0
Total	21	1,737	100.0	100.0	100.0	100.0	100.0

**TABLE C-5E
DISTRIBUTION OF 2014 BUSINESS LOANS BY REVENUE SIZE
HUTCHINSON ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	5	771	55.6	28.5	30.8	34.7	87.7
Over \$1MM	2	630	22.2	23.3	Not Reported		8.8
Not Known	2	1,306	22.2	48.2			3.6

**COMMUNITY REINVESTMENT ACT APPENDIX D
2015 ANALYSIS TABLES**

- 1) **2015 Full Review Oklahoma City, Oklahoma Metropolitan Statistical Area Assessment Area**
- 2) **2015 Full Review Stillwater, Oklahoma Assessment Area**
- 3) **2015 Full Review Dallas, Texas Metropolitan Statistical Area Assessment Area**
- 4) **2015 Full Review Wichita, Kansas Metropolitan Statistical Area Assessment Area**
- 5) **2015 Limited Review Tulsa, Oklahoma Metropolitan Statistical Area Assessment Area**
- 6) **2015 Limited Review San Antonio, Texas Metropolitan Statistical Area Assessment Area**
- 7) **2015 Limited Review Austin, Texas Metropolitan Statistical Area Assessment Area**
- 8) **2015 Limited Review McMullen, Texas Assessment Area**
- 9) **2015 Limited Review Hutchinson, Kansas Assessment Area**

Footnotes for all Analysis Tables

- Census tract income classifications, percentage of families by income classifications, percentage of owner-occupied housing units, and multifamily housing units by tract, and percentage of businesses and farms by tract are based on 2006-2010 ACS five-year estimates and 2015 FFIEC's Census tract designations.
- Business and farm data is based on 2015 D&B data.
- Aggregate CRA LAR data reports only business loans in amounts of \$1 million or less.
- The borrower distribution analysis for business loans focuses on the bank's lending to "small businesses" as defined by the CRA, which are those businesses and farms with gross annual revenues of \$1 million or less.
- Low-income census tracts are those geographies with MFI less than 50 percent of the MSA or statewide nonMSA MFI based on 2010 ACS five-year estimate data; moderate-income equals 50 percent to 80 percent; middle income is 80 percent to 120 percent; and upper income is greater than 120 percent.
- Percentage totals may not equal 100 percent due to automated rounding differences. Also, aggregate percentages may not equal 100 percent due to the omission of loans with unknown census tract information.
- For the borrower distribution tables, total HMDA loans may not foot, as multifamily loans are not considered in the borrower distribution.

1) 2015 Full Review Oklahoma City, Oklahoma Metropolitan Statistical Area Assessment Area

TABLE D-1A OKLAHOMA CITY ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	32	9.2	14,308	4.9	5,009	35.0	61,356	21.2
Moderate	93	26.7	64,123	22.1	11,684	18.2	51,353	17.7
Middle	131	37.6	124,223	42.9	10,826	8.7	59,429	20.5
Upper	88	25.3	86,953	30.0	2,858	3.3	117,479	40.6
Unknown	4	1.1	10	0.0	0	0.0	0	0.0
Total AA	348	100.0	289,617	100.0	30,377	10.5	289,617	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	29,238	10,004	3.4	34.2	13,671	46.8	5,563	19.0
Moderate	133,720	55,313	18.9	41.4	57,974	43.4	20,433	15.3
Middle	204,659	129,854	44.5	63.4	54,500	26.6	20,305	9.9
Upper	131,321	96,712	33.1	73.6	25,722	19.6	8,887	6.8
Unknown	267	10	0.0	0.0	182	68.2	75	28.1
Total AA	499,205	291,893	100.0	58.5	152,049	30.5	55,263	11.1
	Total Businesses by Tract	Businesses By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,560	5.8	2,987	5.2	544	11.8	29	9.9
Moderate	12,300	19.9	11,133	19.5	1,101	24.0	66	22.5
Middle	23,940	38.7	22,117	38.8	1,680	36.6	143	48.8
Upper	21,390	34.6	20,208	35.5	1,143	24.9	39	13.3
Unknown	657	1.1	517	0.9	124	2.7	16	5.5
Total AA	61,847	100.0	56,962	100.0	4,592	100.0	293	100.0
Percent of Total Businesses:				92.1			7.4	0.5
	Total Farms by Tract	Farms By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	20	1.5	17	1.3	3	14.3	0	0.0
Moderate	139	10.2	136	10.2	3	14.3	0	0.0
Middle	762	56.0	753	56.2	9	42.9	0	0.0
Upper	439	32.3	433	32.3	6	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,360	100.0	1,339	100.0	21	100.0	0	0.0
Percent of Total Farms:				98.5			1.5	0.0

**TABLE D-1B
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT
LOANS BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	7	454	2.7	0.9	3.4
Moderate	53	4,899	20.1	10.1	18.9
Middle	71	10,140	26.9	20.9	44.5
Upper	133	32,923	50.4	68.0	33.1
Total	264	48,416	100.0	100.0	100.0
Home Refinance Loans					
Low	4	489	3.7	2.0	3.4
Moderate	13	4,267	12.0	17.7	18.9
Middle	28	3,880	25.9	16.1	44.5
Upper	63	15,478	58.3	64.2	33.1
Total	108	24,114	100.0	100.0	100.0
Home Improvement Loans					
Low	2	36	7.4	1.2	3.4
Moderate	3	225	11.1	7.3	18.9
Middle	6	433	22.2	14.0	44.5
Upper	16	2,401	59.3	77.6	33.1
Total	27	3,095	100.0	100.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	5.8
Moderate	0	0	0.0	0.0	41.5
Middle	3	3,842	75.0	36.7	33.4
Upper	1	6,630	25.0	63.3	19.1
Unknown	0	0	0.0	0.0	0.1
Total	4	10,472	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	13	979	3.2	1.1	3.4
Moderate	69	9,391	17.1	10.9	18.9
Middle	108	18,295	26.8	21.2	44.5
Upper	213	57,432	52.9	66.7	33.1
Total	403	86,097	100.0	100.0	100.0

**TABLE D-1C
DISTRIBUTION OF 2015 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	16	5,792	9.4	11.8	5.8
Moderate	35	11,263	20.6	22.9	19.9
Middle	49	14,182	28.8	28.9	38.7
Upper	67	16,283	39.4	33.2	34.6

**TABLE D-1D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
OKLAHOMA CITY ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	19	1,293	7.2	2.7	21.2
Moderate	55	5,881	20.8	12.1	17.7
Middle	54	8,631	20.5	17.8	20.5
Upper	124	30,200	47.0	62.4	40.6
Unknown	12	2,411	4.5	5.0	0.0
Total	264	48,416	100.0	100.0	100.0
Refinanced Loans					
Low	4	361	3.7	1.5	21.2
Moderate	16	1,515	14.8	6.3	17.7
Middle	17	2,503	15.7	10.4	20.5
Upper	54	14,407	50.0	59.7	40.6
Unknown	17	5,328	15.7	22.1	0.0
Total	108	24,114	100.0	100.0	100.0
Home Improvement Loans					
Low	3	91	11.1	2.9	21.2
Moderate	0	0	0.0	0.0	17.7
Middle	1	168	3.7	5.4	20.5
Upper	22	2,821	81.5	91.1	40.6
Unknown	1	15	3.7	0.5	0.0
Total	27	3,095	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	26	1,745	6.5	2.0	21.2
Moderate	71	7,396	17.6	8.6	17.7
Middle	72	11,302	17.9	13.1	20.5
Upper	200	47,428	49.6	55.1	40.6
Unknown	34	18,226	8.4	21.2	0.0
Total	403	86,097	100.0	100.0	100.0

**TABLE D-1E
DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE
OKLAHOMA CITY ASSESSMENT AREA**

Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or less	79	15,916	46.5	32.4	92.1
Over \$1MM	84	32,670	49.4	66.5	7.4
Not Known	7	531	4.1	1.1	0.5

2) 2015 Full Review Stillwater, Oklahoma Assessment Area

TABLE D-2A STILLWATER ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	87	0.5	26	29.9	2,921	18.2
Moderate	0	0.0	0	0.0	0	0.0	2,675	16.7
Middle	13	76.5	12,059	75.1	1,465	12.1	2,967	18.5
Upper	3	17.6	3,909	24.3	245	6.3	7,492	46.7
Total AA	17	100.0	16,055	100.0	1,736	10.8	16,055	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	524	21	0.1	4.0	356	67.9	147	28.1
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	26,190	11,532	74.5	44.0	10,942	41.8	3,716	14.2
Upper	6,587	3,936	25.4	59.8	1,948	29.6	703	10.7
Total AA	33,301	15,489	100.0	46.5	13,246	39.8	4,566	13.7
	Total Businesses by Tract	Businesses By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	51	1.6	40	1.4	11	5.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,379	76.7	2,187	76.3	177	80.1	15	88.2
Upper	673	21.7	638	22.3	33	14.9	2	11.8
Total AA	3,103	100.0	2,865	100.0	221	100.0	17	100.0
Percent of Total Businesses:				92.3		7.1		0.5
	Total Farms by Tract	Farms By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.7	1	0.7	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	95	67.9	95	67.9	0	0.0	0	0.0
Upper	44	31.4	44	31.4	0	0.0	0	0.0
Total AA	140	100.0	140	100.0	0	0.0	0	0.0
Percent of Total Farms:				100.0		0.0		0.0

TABLE D-2B DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS BY INCOME LEVEL OF GEOGRAPHY STILLWATER ASSESSMENT AREA					
Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	0.1
Moderate	0	0	0.0	0.0	0.0
Middle	51	7,392	39.2	30.7	74.5
Upper	79	16,725	60.8	69.3	25.4
Total	130	24,117	100.0	100.0	100.0
Home Refinance Loans					
Low	0	0	0.0	0.0	0.1
Moderate	0	0	0.0	0.0	0.0
Middle	19	2,103	40.4	25.4	74.5
Upper	28	6,164	59.6	74.6	25.4
Total	47	8,267	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	0.1
Moderate	0	0	0.0	0.0	0.0
Middle	15	960	57.7	37.6	74.5
Upper	11	1,591	42.3	62.4	25.4
Total	26	2,551	100.0	100.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	6.1
Moderate	0	0	0.0	0.0	0.0
Middle	1	146	100.0	100.0	82.0
Upper	0	0	0.0	0.0	11.8
Total	1	146	100.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	0.1
Moderate	0	0	0.0	0.0	0.0
Middle	86	10,601	42.2	30.2	74.5
Upper	118	24,480	57.8	69.8	25.4
Total	204	35,081	100.0	100.0	100.0

**TABLE D-2C
DISTRIBUTION OF 2015 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
STILLWATER ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	1.6
Moderate	0	0	0.0	0.0	0.0
Middle	42	6,824	75.0	80.5	76.7
Upper	14	1,652	25.0	19.5	21.7

**TABLE D-2D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
STILLWATER ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	3	309	2.3	1.3	18.2
Moderate	9	978	6.9	4.1	16.7
Middle	16	2,168	12.3	9.0	18.5
Upper	101	20,566	77.7	85.3	46.7
Unknown	1	96	0.8	0.4	0.0
Total	130	24,117	100.0	100.0	100.0
Refinanced Loans					
Low	2	114	4.3	1.4	18.2
Moderate	3	394	6.4	4.8	16.7
Middle	4	693	8.5	8.4	18.5
Upper	36	6,841	76.6	82.8	46.7
Unknown	2	225	4.3	2.7	0.0
Total	47	8,267	100.0	100.0	100.0
Home Improvement Loans					
Low	1	5	3.8	0.2	18.2
Moderate	2	101	7.7	4.0	16.7
Middle	4	158	15.4	6.2	18.5
Upper	17	2,268	65.4	88.9	46.7
Unknown	2	19	7.7	0.7	0.0
Total	26	2,551	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	6	428	2.9	1.2	18.2
Moderate	14	1,473	6.9	4.2	16.7
Middle	24	3,019	11.8	8.6	18.5
Upper	154	29,675	75.5	84.6	46.7
Unknown	6	486	2.9	1.4	0.0
Total	204	35,081	100.0	100.0	100.0

TABLE D-2E DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE STILLWATER ASSESSMENT AREA					
Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	36	5,064	64.3	59.7	92.3
Over \$1MM	19	3,372	33.9	39.8	7.1
Income Not Known	1	40	1.8	0.5	0.5

3) 2015 Full Review Dallas, Texas Metropolitan Statistical Area Assessment Area

TABLE D-3A DALLAS ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	138	13.3	118,748	10.1	39,517	33.3	285,399	24.2
Moderate	288	27.7	302,706	25.6	54,884	18.1	202,463	17.1
Middle	283	27.3	347,773	29.5	26,725	7.7	215,639	18.3
Upper	325	31.3	411,396	34.8	12,172	3.0	477,131	40.4
Unknown	4	0.4	9	0.0	0	0.0	0	0.0
Total AA	1,038	100.0	1,180,632	100.0	133,298	11.3	1,180,632	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	226,313	59,326	5.7	26.2	130,460	57.6	36,527	16.1
Moderate	508,738	228,001	21.8	44.8	220,344	43.3	60,393	11.9
Middle	575,760	320,816	30.7	55.7	206,199	35.8	48,745	8.5
Upper	605,062	437,232	41.8	72.3	130,524	21.6	37,306	6.2
Unknown	18	18	0.0	100.0	0	0.0	0	0.0
Total AA	1,915,891	1,045,393	100.0	54.6	687,527	35.9	182,971	9.6
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	23,552	7.6	20,693	7.2	2,811	13.0	48	8.4
Moderate	62,069	20.1	56,334	19.6	5,599	25.9	136	23.8
Middle	85,134	27.5	79,730	27.8	5,238	24.3	166	29.1
Upper	137,732	44.6	129,716	45.2	7,796	36.1	220	38.5
Unknown	567	0.2	410	0.1	156	0.7	1	0.2
Total AA	309,054	100.0	286,883	100.0	21,600	100.0	571	100.0
Percent of Total Businesses:			92.8		7.0		0.2	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	77	3.6	69	3.3	8	17.4	0	0.0
Moderate	247	11.5	240	11.4	7	15.2	0	0.0
Middle	670	31.1	664	31.5	6	13.0	0	0.0
Upper	1,162	53.9	1,137	53.9	25	54.3	0	0.0
Unknown	1	0.0	1	0.0	0	0.0	0	0.0
Total AA	2,157	100.0	2,111	100.0	46	100.0	0	0.0
Percent of Total Farms:			97.9		2.1		0.0	

**TABLE D-3B
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT
LOANS BY INCOME LEVEL OF GEOGRAPHY
DALLAS ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	5.7
Moderate	1	168	6.7	1.9	21.8
Middle	2	2,766	13.3	30.6	30.7
Upper	12	6,118	80.0	67.6	41.8
Total	15	9,052	100.0	100.0	100.0
Home Refinance Loans					
Low	0	0	0.0	0.0	5.7
Moderate	0	0	0.0	0.0	21.8
Middle	3	898	30.0	33.9	30.7
Upper	7	1,751	70.0	66.1	41.8
Total	10	2,649	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	5.7
Moderate	0	0	0.0	0.0	21.8
Middle	0	0	0.0	0.0	30.7
Upper	0	0	0.0	0.0	41.8
Total	0	0	0.0	0.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	21.4
Moderate	0	0	0.0	0.0	29.7
Middle	1	944	100.0	100.0	29.0
Upper	0	0	0.0	0.0	19.9
Total	1	944	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	5.7
Moderate	1	168	3.8	1.3	21.8
Middle	6	4,608	23.1	36.4	30.7
Upper	19	7,869	73.1	62.2	41.8
Total	26	12,645	100.0	100.0	100.0

**TABLE D-3C
DISTRIBUTION OF 2015 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
DALLAS ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	3	1,580	8.1	14.5	7.6
Moderate	6	1,340	16.2	12.3	20.1
Middle	12	4,780	32.4	43.8	27.5
Upper	16	3,225	43.2	29.5	44.6
Unknown	0	0	0.0	0.0	0.2

**TABLE D-3D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
DALLAS ASSESSMET AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	10.1
Moderate	0	0	0.0	0.0	25.6
Middle	1	256	6.7	2.8	29.5
Upper	9	3,771	60.0	41.7	34.8
Unknown	5	5,025	33.3	55.5	0.0
Total	15	9,052	100.0	100.0	100.0
Refinanced Loans					
Low	0	0	0.0	0.0	10.1
Moderate	1	109	10.0	4.1	25.6
Middle	1	166	10.0	6.3	29.5
Upper	6	1,586	60.0	59.9	34.8
Unknown	2	788	20.0	29.7	0.0
Total	10	2,649	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	10.1
Moderate	0	0	0.0	0.0	25.6
Middle	0	0	0.0	0.0	29.5
Upper	0	0	0.0	0.0	34.8
Unknown	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	10.1
Moderate	1	109	3.8	0.9	25.6
Middle	2	422	7.7	3.3	29.5
Upper	15	5,357	57.7	42.4	34.8
Unknown	8	6,757	30.8	53.4	0.0
Total	26	12,645	100.0	100.0	100.0

TABLE D-3E DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE DALLAS ASSESSMENT AREA					
Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	19	3,081	51.4	28.2	92.8
Over \$1MM	18	7,844	48.6	71.8	7.0
Income Not Known	0	0	0.0	0.0	0.2

4) 2015 Full Review Wichita, Kansas Metropolitan Statistical Area Assessment Area

TABLE D-4A WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	12	9.7	7,099	5.7	2,391	33.7	26,562	21.2
Moderate	42	33.9	35,676	28.5	6,757	18.9	22,675	18.1
Middle	32	25.8	34,820	27.9	2,334	6.7	26,011	20.8
Upper	38	30.6	47,407	37.9	1,525	3.2	49,754	39.8
Total AA	124	100.0	125,002	100.0	13,007	10.4	125,002	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	17,462	4,795	3.8	27.5	9,100	52.1	3,567	20.4
Moderate	69,330	33,056	25.9	47.7	28,058	40.5	8,216	11.9
Middle	57,337	36,854	28.9	64.3	16,986	29.6	3,497	6.1
Upper	64,595	53,005	41.5	82.1	8,978	13.9	2,612	4.0
Total AA	208,724	127,710	100.0	61.2	63,122	30.2	17,892	8.6
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,457	12.0	2,035	11.1	408	20.2	14	20.3
Moderate	4,720	23.1	4,171	22.7	540	26.8	9	13.0
Middle	5,626	27.5	5,093	27.8	513	25.4	20	29.0
Upper	7,624	37.3	7,043	38.4	555	27.5	26	37.7
Total AA	20,427	100.0	18,342	100.0	2,016	100.0	69	100.0
Percent of Total Businesses:			89.8		9.9		0.3	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	2.0	8	1.6	2	33.3	0	0.0
Moderate	22	4.3	21	4.2	1	16.7	0	0.0
Middle	146	28.6	146	28.9	0	0.0	0	0.0
Upper	333	65.2	330	65.3	3	50.0	0	0.0
Total AA	511	100.0	505	100.0	6	100.0	0	0.0
Percent of Total Farms:			98.8		1.2		0.0	

**TABLE D-4B
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT
LOANS BY INCOME LEVEL OF GEOGRAPHY
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	3.8
Moderate	2	327	6.5	5.2	25.9
Middle	6	967	19.4	15.5	28.9
Upper	23	4,939	74.2	79.2	41.5
Total	31	6,233	100.0	100.0	100.0
Home Refinance Loans					
Low	1	307	5.0	4.9	3.8
Moderate	2	550	10.0	8.7	25.9
Middle	5	1,159	25.0	18.3	28.9
Upper	12	4,301	60.0	68.1	41.5
Total	20	6,317	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	3.8
Moderate	0	0	0.0	0.0	25.9
Middle	1	34	100.0	100.0	28.9
Upper	0	0	0.0	0.0	41.5
Total	1	34	100.0	100.0	100.0
Multifamily Loans					% of Multifamily Units
Low	1	1,345	100.0	100.0	14.0
Moderate	0	0	0.0	0.0	36.4
Middle	0	0	0.0	0.0	33.4
Upper	0	0	0.0	0.0	16.2
Total	1	1,345	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	2	1,652	3.8	11.9	3.8
Moderate	4	877	7.5	6.3	25.9
Middle	12	2,160	22.6	15.5	28.9
Upper	35	9,240	66.0	66.3	41.5
Total	53	13,929	100.0	100.0	100.0

**TABLE D-4C
DISTRIBUTION OF 2015 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	10	3,474	15.2	17.2	12.0
Moderate	8	1,626	12.1	8.1	23.1
Middle	19	5,617	28.8	27.9	27.5
Upper	29	9,441	43.9	46.8	37.3

**TABLE D-4D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	2	202	6.5	3.2	21.2
Moderate	3	455	9.7	7.3	18.1
Middle	9	1,539	29.0	24.7	20.8
Upper	16	3,866	51.6	62.0	39.8
Unknown	1	171	3.2	2.7	0.0
Total	31	6,233	100.0	100.0	100.0
Refinanced Loans					
Low	0	0	0.0	0.0	21.2
Moderate	0	0	0.0	0.0	18.1
Middle	1	79	5.0	1.3	20.8
Upper	12	5,047	60.0	79.9	39.8
Unknown	7	1,191	35.0	18.9	0.0
Total	20	6,317	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	21.2
Moderate	1	34	100.0	100.0	18.1
Middle	0	0	0.0	0.0	20.8
Upper	0	0	0.0	0.0	39.8
Unknown	0	0	0.0	0.0	0.0
Total	1	34	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	2	202	3.8	1.5	21.2
Moderate	4	489	7.5	3.5	18.1
Middle	10	1,618	18.9	11.6	20.8
Upper	28	8,913	52.8	64.0	39.8
Unknown	9	2,707	17.0	19.4	0.0
Total	53	13,929	100.0	100.0	100.0

**TABLE D-4E
DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE
WICHITA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA**

Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	33	7,817	50.0	38.8	89.8
Over \$1MM	33	12,341	50.0	61.2	9.9
Income Not Known	0	0	0.0	0.0	0.3

5) 2015 Limited Review Tulsa, Oklahoma Metropolitan Statistical Area Assessment Area

TABLE D-5A TULSA ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	19	10.9	12,018	8.0	4,647	38.7	31,569	21.0
Moderate	52	29.7	34,845	23.1	6,691	19.2	26,433	17.6
Middle	49	28.0	45,570	30.3	3,429	7.5	29,558	19.6
Upper	55	31.4	58,144	38.6	2,102	3.6	63,017	41.9
Total AA	175	100.0	150,577	100.0	16,869	11.2	150,577	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	25,646	7,934	5.4	30.9	13,062	50.9	4,650	18.1
Moderate	71,270	30,469	20.6	42.8	32,154	45.1	8,647	12.1
Middle	80,364	46,887	31.6	58.3	26,290	32.7	7,187	8.9
Upper	87,284	62,969	42.5	72.1	18,950	21.7	5,365	6.1
Total AA	264,564	148,259	100.0	56.0	90,456	34.2	25,849	9.8
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,714	6.8	2,285	6.3	425	13.0	4	6.2
Moderate	9,201	23.1	8,016	22.0	1,164	35.6	21	32.3
Middle	11,253	28.3	10,455	28.7	774	23.6	24	36.9
Upper	16,643	41.8	15,716	43.1	911	27.8	16	24.6
Total AA	39,811	100.0	36,472	100.0	3,274	100.0	65	100.0
Percent of Total Businesses:				91.6		8.2		0.2
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	6	1.8	6	1.8	0	0.0	0	0.0
Moderate	36	10.7	35	10.6	1	14.3	0	0.0
Middle	126	37.3	124	37.5	2	28.6	0	0.0
Upper	170	50.3	166	50.2	4	57.1	0	0.0
Total AA	338	100.0	331	100.0	7	100.0	0	0.0
Percent of Total Farms:				97.9		2.1		0.0

**TABLE D-5B
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
TULSA ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	3	216	6.5	1.9	5.4
Moderate	4	436	8.7	3.9	20.6
Middle	5	1,049	10.9	9.4	31.6
Upper	34	9,429	73.9	84.7	42.5
Total	46	11,130	100.0	100.0	100.0
Home Refinance Loans					
Low	0	0	0.0	0.0	5.4
Moderate	2	196	6.7	3.2	20.6
Middle	3	297	10.0	4.8	31.6
Upper	25	5,713	83.3	92.1	42.5
Total	30	6,206	100.0	100.0	100.0
Home Improvement Loans					
Low	1	214	20.0	37.9	5.4
Moderate	0	0	0.0	0.0	20.6
Middle	0	0	0.0	0.0	31.6
Upper	4	350	80.0	62.1	42.5
Total	5	564	100.0	100.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	11.0
Moderate	0	0	0.0	0.0	34.3
Middle	0	0	0.0	0.0	28.5
Upper	0	0	0.0	0.0	26.2
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	4	430	4.9	2.4	5.4
Moderate	6	632	7.4	3.5	20.6
Middle	8	1,346	9.9	7.5	31.6
Upper	63	15,492	77.8	86.5	42.5
Total	81	17,900	100.0	100.0	100.0

**TABLE D-5C
DISTRIBUTION OF 2015 BUSINESS FARM LOANS
BY INCOME LEVEL OF GEOGRAPHY
TULSA ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	6	1,844	10.0	13.5	6.8
Moderate	15	2,938	25.0	21.5	23.1
Middle	10	1,730	16.7	12.7	28.3
Upper	29	7,155	48.3	52.4	41.8

**TABLE D-5D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSUE ACT LOANS
BY BORROWER INCOME LEVELS
TULSA ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	2	92	4.3	0.8	21.0
Moderate	5	690	10.9	6.2	17.6
Middle	3	493	6.5	4.4	19.6
Upper	35	9,451	76.1	84.9	41.9
Unknown	1	404	2.2	3.6	0.0
Total	46	11,130	100.0	100.0	100.0
Refinanced Loans					
Low	0	0	0.0	0.0	21.0
Moderate	3	314	10.0	5.1	17.6
Middle	4	709	13.3	11.4	19.6
Upper	21	4,988	70.0	80.4	41.9
Unknown	2	195	6.7	3.1	0.0
Total	30	6,206	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	21.0
Moderate	0	0	0.0	0.0	17.6
Middle	0	0	0.0	0.0	19.6
Upper	3	130	60.0	23.0	41.9
Unknown	2	434	40.0	77.0	0.0
Total	5	564	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	2	92	2.5	0.5	21.0
Moderate	8	1,004	9.9	5.6	17.6
Middle	7	1,202	8.6	6.7	19.6
Upper	59	14,569	72.8	81.4	41.9
Unknown	5	1,033	6.2	5.8	0.0
Total	81	17,900	100.0	100.0	100.0

**TABLE D-5E
DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE
TULSA ASSESSMENT AREA**

Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	29	5,588	48.3	40.9	91.6
Over \$1MM	28	7,264	46.7	53.1	8.2
Income Not Known	3	815	5.0	6.0	0.2

6) 2015 Limited Review San Antonio, Texas Metropolitan Statistical Area Assessment Area

TABLE D-6A SAN ANTONIO ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	36	9.8	28,260	7.2	10,543	37.3	94,746	24.0
Moderate	115	31.4	118,686	30.1	24,922	21.0	68,289	17.3
Middle	106	29.0	122,797	31.1	11,734	9.6	75,832	19.2
Upper	105	28.7	124,597	31.6	4,978	4.0	155,473	39.4
Unknown	4	1.1	0	0.0	0	0.0	0	0.0
Total AA	366	100.0	394,340	100.0	52,177	13.2	394,340	100.0
Housing Units By Tract	Housing Type By Tract							
	Owner-Occupied		Rental		Vacant			
	#	% By Tract	% By Unit	#	% By Unit	#	% By Unit	
Low	47,868	19,272	5.3	40.3	22,448	46.9	6,148	12.8
Moderate	201,352	96,350	26.6	47.9	81,313	40.4	23,689	11.8
Middle	203,867	117,164	32.3	57.5	67,732	33.2	18,971	9.3
Upper	189,767	129,900	35.8	68.5	46,045	24.3	13,822	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	642,854	362,686	100.0	56.4	217,538	33.8	62,630	9.7
Total Businesses by Tract	Businesses By Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	4,436	5.7	3,951	5.4	471	9.2	14	7.1
Moderate	18,026	23.0	16,641	22.8	1,349	26.4	36	18.3
Middle	23,599	30.1	21,846	29.9	1,671	32.7	82	41.6
Upper	32,157	41.0	30,498	41.7	1,595	31.2	64	32.5
Unknown	187	0.2	155	0.2	31	0.6	1	0.5
Total AA	78,405	100.0	73,091	100.0	5,117	100.0	197	100.0
Percent of Total Businesses:				93.2		6.5		0.3
Total Farms by Tract	Farms By Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	24	3.0	22	2.8	2	20.0	0	0.0
Moderate	116	14.4	116	14.6	0	0.0	0	0.0
Middle	232	28.9	230	29.0	2	20.0	0	0.0
Upper	431	53.7	425	53.6	6	60.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	803	100.0	793	100.0	10	100.0	0	0.0
Percent of Total Farms:				98.8		1.2		0.0

**TABLE D-6B
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
SAN ANTONIO ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	5.3
Moderate	0	0	0.0	0.0	26.6
Middle	0	0	0.0	0.0	32.3
Upper	1	140	100.0	100.0	35.8
Total	1	140	100.0	100.0	100.0
Home Refinance Loans					
Low	0	0	0.0	0.0	5.3
Moderate	0	0	0.0	0.0	26.6
Middle	0	0	0.0	0.0	32.3
Upper	0	0	0.0	0.0	35.8
Total	0	0	0.0	0.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	5.3
Moderate	0	0	0.0	0.0	26.6
Middle	0	0	0.0	0.0	32.3
Upper	0	0	0.0	0.0	35.8
Total	0	0	0.0	0.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	7.4
Moderate	0	0	0.0	0.0	35.9
Middle	0	0	0.0	0.0	31.4
Upper	0	0	0.0	0.0	25.3
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	5.3
Moderate	0	0	0.0	0.0	26.6
Middle	0	0	0.0	0.0	32.3
Upper	1	140	100.0	100.0	35.8
Total	1	140	100.0	100.0	100.0

**TABLE D-6C
 DISTRIBUTION OF 2015 BUSINESS LOANS
 BY INCOME LEVEL OF GEOGRAPHY
 SAN ANTONIO ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	5.7
Moderate	11	2,708	52.4	48.3	23.0
Middle	1	749	4.8	13.4	30.1
Upper	9	2,147	42.9	38.3	41.0
Unknown	0	0	0.0	0.0	0.2

**TABLE D-6D
 DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
 BY BORROWER INCOME LEVELS
 SAN ANTONIO ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	24.0
Moderate	1	140	100.0	100.0	17.3
Middle	0	0	0.0	0.0	19.2
Upper	0	0	0.0	0.0	39.4
Total	1	140	100.0	100.0	100.0
Refinanced Loans					
Low	0	0	0.0	0.0	24.0
Moderate	0	0	0.0	0.0	17.3
Middle	0	0	0.0	0.0	19.2
Upper	0	0	0.0	0.0	39.4
Total	0	0	0.0	0.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	24.0
Moderate	0	0	0.0	0.0	17.3
Middle	0	0	0.0	0.0	19.2
Upper	0	0	0.0	0.0	39.4
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	24.0
Moderate	1	140	100.0	100.0	17.3
Middle	0	0	0.0	0.0	19.2
Upper	0	0	0.0	0.0	39.4
Total	1	140	100.0	100.0	100.0

**TABLE D-6E
DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE
SAN ANTONIO ASSESSMENT AREA**

Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	6	252	28.6	4.5	93.2
Over \$1MM	14	5,327	66.7	95.1	6.5
Income Not Known	1	25	4.8	0.4	0.3

7) 2015 Limited Review Austin, Texas Metropolitan Statistical Area Assessment Area

TABLE D-7A AUSTIN ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	35	16.1	33,201	14.9	10,880	32.8	54,973	24.6
Moderate	55	25.2	49,197	22.0	7,633	15.5	37,874	17.0
Middle	58	26.6	55,213	24.7	3,396	6.2	39,315	17.6
Upper	67	30.7	85,769	38.4	2,852	3.3	91,218	40.8
Unknown	3	1.4	0	0.0	0	0.0	0	0.0
Total AA	218	100.0	223,380	100.0	24,761	11.1	223,380	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	68,485	15,543	7.6	22.7	44,286	64.7	8,656	12.6
Moderate	100,239	40,404	19.7	40.3	50,862	50.7	8,973	9.0
Middle	113,606	55,037	26.8	48.4	50,699	44.6	7,870	6.9
Upper	145,261	94,519	46.0	65.1	39,512	27.2	11,230	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	427,591	205,503	100.0	48.1	185,359	43.3	36,729	8.6
	Total Businesses by Tract	Businesses By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	6,139	8.3	5,528	8.1	590	11.9	21	7.2
Moderate	12,051	16.4	10,980	16.0	1,019	20.6	52	17.9
Middle	16,607	22.5	15,516	22.7	1,051	21.2	40	13.8
Upper	38,811	52.7	36,347	53.1	2,288	46.2	176	60.7
Unknown	54	0.1	44	0.1	9	0.2	1	0.3
Total AA	73,662	100.0	68,415	100.0	4,957	100.0	290	100.0
Percent of Total Businesses:				92.9	6.7		0.4	
	Total Farms by Tract	Farms By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	25	3.7	23	3.4	2	40.0	0	0.0
Moderate	105	15.6	104	15.6	1	20.0	0	0.0
Middle	113	16.8	112	16.8	1	20.0	0	0.0
Upper	430	63.9	429	64.2	1	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	673	100.0	668	100.0	5	100.0	0	0.0
Percent of Total Farms:				99.3	0.7		0.0	

**TABLE D-7B
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
AUSTIN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	7.6
Moderate	0	0	0.0	0.0	19.7
Middle	0	0	0.0	0.0	26.8
Upper	3	1,254	100.0	100.0	46.0
Total	3	1,254	100.0	100.0	100.0
Home Refinance Loans					
Low	0	0	0.0	0.0	7.6
Moderate	0	0	0.0	0.0	19.7
Middle	0	0	0.0	0.0	26.8
Upper	1	316	100.0	100.0	46.0
Total	1	316	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	7.6
Moderate	0	0	0.0	0.0	19.7
Middle	0	0	0.0	0.0	26.8
Upper	0	0	0.0	0.0	46.0
Total	0	0	0.0	0.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	27.0
Moderate	0	0	0.0	0.0	25.3
Middle	0	0	0.0	0.0	25.5
Upper	0	0	0.0	0.0	22.2
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	7.6
Moderate	0	0	0.0	0.0	19.7
Middle	0	0	0.0	0.0	26.8
Upper	4	1,570	100.0	100.0	46.0
Total	4	1,570	100.0	100.0	100.0

**TABLE D-7C
DISTRIBUTION OF 2015 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
AUSTIN ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	8.3
Moderate	2	760	12.5	24.4	16.4
Middle	3	456	18.8	14.6	22.5
Upper	11	1,905	68.8	61.0	52.7

**TABLE D-7D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
AUSTIN ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	24.6
Moderate	0	0	0.0	0.0	17.0
Middle	0	0	0.0	0.0	17.6
Upper	3	1,254	100.0	100.0	40.8
Total	3	1,254	100.0	100.0	100.0
Refinanced Loans					
Low	0	0	0.0	0.0	24.6
Moderate	0	0	0.0	0.0	17.0
Middle	0	0	0.0	0.0	17.6
Upper	1	316	100.0	100.0	40.8
Total	1	316	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	24.6
Moderate	0	0	0.0	0.0	17.0
Middle	0	0	0.0	0.0	17.6
Upper	0	0	0.0	0.0	40.8
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	24.6
Moderate	0	0	0.0	0.0	17.0
Middle	0	0	0.0	0.0	17.6
Upper	4	1,570	100.0	100.0	40.8
Total	4	1,570	100.0	100.0	100.0

**TABLE D-7E
DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE
AUSTIN ASSESSMENT AREA**

Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	11	1,917	68.8	61.4	92.9
Over \$1MM	5	1,204	31.3	38.6	6.7
Income Not Known	0	0	0.0	0.0	0.4

8) 2015 Limited Review McMullen, Texas Assessment Area

TABLE D-8A MCMULLEN ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	21	12.2
Moderate	0	0.0	0	0.0	0	0.0	17	9.9
Middle	1	100.0	172	100.0	9	5.2	68	39.5
Upper	0	0.0	0	0.0	0	0.0	66	38.4
Total AA	1	100.0	172	100.0	9	5.2	172	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	524	255	100.0	48.7	52	9.9	217	41.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	524	255	100.0	48.7	52	9.9	217	41.4
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	42	100.0	34	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	34	100.0	5	100.0	3	100.0
Percent of Total Businesses:			81.0		11.9		7.1	
	Total Businesses by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	14	100.0	14	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	14	100.0	0	0.0	0	0.0
Percent of Total Farms:			100.0		0.0		0.0	

**TABLE D-8B
 DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
 BY INCOME LEVEL OF GEOGRAPHY
 MCMULLEN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Home Refinance Loans					
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0

**TABLE D-8C
DISTRIBUTION OF 2015 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
MCMULLEN ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0

**TABLE D-8D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
MCMULLEN ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	38.4
Unknown	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Refinanced Loans					
Low	0	0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	38.4
Unknown	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	38.4
Unknown	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	39.5
Upper	0	0	0.0	0.0	38.4
Unknown	0	0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0

**TABLE D-8E
DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE
MCMULLEN ASSESSMENT AREA**

Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	0	0	0.0	0.0	81.0
Over \$1MM	0	0	0.0	0.0	11.9
Income Not Known	0	0	0.0	0.0	7.1

9) 2015 Limited Review Hutchinson, Kansas Assessment Area

TABLE D-9A HUTCHINSON ASSESSMENT AREA 2015 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,459	20.4
Moderate	7	41.2	6,586	38.8	1,157	17.6	3,375	19.9
Middle	8	47.1	6,925	40.8	420	6.1	3,902	23.0
Upper	2	11.8	3,482	20.5	187	5.4	6,257	36.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total	17	100.0	16,993	100.0	1,764	10.4	16,993	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	12,332	6,943	37.5	56.3	4,056	32.9	1,333	10.8
Middle	11,040	7,842	42.3	71.0	2,451	22.2	747	6.8
Upper	4,860	3,739	20.2	76.9	845	17.4	276	5.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total	28,232	18,524	100.0	65.6	7,352	26.0	2,356	8.3
	Total Businesses by Tract	Businesses By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,034	40.4	910	39.8	109	46.2	15	46.9
Middle	1,069	41.8	952	41.6	100	42.4	17	53.1
Upper	454	17.8	427	18.7	27	11.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total	2,557	100.0	2,289	100.0	236	100.0	32	100.0
Percent of Total Businesses:				89.5		9.2		1.3
	Total Farms by Tract	Farms By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	92	27.2	92	27.3	0	0.0	0	0.0
Middle	224	66.3	223	66.2	1	100.0	0	0.0
Upper	22	6.5	22	6.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total	338	100.0	337	100.0	1	100.0	0	0.0
Percent of Total Farms:				99.7		0.3		0.0

**TABLE D-9B
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
HUTCHINSON ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				% of Owner Occupied Units
	#	\$(000)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	0.0
Moderate	6	953	60.0	58.9	37.5
Middle	1	96	10.0	5.9	42.3
Upper	3	568	30.0	35.1	20.2
Total	10	1,617	100.0	100.0	100.0
Home Refinance Loans					
Low	0	0	0.0	0.0	0.0
Moderate	1	61	20.0	11.6	37.5
Middle	4	465	80.0	88.4	42.3
Upper	0	0	0.0	0.0	20.2
Total	5	526	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	0.0
Moderate	2	41	66.7	91.1	37.5
Middle	1	4	33.3	8.9	42.3
Upper	0	0	0.0	0.0	20.2
Total	3	45	100.0	100.0	100.0
Multifamily Loans					% of Multifamily Units
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	46.1
Middle	0	0	0.0	0.0	35.9
Upper	0	0	0.0	0.0	18.0
Total	0	0	0.0	0.0	100.0
Total Home Mortgage Loans					
Low	0	0	0.0	0.0	0.0
Moderate	9	1,055	50.0	48.2	37.5
Middle	6	565	33.3	25.8	42.3
Upper	3	568	16.7	26.0	20.2
Total	18	2,188	100.0	100.0	100.0

**TABLE D-9C
DISTRIBUTION OF 2015 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
HUTCHINSON ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	1	100	14.3	5.1	40.4
Middle	5	1,283	71.4	66.0	41.8
Upper	1	561	14.3	28.9	17.8

**TABLE D-9D
DISTRIBUTION OF 2015 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
HUTCHINSON ASSESSMENT AREA**

Borrow Income Level	Bank Loans				% of Families
	#	\$(000s)	#%	\$%	
Home Purchase Loans					
Low	0	0	0.0	0.0	20.4
Moderate	3	374	30.0	23.1	19.9
Middle	0	0	0.0	0.0	23.0
Upper	6	1,193	60.0	73.8	36.8
Unknown	1	50	10.0	3.1	0.0
Total	10	1,617	100.0	100.0	100.0
Refinanced Loans					
Low	1	115	20.0	21.9	20.4
Moderate	0	0	0.0	0.0	19.9
Middle	2	151	40.0	28.7	23.0
Upper	2	260	40.0	49.4	36.8
Unknown	0	0	0.0	0.0	0.0
Total	5	526	100.0	100.0	100.0
Home Improvement Loans					
Low	0	0	0.0	0.0	20.4
Moderate	1	4	33.3	8.9	19.9
Middle	2	41	66.7	91.1	23.0
Upper	0	0	0.0	0.0	36.8
Unknown	0	0	0.0	0.0	0.0
Total	3	45	100.0	100.0	100.0
Total Home Mortgage Loans					
Low	1	115	5.6	5.3	20.4
Moderate	4	378	22.2	17.3	19.9
Middle	4	192	22.2	8.8	23.0
Upper	8	1,453	44.4	66.4	36.8
Unknown	1	50	5.6	2.3	0.0
Total	18	2,188	100.0	100.0	100.0

**TABLE D-9E
DISTRIBUTION OF 2015 BUSINESS LOANS BY REVENUE SIZE
HUTCHINSON ASSESSMENT AREA**

Business Revenue	Small Business Loans				% of Businesses by Revenue
	#	\$(000)	#%	\$%	
\$1MM or Less	5	1,598	71.4	82.2	89.5
Over \$1MM	2	346	28.6	17.8	9.2
Income Not Known	0	0	0.0	0.0	1.3

**COMMUNITY REINVESTMENT ACT APPENDIX E
2013 ANALYSIS TABLES**

- 1) 2013 Full Review Oklahoma City, Oklahoma Metropolitan Statistical Area Assessment Area**
- 2) 2013 Full Review Stillwater, Oklahoma Assessment Area**
- 3) 2013 Full Review Dallas, Texas Metropolitan Statistical Area Assessment Area**
- 4) 2013 Limited Review Tulsa, Oklahoma Metropolitan Statistical Area Assessment Area**
- 5) 2013 Limited Review San Antonio, Texas Metropolitan Statistical Area Assessment Area**
- 6) 2013 Limited Review Austin, Texas Metropolitan Statistical Area Assessment Area**
- 7) 2013 Limited Review McMullen, Texas Assessment Area**

Footnotes for all Analysis Tables

- Census tract income classifications, percentage of families by income classifications, percentage of owner occupied housing units, and multifamily housing units by tract, and percentage of businesses and farms by tract are based on 2010 ACS five-year estimates and 2010 FFIEC's Census tract designations.
- Business and farm data is based on 2013 D&B data.
- Aggregate HMDA data reflects all originations in the AA reported by all HMDA filers.
- Aggregate CRA LAR data reports only business loans in amounts of \$1 million or less.
- The borrower distribution analysis for business loans focuses on the bank's lending to "small businesses" as defined by the CRA, which are those businesses with gross annual revenues of \$1 million or less.
- Low-income census tracts are those geographies with MFI less than 50 percent of the MSA or statewide nonMSA MFI based on 2010 ACS five-year estimate data; moderate-income equals 50 percent to 80 percent; middle income is 80 percent to 120 percent; and upper income is greater than 120 percent.
- Percentages may not equal 100 percent due to slight rounding differences. Also, aggregate percentages may not equal 100 percent due to the omission of loans with unknown census tract information.
- For the borrower distribution tables, total HMDA loans with not foot, as multifamily loans are not considered in the borrower distribution.

1) 2013 Full Review Oklahoma City, Oklahoma Metropolitan Statistical Area Assessment Area

TABLE E-1A OKLAHOMA CITY ASSESSMENT AREA 2013 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	32	9.2	14,308	4.9	5,009	35.0	61,356	21.2
Moderate	93	26.7	64,123	22.1	11,684	18.2	51,353	17.7
Middle	131	37.6	124,223	42.9	10,826	8.7	59,429	20.5
Upper	88	25.3	86,953	30.0	2,858	3.3	117,479	40.6
Unknown	4	1.1	10	0.0	0	0.0	0	0.0
Total AA	348	100.0	289,617	100.0	30,377	10.5	289,617	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	29,238	10,004	3.4	34.2	13,671	46.8	5,563	19.0
Moderate	133,720	55,313	18.9	41.4	57,974	43.4	20,433	15.3
Middle	204,659	129,854	44.5	63.4	54,500	26.6	20,305	9.9
Upper	131,321	96,712	33.1	73.6	25,722	19.6	8,887	6.8
Unknown	267	10	0.0	0.0	182	68.2	75	28.1
Total AA	499,205	291,893	100.0	58.5	152,049	30.5	55,263	11.1
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3,637	6.1	3,009	5.6	491	12.5	137	6.9
Moderate	12,349	20.6	10,914	20.3	983	25.0	452	22.7
Middle	23,606	39.5	21,416	39.7	1,410	35.9	780	39.3
Upper	19,592	32.8	18,076	33.5	923	23.5	593	29.8
Unknown	618	1.0	471	0.9	122	3.1	25	1.3
Total AA	59,802	100.0	53,886	100.0	3,929	100.0	1,987	100.0
Percent of Total Businesses:				90.1	6.6		3.3	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	20	1.3	16	1.0	4	20.0	0	0.0
Moderate	191	12.1	187	12.0	4	20.0	0	0.0
Middle	886	56.0	877	56.1	9	45.0	0	0.0
Upper	482	30.5	479	30.7	3	15.0	0	0.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,582	100.0	1,562	100.0	20	100.0	0	0.0
Percent of Total Farms:				98.7	1.3		0.0	

**TABLE E-1B
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	1	166	0.8	0.6	1.1	0.6	3.4
Moderate	8	900	6.3	3.5	14.7	8.6	18.9
Middle	31	3,958	24.2	15.3	38.1	31.4	44.5
Upper	88	20,896	68.8	80.6	46.0	59.5	33.1
Total	128	25,920	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	1.3	1.0	3.4
Moderate	9	1,334	9.9	2.8	13.1	11.0	18.9
Middle	11	1,797	12.1	3.7	39.0	43.3	44.5
Upper	71	44,828	78.0	93.5	46.5	44.7	33.1
Total	91	47,959	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.8	1.4	3.4
Moderate	2	122	10.0	3.4	17.4	12.6	18.9
Middle	3	519	15.0	14.4	45.8	37.8	44.5
Upper	15	2,963	75.0	82.2	34.0	48.3	33.1
Total	20	3,604	100.0	100.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	4.1	1.6	5.8
Moderate	0	0	0.0	0.0	48.0	40.9	41.5
Middle	0	0	0.0	0.0	28.5	35.3	33.4
Upper	0	0	0.0	0.0	19.5	22.2	19.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.2
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	166	0.4	0.2	1.4	0.8	3.4
Moderate	19	2,356	7.9	3.0	14.4	11.5	18.9
Middle	45	6,274	18.8	8.1	39.1	37.7	44.5
Upper	174	68,687	72.8	88.6	45.0	49.9	33.1
Total	239	77,483	100.0	100.0	100.0	100.0	100.0

**TABLE E-1C
DISTRIBUTION OF 2013 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	22	5,052	13.0	12.8	7.2	10.3	6.1
Moderate	32	9,246	18.9	23.4	19.8	20.3	20.6
Middle	64	12,533	37.9	31.8	33.3	32.6	39.5
Upper	50	12,143	29.6	30.8	36.0	34.1	32.8
Unknown ⁴	1	500	0.6	1.3	1.4	1.9	1.0

**TABLE E-1D
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
OKLAHOMA CITY ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	# %	\$%	#%	\$%	
Home Purchase Loans							
Low	1	99	0.8	0.4	5.6	2.7	21.2
Moderate	6	888	4.7	3.4	17.4	11.8	17.7
Middle	17	2,741	13.3	10.6	19.6	17.5	20.5
Upper	101	21,638	78.9	83.5	37.7	48.6	40.6
Unknown	3	554	2.3	2.1	19.7	19.4	0.0
Total	128	25,920	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	1	69	1.1	0.1	5.0	1.5	21.2
Moderate	0	0	0.0	0.0	11.7	4.2	17.7
Middle	11	1,719	12.1	3.6	17.6	8.0	20.5
Upper	72	15,110	79.1	31.5	43.4	32.1	40.6
Unknown	7	31,061	7.7	64.8	22.4	54.2	0.0
Total	91	47,959	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	7.5	3.7	21.2
Moderate	1	5	5.0	0.1	16.9	9.4	17.7
Middle	3	270	15.0	7.5	26.3	16.6	20.5
Upper	16	3,329	80.0	92.4	44.1	59.6	40.6
Unknown	0	0	0.0	0.0	5.2	10.7	0.0
Total	20	3,604	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	168	0.8	0.2	5.5	2.0	21.2
Moderate	7	893	2.9	1.2	15.0	7.3	17.7
Middle	31	4,730	13.0	6.1	19.4	11.7	20.5
Upper	189	40,077	79.1	51.7	40.4	37.9	40.6
Unknown	10	31,615	4.2	40.8	19.7	41.1	0.0
Total	239	77,483	100.0	100.0	100.0	100.0	100.0

**TABLE E-1E
DISTRIBUTION OF 2013 BUSINESS LOANS BY REVENUE SIZE
OKLAHOMA CITY ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	89	16,261	52.7	41.2	43.0	40.6	90.1
Over \$1MM	78	23,154	46.2	58.7	Not Reported		6.6
Not Known	2	59	1.2	0.1			3.3

2) 2013 Full Review Stillwater, Oklahoma Assessment Area

TABLE E-2A STILLWATER ASSESSMENT AREA 2013 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	87	0.5	26	29.9	2,923	18.2
Moderate	0	0.0	0	0.0	0	0.0	2,675	16.7
Middle	13	76.5	12,059	75.1	1,465	12.1	2,967	18.5
Upper	3	17.6	3,909	24.3	245	6.3	7,490	46.7
Total AA	17	100.0	16,055	100.0	1,736	10.8	16,055	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	524	21	0.1	4.0	356	67.9	147	28.1
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	26,190	11,532	74.5	44.0	10,942	41.8	3,716	14.2
Upper	6,587	3,936	25.4	59.8	1,948	29.6	703	10.7
Total AA	33,301	15,489	100.0	46.5	13,246	39.8	4,566	13.7
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	62	1.9	43	1.5	11	5.5	8	8.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,503	77.5	2,269	77.5	158	78.6	76	76.0
Upper	664	20.6	616	21.0	32	15.9	16	16.0
Total AA	3,229	100.0	2,928	100.0	201	100.0	100	100.0
Percent of Total Businesses:				90.7		6.2		3.1
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	117	68.0	117	68.0	0	0.0	0	0.0
Upper	55	32.0	55	32.0	0	0.0	0	0.0
Total AA	172	100.0	172	100.0	0	0.0	0	0.0
Percent of Total Farms:				100.0		0.0		0.0

**TABLE E-2B
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSRE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
STILLWATER ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	56	7,508	34.4	24.5	65.4	52.6	74.5
Upper	107	23,183	65.6	75.5	34.6	47.4	25.4
Total	163	30,691	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.1	0.1	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	59	9,288	45.7	36.6	67.6	69.1	74.5
Upper	70	16,064	54.3	63.4	32.2	30.8	25.4
Total	129	25,352	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	11	548	50.0	4.1	68.6	18.7	74.5
Upper	11	12,954	50.0	95.9	31.4	81.3	25.4
Total	22	13,502	100.0	100.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	1	9,760	14.3	64.3	9.1	53.0	6.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	5	4,249	71.4	28.0	72.7	38.0	82.0
Upper	1	1,166	14.3	7.7	18.2	9.1	11.8
Total	7	15,175	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	9,760	0.3	11.5	0.1	3.0	0.1
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	131	21,593	40.8	25.5	66.7	58.1	74.5
Upper	189	53,367	58.9	63.0	33.2	38.9	25.4
Total	321	84,720	100.0	100.0	100.0	100.0	100.0

**TABLE E-2C
DISTRIBUTION OF 2013 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
STILLWATER ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	1.1	0.6	1.9
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	63	9,919	74.1	66.7	71.3	72.9	77.5
Upper	22	4,960	25.9	33.3	23.6	26.0	20.6

**TABLE E-2D
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
STILLWATER ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	2	285	1.2	0.9	2.4	1.4	18.2
Moderate	8	935	4.9	3.0	11.4	7.0	16.7
Middle	19	2,562	11.7	8.3	16.8	13.9	18.5
Upper	129	25,890	79.1	84.4	51.7	60.9	46.7
Unknown	5	1,019	3.1	3.3	17.7	16.8	0.0
Total	163	30,691	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	1.8	0.6	18.2
Moderate	6	506	4.7	2.0	8.3	3.0	16.7
Middle	14	1,675	10.9	6.6	14.0	7.0	18.5
Upper	102	17,370	79.1	68.5	63.2	48.8	46.7
Unknown	7	5,801	5.4	22.9	12.8	40.6	0.0
Total	129	25,352	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	1	10	4.5	0.1	6.4	1.2	18.2
Moderate	2	8	9.1	0.1	5.0	1.4	16.7
Middle	2	143	9.1	1.1	22.9	4.5	18.5
Upper	15	1,833	68.2	13.6	62.1	29.7	46.7
Unknown	2	11,508	9.1	85.2	3.6	63.2	0.0
Total	22	13,502	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	3	295	0.9	0.3	2.4	0.9	18.2
Moderate	16	1,449	5.0	1.7	9.5	4.3	16.7
Middle	35	4,380	10.9	5.2	15.9	9.1	18.5
Upper	246	45,093	76.6	53.2	57.4	49.7	46.7
Unknown	21	33,503	6.5	39.5	14.9	35.9	0.0
Total	321	84,720	100.0	100.0	100.0	100.0	100.0

**TABLE E-2E
DISTRIBUTION OF 2013 BUSINESS LOANS BY REVENUE SIZE
STILLWATER ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	53	8,476	62.4	57.0	45.4	52.8	90.7
Over \$1MM	31	6,327	36.5	42.5	Not Reported		6.2
Not Known	1	76	1.2	0.5			3.1

3) 2013 Full Review Dallas, Texas Metropolitan Statistical Area Assessment Area

TABLE E-3A DALLAS ASSESSMENT AREA 2013 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	106	15.6	92,987	12.6	30,202	32.5	190,456	25.7
Moderate	186	27.3	193,304	26.1	34,479	17.8	127,067	17.2
Middle	161	23.6	189,886	25.6	15,137	8.0	130,833	17.7
Upper	225	33.0	264,540	35.7	7,676	2.9	292,370	39.5
Unknown	3	0.4	9	0.0	0	0.0	0	0.0
Total AA	681	100.0	740,726	100.0	87,494	11.8	740,726	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	180,374	43,144	6.7	23.9	108,505	60.2	28,725	15.9
Moderate	317,082	146,021	22.7	46.1	134,746	42.5	36,315	11.5
Middle	315,800	172,806	26.8	54.7	116,016	36.7	26,978	8.5
Upper	406,061	282,693	43.8	69.6	96,453	23.8	26,915	6.6
Unknown	18	18	0.0	1.0	0	0.0	0	0.0
Total AA	1,219,335	644,682	100.0	52.9	455,720	37.4	118,933	9.8
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19,338	9.8	16,539	9.3	1,952	15.7	847	11.6
Moderate	40,704	20.7	35,838	20.2	3,210	25.8	1,656	22.6
Middle	49,425	25.1	44,680	25.2	2,785	22.4	1,960	26.8
Upper	86,968	44.2	79,737	45.0	4,394	35.3	2,837	38.8
Unknown	511	0.3	400	0.2	96	0.8	15	0.2
Total AA	196,946	100.0	177,194	100.0	12,437	100.0	7,315	100.0
Percent of Total Businesses:			90.0		6.3		3.7	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	56	4.1	50	3.7	5	27.8	1	20.0
Moderate	156	11.4	153	11.3	2	11.1	1	20.0
Middle	404	29.4	403	29.9	1	5.6	0	0.0
Upper	756	55.1	743	55.0	10	55.6	3	60.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	1,373	100.0	1,350	100.0	18	100.0	5	100.0
Percent of Total Farms:			98.3		1.3		0.4	

**TABLE E-3B
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
DALLAS ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	2.6	1.6	6.7
Moderate	0	0	0.0	0.0	12.2	7.4	22.7
Middle	0	0	0.0	0.0	26.7	19.3	26.8
Upper	2	515	100.0	100.0	58.6	71.6	43.8
Total	2	515	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	2.1	1.5	6.7
Moderate	0	0	0.0	0.0	11.1	8.5	22.7
Middle	0	0	0.0	0.0	23.8	23.7	26.8
Upper	2	553	100.0	100.0	63.0	66.2	43.8
Total	2	553	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	3.3	1.0	6.7
Moderate	0	0	0.0	0.0	15.2	6.6	22.7
Middle	0	0	0.0	0.0	19.1	11.9	26.8
Upper	0	0	0.0	0.0	62.4	80.5	43.8
Total	0	0	0.0	0.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	28.1	14.7	27.1
Moderate	0	0	0.0	0.0	31.8	25.7	26.4
Middle	0	0	0.0	0.0	22.3	39.5	23.7
Upper	0	0	0.0	0.0	17.8	20.1	22.8
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	2.4	2.3	6.7
Moderate	0	0	0.0	0.0	11.8	9.0	22.7
Middle	0	0	0.0	0.0	25.1	22.5	26.8
Upper	4	1,068	100.0	100.0	60.6	66.2	43.8
Total	4	1,068	100.0	100.0	100.0	100.0	100.0

TABLE E-3C DISTRIBUTION OF 2013 BUSINESS LOANS BY INCOME LEVEL OF GEOGRAPHY DALLAS ASSESSMENT AREA							
Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	1	553	5.0	11.2	9.9	11.9	9.8
Moderate	2	550	10.0	11.1	18.4	21.6	20.7
Middle	3	980	15.0	19.9	21.5	21.2	25.1
Upper	14	2,852	70.0	57.8	48.6	44.1	44.2
Unknown ⁴	0	0	0.0	0.0	0.3	0.5	0.3

TABLE E-3D DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS BY BORROWER INCOME LEVELS DALLAS ASSESSMENT AREA							
Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	5.2	2.1	25.7
Moderate	0	0	0.0	0.0	14.1	8.4	17.2
Middle	0	0	0.0	0.0	16.8	13.3	17.7
Upper	2	515	100.0	100.0	50.3	65.4	39.5
Unknown	0	0	0.0	0.0	13.5	10.8	0.0
Total	2	515	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	4.1	1.6	25.7
Moderate	0	0	0.0	0.0	9.6	4.4	17.2
Middle	0	0	0.0	0.0	14.8	8.4	17.7
Upper	2	553	100.0	100.0	50.8	52.7	39.5
Unknown	0	0	0.0	0.0	20.6	32.9	0.0
Total	2	553	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.2	1.4	25.7
Moderate	0	0	0.0	0.0	11.2	3.8	17.2
Middle	0	0	0.0	0.0	15.1	9.0	17.7
Upper	0	0	0.0	0.0	62.9	78.2	39.5
Unknown	0	0	0.0	0.0	4.6	7.7	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	4.7	1.7	25.7
Moderate	0	0	0.0	0.0	11.9	6.0	17.2
Middle	0	0	0.0	0.0	15.8	10.2	17.7
Upper	4	1,068	100.0	100.0	50.7	55.7	39.5
Unknown	0	0	0.0	0.0	16.9	26.3	0.0
Total	4	1,068	100.0	100.0	100.0	100.0	100.0

**TABLE E-3E
DISTRIBUTION OF 2013 BUSINESS LOANS BY REVENUE SIZE
DALLAS ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	12	1,632	60.0	33.1	47.5	34.5	90.0
Over \$1MM	8	3,303	40.0	66.9	Not Reported		6.3
Not Known	0	0	0.0	0.0	Not Reported		3.7

4) 2013 Limited Review Tulsa, Oklahoma Metropolitan Statistical Area Assessment Area

TABLE E-4A TULSA ASSESSMENT AREA 2013 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	19	10.9	12,018	8.0	4,647	38.7	31,569	21.0
Moderate	52	29.7	34,845	23.1	6,691	19.2	26,433	17.6
Middle	49	28.0	45,570	30.3	3,429	7.5	29,558	19.6
Upper	55	31.4	58,144	38.6	2,102	3.6	63,017	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	150,577	100.0	16,869	11.2	150,577	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	25,646	7,934	5.4	30.9	13,062	50.9	4,650	18.1
Moderate	71,270	30,469	20.6	42.8	32,154	45.1	8,647	12.1
Middle	80,364	46,887	31.6	58.3	26,290	32.7	7,187	8.9
Upper	87,284	62,969	42.5	72.1	18,950	21.7	5,365	6.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	264,564	148,259	100.0	56.0	90,456	34.2	25,849	9.8
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,511	7.2	2,070	6.7	363	12.7	78	6.8
Moderate	8,652	24.8	7,303	23.6	1,014	35.4	335	29.0
Middle	10,016	28.7	8,947	29.0	727	25.4	342	29.6
Upper	13,731	39.3	12,573	40.7	758	26.5	400	34.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	34,910	100.0	30,893	100.0	2,862	100.0	1,155	100.0
Percent of Total Businesses:				88.5	8.2	3.3		
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	9	2.7	9	2.8	0	0.0	0	0.0
Moderate	34	10.3	34	10.5	0	0.0	0	0.0
Middle	123	37.3	121	37.3	2	33.3	0	0.0
Upper	164	49.7	160	49.4	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	330	100.0	324	100.0	6	100.0	0	0.0
Percent of Total Farms:				98.2	1.8	0.0		

**TABLE E-4B
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
TULSA ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	1	238	2.3	2.2	1.5	0.8	5.4
Moderate	6	679	13.6	6.4	10.7	5.6	20.6
Middle	8	1,157	18.2	10.9	32.9	26.2	31.6
Upper	29	8,575	65.9	80.5	54.9	67.4	42.5
Total	44	10,649	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	1	1,006	2.8	11.1	2.0	0.6	5.4
Moderate	1	42	2.8	0.5	12.7	11.8	20.6
Middle	5	833	13.9	9.2	29.6	41.4	31.6
Upper	29	7,167	80.6	79.2	55.7	46.1	42.5
Total	36	9,048	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.8	1.2	5.4
Moderate	0	0	0.0	0.0	16.3	8.1	20.6
Middle	3	379	42.9	28.8	33.1	22.4	31.6
Upper	4	935	57.1	71.2	47.8	68.4	42.5
Total	7	1,314	100.0	100.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	20.0	15.5	11.0
Moderate	0	0	0.0	0.0	33.3	28.7	34.3
Middle	0	0	0.0	0.0	20.0	13.9	28.5
Upper	0	0	0.0	0.0	26.7	42.0	26.2
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	1,244	2.3	5.9	1.8	1.3	5.4
Moderate	7	721	8.0	3.4	11.9	10.0	20.6
Middle	16	2,369	18.4	11.3	31.4	34.0	31.6
Upper	62	16,677	71.3	79.4	54.8	54.7	42.5
Total	87	21,011	100.0	100.0	100.0	100.0	100.0

TABLE E-4C
DISTRIBUTION OF 2013 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
TULSA ASSESSMENT AREA

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	7	1,433	9.0	7.0	6.9	8.2	7.2
Moderate	16	5,042	20.5	24.8	21.9	29.4	24.8
Middle	10	2,392	12.8	11.8	23.8	22.8	28.7
Upper	45	11,460	57.7	56.4	45.6	39.3	39.3
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0

TABLE E-4D
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS
TUSLA METROPOLITAN STATISTICAL AREA ASSESSMENT AREA

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	# %	\$ %	# %	\$ %	
Home Purchase Loans							
Low	1	75	2.3	0.7	6.1	3.0	21.0
Moderate	5	562	11.4	5.3	19.0	13.2	17.6
Middle	6	855	13.6	8.0	21.6	19.1	19.6
Upper	32	9,157	72.7	86.0	40.1	52.6	41.9
Unknown	0	0	0.0	0.0	13.2	12.2	0.0
Total	44	10,649	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	1	100	2.8	1.1	5.1	1.5	21.0
Moderate	0	0	0.0	0.0	12.5	4.4	17.6
Middle	3	379	8.3	4.2	18.2	7.7	19.6
Upper	30	7,452	83.3	82.4	46.3	33.0	41.9
Unknown	2	1,117	5.6	12.3	18.0	53.5	0.0
Total	36	9,048	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	7.6	3.3	21.0
Moderate	0	0	0.0	0.0	18.2	10.6	17.6
Middle	1	71	14.3	5.4	21.3	11.6	19.6
Upper	5	983	71.4	74.8	46.6	63.9	41.9
Unknown	1	260	14.3	19.8	6.3	10.7	0.0
Total	7	1,314	100.0	100.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	175	2.3	0.8	5.7	2.1	21.0
Moderate	5	562	5.7	2.7	16.1	7.8	17.6
Middle	10	1,305	11.5	6.2	20.0	12.0	19.6
Upper	67	17,592	77.0	83.7	43.1	39.8	41.9
Unknown	3	1,377	3.4	6.6	15.1	38.4	0.0
Total	87	21,011	100.0	100.0	100.0	100.0	100.0

**TABLE E-4E
DISTRIBUTION OF 2013 BUSINESS LOANS BY REVENUE SIZE
TULSA ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	42	9,001	53.8	44.3	45.5	42.5	88.5
Over \$1MM	33	10,226	42.3	50.3	Not Reported		8.2
Not Known	3	1,100	3.8	5.4			3.3

5) 2013 Limited Review San Antonio, Texas Metropolitan Statistical Area Assessment Area

TABLE E-5A SAN ANTONIO ASSESSMENT AREA 2013 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	36	9.8	28,260	7.2	10,543	37.3	94,746	24.0
Moderate	115	31.4	118,686	30.1	24,922	21.0	68,289	17.3
Middle	106	29.0	122,797	31.1	11,734	9.6	75,832	19.2
Upper	105	28.7	124,597	31.6	4,978	4.0	155,473	39.4
Unknown	4	1.1	0	0.0	0	0.0	0	0.0
Total AA	366	100.0	394,340	100.0	52,177	13.2	394,340	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	47,868	19,272	5.3	40.3	22,448	46.9	6,148	12.8
Moderate	201,352	96,350	26.6	47.9	81,313	40.4	23,689	11.8
Middle	203,867	117,164	32.3	57.5	67,732	33.2	18,971	9.3
Upper	189,767	129,900	35.8	68.5	46,045	24.3	13,822	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	642,854	362,686	100.0	56.4	217,538	33.8	62,630	9.7
	Total Businesses by Tract	Businesses By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,547	6.0	3,906	5.7	433	10.4	208	7.0
Moderate	18,852	24.8	16,832	24.4	1,153	27.6	867	29.0
Middle	23,591	31.0	21,289	30.9	1,377	33.0	925	30.9
Upper	28,960	38.0	26,796	38.8	1,179	28.3	985	32.9
Unknown	208	0.3	173	0.3	28	0.7	7	0.2
Total AA	76,158	100.0	68,996	100.0	4,170	100.0	2,992	100.0
Percent of Total Businesses:				90.6	5.5		3.9	
	Total Farms by Tract	Farms By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	23	2.8	22	2.7	1	11.1	0	0.0
Moderate	123	15.0	121	14.9	2	22.2	0	0.0
Middle	261	31.8	258	31.8	3	33.3	0	0.0
Upper	413	50.4	410	50.6	3	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	820	100.0	811	100.0	9	100.0	0	0.0
Percent of Total Farms:				98.9	1.1		0.0	

**TABLE E-5B
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
SAN ANTONIO ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	1.2	0.8	5.3
Moderate	0	0	0.0	0.0	11.2	6.6	26.6
Middle	0	0	0.0	0.0	33.9	25.7	32.3
Upper	1	117	100.0	100.0	53.7	66.8	35.8
Total	1	117	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	1.2	1.5	5.3
Moderate	0	0	0.0	0.0	10.4	15.9	26.6
Middle	1	152	100.0	100.0	32.6	32.0	32.3
Upper	0	0	0.0	0.0	55.8	50.5	35.8
Total	1	152	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.9	2.8	5.3
Moderate	0	0	0.0	0.0	21.4	12.0	26.6
Middle	0	0	0.0	0.0	27.2	22.5	32.3
Upper	0	0	0.0	0.0	46.5	62.8	35.8
Total	0	0	0.0	0.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	5.1	2.6	7.4
Moderate	0	0	0.0	0.0	45.8	32.9	35.9
Middle	0	0	0.0	0.0	23.7	20.8	31.4
Upper	0	0	0.0	0.0	25.4	43.7	25.3
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	1.3	1.2	5.3
Moderate	0	0	0.0	0.0	11.2	12.5	26.6
Middle	1	152	50.0	56.5	33.1	28.3	32.3
Upper	1	117	50.0	43.5	54.3	57.9	35.8
Total	2	269	100.0	100.0	100.0	100.0	100.0

**TABLE E-5C
DISTRIBUTION OF 2013 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
SAN ANTONIO ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	5.8	7.4	6.0
Moderate	3	1,225	14.3	37.1	22.5	23.3	24.8
Middle	5	875	23.8	26.5	27.6	29.6	31.0
Upper	13	1,200	61.9	36.4	42.4	38.6	38.0
Unknown ⁴	0	0	0.0	0.0	0.3	0.4	0.3

**TABLE E-5D
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
SAN ANTONIO ASSESSMENT AREA**

Borrow Income Level	Bank Loans			Aggregate HMDA Data			% of Families
	#	\$(000s)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	4.5	2.0	24.0
Moderate	0	0	0.0	0.0	17.2	11.5	17.3
Middle	0	0	0.0	0.0	22.7	19.9	19.2
Upper	1	117	100.0	100.0	43.0	56.5	39.4
Unknown	0	0	0.0	0.0	12.7	10.1	0.0
Total	1	117	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	4.1	1.4	24.0
Moderate	0	0	0.0	0.0	8.9	3.4	17.3
Middle	0	0	0.0	0.0	14.8	7.0	19.2
Upper	1	152	100.0	100.0	40.9	32.0	39.4
Unknown	0	0	0.0	0.0	31.2	56.2	0.0
Total	1	152	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	9.1	3.2	24.0
Moderate	0	0	0.0	0.0	15.0	8.6	17.3
Middle	0	0	0.0	0.0	21.0	14.4	19.2
Upper	0	0	0.0	0.0	51.6	67.3	39.4
Unknown	0	0	0.0	0.0	3.3	6.4	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	4.4	1.6	24.0
Moderate	0	0	0.0	0.0	13.6	7.0	17.3
Middle	0	0	0.0	0.0	19.3	12.7	19.2
Upper	2	269	100.0	100.0	42.3	41.9	39.4
Unknown	0	0	0.0	0.0	20.4	36.7	0.0
Total	2	269	100.0	100.0	100.0	100.0	100.0

**TABLE E-5E
DISTRIBUTION OF 2013 BUSINESS LOANS BY REVENUE SIZE
SAN ANTONIO ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	8	1,630	38.1	49.4	43.7	31.9	90.6
Over \$1MM	12	1,630	57.1	49.4	Not Reported		5.5
Not Known	1	40	4.8	1.2			3.9

6) 2013 Limited Review Austin, Texas Metropolitan Statistical Area Assessment Area

TABLE E-6A AUSTIN ASSESSMENT AREA 2013 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	35	16.1	33,201	14.9	10,880	32.8	54,973	24.6
Moderate	55	25.2	49,197	22.0	7,633	15.5	37,874	17.0
Middle	58	26.6	55,213	24.7	3,396	6.2	39,315	17.6
Upper	67	30.7	85,769	38.4	2,852	3.3	91,218	40.8
Unknown	3	1.4	0	0.0	0	0.0	0	0.0
Total AA	218	100.0	223,380	100.0	24,761	11.1	223,380	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	68,485	15,543	7.6	22.7	44,286	64.7	8,656	12.6
Moderate	100,239	40,404	19.7	40.3	50,862	50.7	8,973	9.0
Middle	113,606	55,037	26.8	48.4	50,699	44.6	7,870	6.9
Upper	145,261	94,519	46.0	65.1	39,512	27.2	11,230	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	427,591	205,503	100.0	48.1	185,359	43.3	36,729	8.6
	Total Businesses by Tract	Businesses By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	5,979	8.9	5,203	8.6	490	12.6	286	11.6
Moderate	11,450	17.1	10,123	16.7	796	20.5	531	21.6
Middle	15,494	23.2	14,115	23.3	832	21.4	547	22.2
Upper	33,850	50.6	30,995	51.2	1,763	45.4	1,092	44.3
Unknown	62	0.1	49	0.1	6	0.2	7	0.3
Total AA	66,835	100.0	60,485	100.0	3,887	100.0	2,463	100.0
Percent of Total Businesses:				90.5	5.8	3.7		
	Total Farms by Tract	Farms By Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	19	2.9	17	2.7	2	33.3	0	0.0
Moderate	111	17.2	111	17.4	0	0.0	0	0.0
Middle	119	18.4	118	18.5	1	16.7	0	0.0
Upper	397	61.5	393	61.5	3	50.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	646	100.0	639	100.0	6	100.0	1	100.0
Percent of Total Farms:				98.9	0.9	0.2		

**TABLE E-6B
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT
LOANS BY INCOME LEVEL OF GEOGRAPHY
AUSTIN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	5.8	3.9	7.6
Moderate	1	416	50.0	71.5	19.8	13.5	19.7
Middle	0	0	0.0	0.0	26.8	21.8	26.8
Upper	1	166	50.0	28.5	47.7	60.7	46.0
Total	2	582	100.0	100.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	5.1	4.4	7.6
Moderate	0	0	0.0	0.0	15.3	11.4	19.7
Middle	0	0	0.0	0.0	26.5	19.4	26.8
Upper	1	220	100.0	100.0	53.1	64.8	46.0
Total	1	220	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.3	2.6	7.6
Moderate	0	0	0.0	0.0	15.0	8.6	19.7
Middle	0	0	0.0	0.0	27.4	19.7	26.8
Upper	0	0	0.0	0.0	52.3	69.1	46.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	27.8	19.2	27.0
Moderate	0	0	0.0	0.0	40.9	51.4	25.3
Middle	0	0	0.0	0.0	19.1	13.6	25.5
Upper	0	0	0.0	0.0	12.2	15.9	22.2
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	5.5	4.9	7.6
Moderate	2	24,416	50.0	98.4	17.6	14.5	19.7
Middle	0	0	0.0	0.0	26.7	20.3	26.8
Upper	2	386	50.0	1.6	50.2	60.3	46.0
Total	4	24,802	100.0	100.0	100.0	100.0	100.0

**TABLE E-6C
DISTRIBUTION OF 2013 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY
AUSTIN ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	7.9	8.8	8.9
Moderate	6	1,725	16.7	30.2	15.3	16.7	17.1
Middle	8	1,025	22.2	17.9	21.7	20.6	23.2
Upper	22	2,962	61.1	51.9	53.1	52.7	50.6
Unknown ⁴	0	0	0.0	0.0	0.1	0.0	0.1

**TABLE E-6D
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT
LOANS BY BORROWER INCOME LEVELS
AUSTIN ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	4.3	1.9	24.6
Moderate	0	0	0.0	0.0	14.9	9.1	17.0
Middle	1	166	50.0	28.5	18.8	14.9	17.6
Upper	0	0	0.0	0.0	50.5	64.1	40.8
Unknown	1	416	50.0	71.5	11.5	10.0	0.0
Total	2	582	100.0	100.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	4.2	1.9	24.6
Moderate	0	0	0.0	0.0	10.8	5.6	17.0
Middle	0	0	0.0	0.0	16.2	10.4	17.6
Upper	0	0	0.0	0.0	52.9	58.8	40.8
Unknown	1	220	100.0	100.0	15.8	23.3	0.0
Total	1	220	100.0	100.0	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.7	1.6	24.6
Moderate	0	0	0.0	0.0	15.0	6.9	17.0
Middle	0	0	0.0	0.0	20.6	12.5	17.6
Upper	0	0	0.0	0.0	57.2	76.3	40.8
Unknown	0	0	0.0	0.0	1.4	2.6	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	4.3	1.8	24.6
Moderate	0	0	0.0	0.0	13.0	7.0	17.0
Middle	1	166	25.0	0.7	17.6	12.2	17.6
Upper	0	0	0.0	0.0	51.7	58.6	40.8
Unknown	3	24,636	75.0	99.3	13.4	20.4	0.0
Total	4	24,802	100.0	100.0	100.0	100.0	100.0

**TABLE E-6E
DISTRIBUTION OF 2013 BUSINESS LOANS BY REVENUE SIZE
AUSTIN ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	24	3,426	66.7	60.0	49.2	37.9	90.5
Over \$1MM	12	2,286	33.3	40.0	Not Reported		5.8
Not Known	0	0	0.0	0.0			3.7

7) 2013 Limited Review McMullen, Texas Assessment Area

TABLE E-7A MCMULLEN ASSESSMENT AREA 2013 ASSESSMENT AREA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families By Tract Income		Families < Poverty Level as a % of Families by Tract		Families By Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	21	12.2
Moderate	0	0.0	0	0.0	0	0.0	17	9.9
Middle	1	100.0	172	100.0	9	5.2	69	40.1
Upper	0	0.0	0	0.0	0	0.0	65	37.8
Total AA	1	100.0	172	100.0	9	5.2	172	100.0
	Housing Units By Tract	Housing Type By Tract						
		Owner-Occupied			Rental		Vacant	
		#	% By Tract	% By Unit	#	% By Unit	#	% By Unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	524	255	100.0	48.7	52	9.9	217	41.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	524	255	100.0	48.7	52	9.9	217	41.4
	Total Businesses by Tract		Businesses By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	42	100.0	36	100.0	2	100.0	4	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	36	100.0	2	100.0	4	100.0
Percent of Total Businesses:			85.7		4.8		9.5	
	Total Farms by Tract		Farms By Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	14	100.0	14	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	14	100.0	0	0.0	0	0.0
Percent of Total Farms:			100.0		0.0		0.0	

**TABLE E-7B
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY INCOME LEVEL OF GEOGRAPHY
MCMULLEN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	80.0	99.6	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	20.0	0.4	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	100.0	100.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	0.0	0.0	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Total	0	0	0.0	0.0	0.0	0.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	85.7	67.2	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	14.3	32.8	0.0
Total	0	0	0.0	0.0	100.0	100.0	100.0

**TABLE E-7C
DISTRIBUTION OF 2013 BUSINESS LOANS
BY INCOME LEVEL OF GEOGRAPHY MCMULLEN ASSESSMENT AREA**

Census Tract Income Level	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	0	0	0.0	0.0	83.3	95.1	100.0
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE E-7D
DISTRIBUTION OF 2013 HOME MORTGAGE DISCLOSURE ACT LOANS
BY BORROWER INCOME LEVELS MCMULLEN ASSESSMENT AREA**

Borrow Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000s)	# %	\$ %	# %	\$ %	
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	60.0	43.1	40.1
Upper	0	0	0.0	0.0	40.0	56.9	37.8
Total	0	0	0.0	0.0	100.0	100.0	100.0
Refinanced Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	0.0	0.0	40.1
Upper	0	0	0.0	0.0	0.0	0.0	37.8
Total	0	0	0.0	0.0	0.0	0.0	100.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	0.0	0.0	40.1
Upper	0	0	0.0	0.0	100.0	100.0	37.8
Total	0	0	0.0	0.0	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	12.2
Moderate	0	0	0.0	0.0	0.0	0.0	9.9
Middle	0	0	0.0	0.0	42.9	39.1	40.1
Upper	0	0	0.0	0.0	57.1	60.9	37.8
Total	0	0	0.0	0.0	100.0	100.0	100.0

**TABLE E-7E
DISTRIBUTION OF 2013 BUSINESS LOANS BY REVENUE SIZE
MCMULLEN ASSESSMENT AREA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	25.0	89.2	85.7
Over \$1MM	0	0	0.0	0.0	Not Reported		4.8
Not Known	0	0	0.0	0.0	Not Reported		9.5

COMMUNITY REINVESTMENT ACT APPENDIX F

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons and average about 4,000 inhabitants.

Community development: Includes affordable housing (including multifamily rental housing) for low- and moderate-income individuals; community services targeted to low- and 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. Effective September 1, 2005, the Board of Governors of the Federal Reserve System, adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize (i) low- or moderate-income geographies; (ii) designated disaster areas; or (iii) distressed or underserved nonmetropolitan middle-income geographies designated by the Board, based on: (a) rates of poverty, unemployment, and population loss; or (b) population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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-scope 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 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 refinancing's of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance 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”): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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"). 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.

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 \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.