



PUBLIC DISCLOSURE

February 26, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First State Bank
RSSD# 41553

102 West Main Street
Anadarko, Oklahoma 73005

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- An excellent distribution of loans occurs throughout the bank's AA.
- Lending reflects an excellent distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- The bank strongly met the needs of LMI borrowers and geographies, despite facing limitation on its capacity to lend. This supports an outstanding rating, and is represented by:
 - The strong geographic distribution of lending of consumer motor vehicle lending relative to both area demographics and credit demand.
 - The strong borrower distribution of consumer motor vehicle lending relative to both area demographics and credit demand.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2020, 2021, and 2022) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's single AA. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio.
- The universe of 17 small business loans originated between August 28, 2019 and December 31, 2022.
- A sample of 46 small farm loans, from a universe of 59, originated between August 28, 2019 and December 31, 2022.
- A sample of 102 motor vehicle loans, from a universe of 206, originated between January 1, 2022 and December 31, 2022.

Greater weight was given to the consumer motor vehicle product, as it comprises the greatest percentage of the bank’s lending that was evaluated for the review period at 61.8 percent of all originations.

DESCRIPTION OF INSTITUTION

First State Bank is a community bank headquartered in Anadarko, Oklahoma. The bank’s characteristics include:

- The bank has total assets of \$110.1 million as of September 30, 2023.
- In addition to its main office in Anadarko, Oklahoma, the bank has one branch office located in Gracemont, Oklahoma.
- The bank operates five cash-dispensing Automated Teller Machines (ATMs), one at each branch location, and three stand-alone ATMs located in local convenience stores and the Caddo County Courthouse.
- The bank’s primary business focus is commercial, agricultural, and consumer closed-end lending. However, commercial lending makes up the smallest percentage of lending by number of originations despite comprising the largest percentage of the bank’s loan portfolio by dollar volume; this is not representational of a lending strategy.

Table 1

Composition of Loan Portfolio as of September 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	607	1.9
Farmland	2,539	8.0
1- to 4-Family Residential Real Estate	2,796	8.8
Multifamily Residential Real Estate	310	1.0
Nonfarm Nonresidential Real Estate	8,279	26.0
Agricultural	3,522	11.1
Commercial and Industrial	4,596	14.4
Consumer	2,891	9.1
Other	6,303	19.8
Gross Loans	31,843	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its August 27, 2019, performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank’s AA consists of Caddo County in its entirety (see Appendix A for an AA map and Appendix B for additional demographic data).

- The bank’s delineation of its AA is unchanged since the August 27, 2019, evaluation.
- The AA is comprised of one moderate-, seven middle-, and two upper-income census tracts. American Community Survey (ACS) data between 2021 and 2022 resulted in changes to the income designations of census tracts; the 2019-2021 AA was comprised of seven middle- and one upper-income census tract.
- According to the June 30, 2023, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 1st of 11 FDIC-insured institutions operating in the AA with a market share of 17.1 percent.
- To further augment the CRA performance evaluation, one interview with a member of the community in which the bank operates was conducted to ascertain the credit needs of the area communities, and for perspective on the local economic conditions. The community member represents a local business organization with knowledge of local economic and business trends.

Table 2

Population Change			
Assessment Area: Caddo County			
Area	2015 Population	2020 Population	Percent Change
Caddo County	29,495	26,945	(8.6)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8

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

- As noted in Table 2, the Caddo County AA population represents 0.7 percent of the entire state of Oklahoma’s population.
- The population of Anadarko, Oklahoma, at 5,745, comprises 21.3 percent of the Caddo County population.

Table 3

Median Family Income Change Assessment Area: Caddo County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Caddo County	55,841	57,332	2.7
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The median family income in the AA at \$57,332, is 15.1 percent lower than the statewide average at \$67,511.
- The percentage of LMI families in the AA at 40.5 percent, is slightly higher than the state of Oklahoma figure at 39.1 percent.
- The AA family poverty rate of 15.0 percent is higher than the statewide rate of 11.3 percent.
- A community contact indicated that the city of Anadarko experienced the highest levels of poverty in the county. This is supported by 2022 estimate data from the U.S. Census 2022 estimates, reflecting the Anadarko poverty rate at 25.7 percent compared to the overall poverty rate of Caddo County at 19.1 percent.

Table 4

Housing Cost Burden Assessment Area: Caddo County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Caddo County	45.4	15.3	20.6	42.3	16.0	12.3
NonMSA Oklahoma	65.0	27.9	34.8	46.6	21.0	14.8
Oklahoma	71.3	30.7	37.7	50.0	24.0	15.2
<i>Cost Burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy</i>						

- The median housing value in the AA of \$84,621 is 40.6 percent lower than the statewide figure of \$142,400.
- The median age of housing stock in the AA is 55 years of age. When broken down by income level of census tract, the median age is 59 years in the moderate-, 56 years in middle-, and 49 years in upper-income census tracts.
- The moderate-income census tract contains the highest percentage of rental units at 35.9 percent, with the middle- and upper-income census tracts at 19.2 percent and 17.8 percent, respectively. Additionally, the moderate-income

census tract has the lowest percentage of owner-occupied units at 38.4 percent, with middle- and upper-income tracts at 58.9 percent and 66.7 percent, respectively.

Table 5

Unemployment Rates					
Assessment Area: Caddo County					
Area	2018	2019	2020	2021	2022
Caddo County	3.4	3.4	6.1	3.9	3.2
NonMSA Oklahoma	3.5	3.4	6.1	4.0	3.2
Oklahoma	3.3	3.1	6.3	4.0	3.0

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA remained relatively consistent with the statewide figures for Oklahoma, with a slight increase in 2020, a result of the Coronavirus Disease 2019 pandemic (pandemic).
- The AA labor force at 52.6 percent is lower than the statewide figure of 61.1 percent.
- The major industries in the AA include retail trade, health care, and social and educational services.
- Some of the major employers in the AA are the Bureau of Indian Affairs, Anadarko Public Schools, and the Cornell Correctional Institution. This is further supported by a community contact who stated that many residents of the county work for local government or the school district.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall lending test performance is Outstanding. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank’s AA, as well as excellent geographic and borrower distribution of lending. Greater consideration was given to the bank’s excellent performance in geographic and borrower distribution lending, with the greatest consideration given to the bank’s motor vehicle lending, as it comprises the largest volume of the bank’s originations.

Although this lending was not used in the evaluation, during the periods of 2020 through 2021, the bank originated 276 U.S. Small Business Administration Paycheck Protection Program (PPP) in response to the pandemic. The bank made 98.2 percent of PPP loans in amounts of \$100M or less. This speaks to the bank’s willingness to meet the credit needs of small businesses and farms during the pandemic.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending considering performance context, such as the bank’s capacity

to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and geographic proximity to the bank.

The bank's NLTD ratio is reasonable. The 18-quarter NLTD ratio at 27.5 percent is significantly lower than the other similarly situated banks, whose ratios range from 50.9 percent to 102.6 percent. However, the bank has a significantly higher portion of pledged securities relative to total deposits, which lowers its capacity to lend compared to other similarly situated institutions. Additionally, the bank's main office and its primary lending area is located on and near tribal lands; tribal lands typically have collateralization restrictions that require tribal or governmental approvals and create additional challenges for lending opportunities. Based on performance context, the bank's NLTD is considered reasonable.

Table 6

Comparative NLTD Ratios June 30, 2019 – September 30, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18 Quarter Average
First State Bank	Anadarko, OK	110,071	27.5
Similarly Situated Institutions			
Bank of Hydro	Hydro, OK	149825	102.6
First NB in Okeene	Okeene, OK	55577	58.6
High Plains Bank	Okeene, OK	180889	85.2
First State Bank	Watonga, OK	73151	50.9
Farmers Bank	Carnegie, OK	78,643	83.9

Assessment Area Concentration

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

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Small Business	15	88.2	1,592	92.7	2	11.8	126	7.3
Small Farm	41	89.1	2,021	85.2	5	10.9	352	14.8
Motor Vehicle	86	84.3	609	81.2	16	15.7	141	18.8
Total Loans	142	86.1	4,222	87.2	23	13.9	619	12.8

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

Geographic Distribution of Loans

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

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s small business lending in the moderate-income census tract was comparable to the demographic figure, which represents the percentage of businesses by census tract income level.

An evaluation of the bank’s loan dispersion of small business loans among geographies of different income levels was conducted. While there were some conspicuous gaps or lapses in lending, these did not include the AA’s moderate-income census tract and did not impact the overall conclusion.

Small business lending from 2019-2021 was not evaluated, as the volume of lending was not significant enough to provide a meaningful analysis.

Table 8

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Caddo County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	2	18.2	152	19.6	17.5
Middle	4	36.4	475	61.3	60.3
Upper	5	45.5	149	19.2	22.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	11	100.0	775	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is excellent. The bank’s small farm lending in the moderate-income census tract was above the demographic figure, which represents the percentages of farms by census tract income level. The geography contains just six total farms, indicating limited lending opportunity; additionally, more than

half of this tract is comprised of Native American Reservation lands, which as noted in NLTD discussion places further restrictions on lending opportunity. For additional performance context, a review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an aggregate distribution of 0.9 percent by number and 2.5 percent by dollar to small farms in the moderate-income census tract. While aggregate data is not a direct comparison to the bank’s lending, aggregate CRA figures are relevant as a proxy to ascertain demand for credit. Overall, the bank’s efforts to meet the credit needs of the small farms in the area is considered excellent based on performance above demographic, limitations in lending opportunity, and limited demand for small farm credit in the moderate-income census tract.

An evaluation of the bank’s loan dispersion was conducted. While there were some conspicuous gaps or lapses in lending, these did not include the AA’s moderate-income census tract, and did not impact the overall conclusion.

Small farm lending in 2019 through 2021 is consistent with 2022 performance. This comparison is based on lending in middle- and upper-income census tracts, as the AA did not have LMI census tracts between 2019 and 2021.

Table 9

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Caddo County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	2	7.4	178	19.2	5.3
Middle	16	59.3	423	45.6	77.9
Upper	9	33.3	326	35.2	16.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	27	100.0	927	100.0	100.0

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

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

Consumer Lending: Motor Vehicle Lending

The geographic distribution of motor vehicle secured lending is excellent. The bank’s motor vehicle lending in the moderate-income census tract was above the demographic figure, which represents the percentage of households by income level of census tract.

An evaluation of the bank’s loan dispersion of motor vehicle secured lending among geographies of different income levels was conducted. There were no conspicuous gaps or lapses in lending identified.

Table 10

Distribution of 2022 Motor Vehicle Lending By Income Level of Geography					
Assessment Area: Caddo County					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	27	31.4	195	32.0	11.9
Middle	41	47.7	279	45.8	67.8
Upper	18	20.9	136	22.3	20.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	86	100.0	609	100.0	100.0

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

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

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

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending performance at 90.9 percent by number and 87.1 percent by dollar is comparable to the demographic. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an aggregate distribution of 47.7 percent by number and 31.5 percent by dollar to small businesses with gross annual revenues of \$1 million or less. While aggregate data is not a direct comparison to the bank’s lending, aggregate CRA figures are relevant as a proxy to ascertain demand for credit.

Small business lending in 2019-2021 was not evaluated as volume of lending was not significant enough to provide a meaningful analysis.

Table 11

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Caddo County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	10	90.9	675	87.1	87.6
Over \$1 Million	1	9.1	100	12.9	7.6
Revenue Unknown	0	0.0	0	0.0	4.7
Total	11	100.0	775	100.0	100.0
By Loan Size					
\$100,000 or Less	8	72.7	123	15.9	
\$100,001 - \$250,000	2	18.2	202	26.1	
\$250,001 - \$1 Million	1	9.1	450	58.1	
Total	11	100.0	775	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	80.0	123	18.2	
\$100,001 - \$250,000	1	10.0	102	15.1	
\$250,001 - \$1 Million	1	10.0	450	66.7	
Total	10	100.0	675	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. As noted in Table 12, the bank’s lending was comparable to the demographic figure, which represents the percentage of total farms with gross annual revenues of \$1 million or less.

Small farm lending in 2019 through 2021 is consistent with 2022 performance.

Table 12

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Caddo County					
	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	25	92.6	713	76.9	99.1
Over \$1 Million	2	7.4	215	23.2	0.9
Revenue Unknown	0	0.0	0	0.0	0.0
Total	27	100.0	927	100.0	100.0
By Loan Size					
\$100,000 or Less	24	88.9	454	49.0	
\$100,001 - \$250,000	3	11.1	473	51.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	27	100.0	927	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	23	92.0	426	59.7	
\$100,001 - \$250,000	2	8.0	287	40.3	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	25	100.0	713	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Consumer Lending: Motor Vehicle Lending

The borrower distribution of motor vehicle secured lending is excellent. The bank’s motor vehicle secured lending to low- and moderate-income borrowers was above the demographic figure, which represents the percentage of households by income level. Overall, lending to LMI borrowers comprised 67.5 percent of the bank’s total motor vehicle originations and demonstrates excellent performance in meeting the credit needs of LMI borrowers in the communities they serve.

Table 13

Distribution of 2022 Motor Vehicle Lending By Borrower Income Level					
Assessment Area: Caddo County					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Low	30	34.9	137	22.5	22.5
Moderate	28	32.6	159	26.1	17.3
Middle	14	16.3	126	20.7	18.4
Upper	14	16.3	187	30.7	41.8
Unknown	0	0.0	0	0.0	0.0
Total	86	100.0	609	100.0	100.0

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

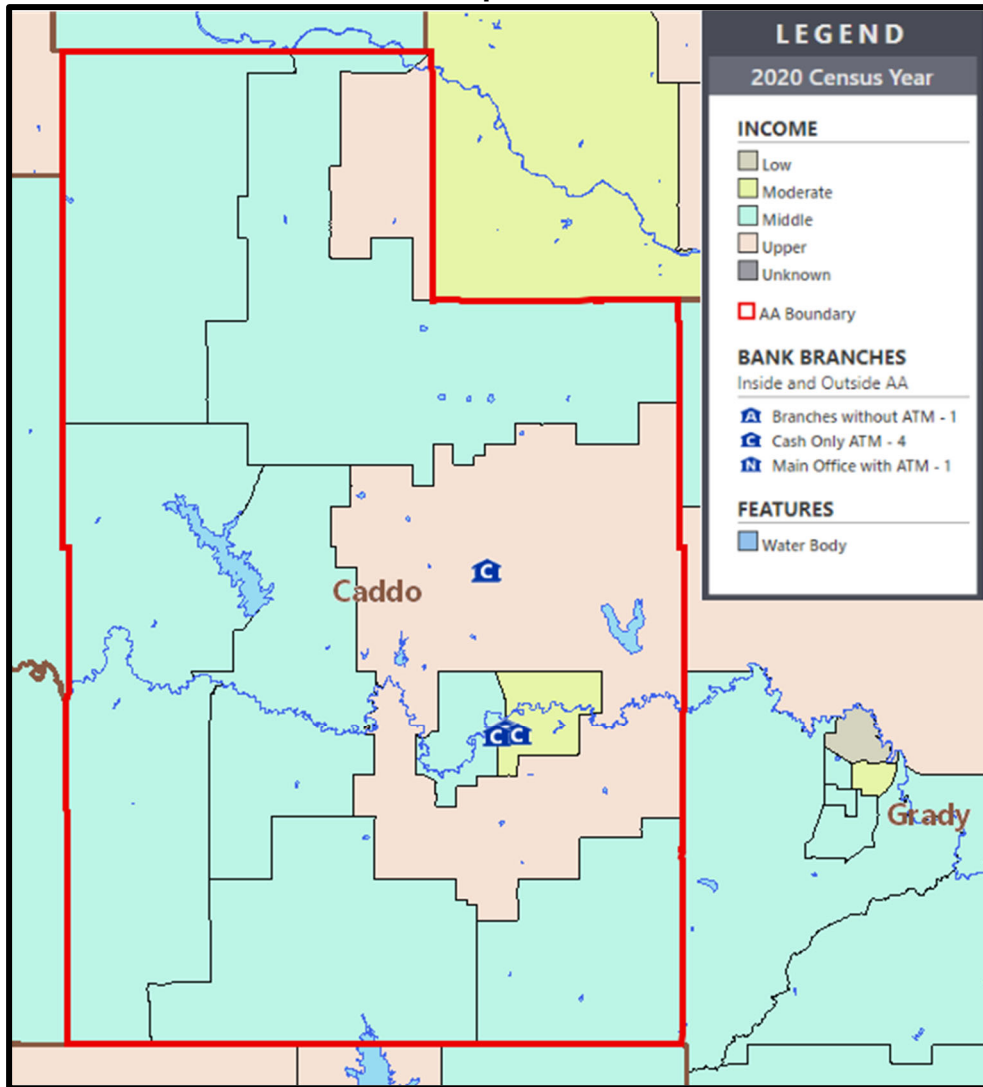
Note: Percentages may not total 100.0 percent due to rounding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Caddo County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,599	22.3
Moderate	1	10.0	833	11.6	271	32.5	1,309	18.2
Middle	7	70.0	4,781	66.6	689	14.4	1,405	19.6
Upper	2	20.0	1,569	21.8	119	7.6	2,870	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	7,183	100.0	1,079	15.0	7,183	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,679	645	8.4	38.4	603	35.9	431	25.7
Middle	9,080	5,352	69.8	58.9	1,746	19.2	1,982	21.8
Upper	2,508	1,672	21.8	66.7	447	17.8	389	15.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,267	7,669	100.0	57.8	2,796	21.1	2,802	21.1
	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	144	17.5	128	17.7	9	14.3	7	17.9
Middle	497	60.3	430	59.6	39	61.9	28	71.8
Upper	183	22.2	164	22.7	15	23.8	4	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	824	100.0	722	100.0	63	100.0	39	100.0
Percentage of Total Businesses:				87.6	7.6	4.7		
	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	6	5.3	6	5.4	0	0.0	0	0.0
Middle	88	77.9	87	77.7	1	100.0	0	0.0
Upper	19	16.8	19	17.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	113	100.0	112	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.1	0.9	0.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2021 Caddo County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,627	23.4
Moderate	0	0.0	0	0.0	0	0.0	1,158	16.7
Middle	7	87.5	6,104	87.8	1,043	17.1	1,345	19.3
Upper	1	12.5	849	12.2	69	8.1	2,823	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,953	100.0	1,112	16.0	6,953	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	11,597	6,136	85.7	52.9	2,864	24.7	2,597	22.4
Upper	1,567	1,020	14.3	65.1	182	11.6	365	23.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,164	7,156	100.0	54.4	3,046	23.1	2,962	22.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	773	95.8	679	96.0	57	95.0	37	92.5
Upper	34	4.2	28	4.0	3	5.0	3	7.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	807	100.0	707	100.0	60	100.0	40	100.0
Percentage of Total Businesses:				87.6		7.4		5.0
	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	106	93.0	105	92.9	1	100.0	0	0.0
Upper	8	7.0	8	7.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	114	100.0	113	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-3

2020 Caddo County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,627	23.4
Moderate	0	0.0	0	0.0	0	0.0	1,158	16.7
Middle	7	87.5	6,104	87.8	1,043	17.1	1,345	19.3
Upper	1	12.5	849	12.2	69	8.1	2,823	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,953	100.0	1,112	16.0	6,953	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	11,597	6,136	85.7	52.9	2,864	24.7	2,597	22.4
Upper	1,567	1,020	14.3	65.1	182	11.6	365	23.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,164	7,156	100.0	54.4	3,046	23.1	2,962	22.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	779	95.2	681	95.5	59	95.2	39	90.7
Upper	39	4.8	32	4.5	3	4.8	4	9.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	818	100.0	713	100.0	62	100.0	43	100.0
Percentage of Total Businesses:				87.2		7.6		5.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	112	93.3	111	93.3	1	100.0	0	0.0
Upper	8	6.7	8	6.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	120	100.0	119	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2019 Caddo County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,627	23.4
Moderate	0	0.0	0	0.0	0	0.0	1,158	16.7
Middle	7	87.5	6,104	87.8	1,043	17.1	1,345	19.3
Upper	1	12.5	849	12.2	69	8.1	2,823	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,953	100.0	1,112	16.0	6,953	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	11,597	6,136	85.7	52.9	2,864	24.7	2,597	22.4
Upper	1,567	1,020	14.3	65.1	182	11.6	365	23.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,164	7,156	100.0	54.4	3,046	23.1	2,962	22.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	794	95.5	692	95.8	61	93.8	41	93.2
Upper	37	4.5	30	4.2	4	6.2	3	6.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	831	100.0	722	100.0	65	100.0	44	100.0
Percentage of Total Businesses:				86.9		7.8		5.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	125	93.3	124	93.2	1	100.0	0	0.0
Upper	9	6.7	9	6.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	134	100.0	133	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

APPENDIX C – ADDITIONAL LENDING TABLES

Table C-1

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography									
Assessment Area: Caddo County									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	100.0	192	100.0	2	100.0	224	100.0	95.8
Upper	0	0.0	0	0.0	0	0.0	0	0.0	4.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	192	100.0	2	100.0	224	100.0	100.0

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

Table C-2

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography									
Assessment Area: Caddo County									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	6	75.0	1,109	94.3	2	40.0	55	20.6	93.0
Upper	2	25.0	67	5.7	3	60.0	212	79.4	7.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	8	100.0	1,176	100.0	5	100.0	267	100.0	100.0

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

Table C-3

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Caddo County									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	1	100.0	192	100.0	2	100.0	225	100.4	87.6
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	7.4
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	5.0
Total	1	100.0	192	100.0	2	100.0	224	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	1	50.0	18	8.0	
\$100,001 - \$250,000	1	100.0	192	100.0	1	50.0	207	92.4	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	192	100.0	2	100.0	224	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	1	50.0	18	8.0	
\$100,001 - \$250,000	1	100.0	192	100.0	1	50.0	207	92.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	192	100.0	2	100.0	225	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

Table C-4

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Caddo County									
	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	8	100.0	1,176	100.0	4	80.0	219	82.0	99.1
Over \$1 Million	0	0.0	0	0.0	1	20.0	48	18.0	0.9
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	8	100.0	1,176	100.0	5	100.0	267	100.0	100.0
By Loan Size									
\$100,000 or Less	4	50.0	103	8.8	4	80.0	123	46.1	
\$100,001 - \$250,000	2	25.0	422	35.9	1	20.0	144	53.9	
\$250,001 - \$500,000	2	25.0	651	55.4	0	0.0	0	0.0	
Total	8	100.0	1,176	100.0	5	100.0	267	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	4	50.0	103	8.8	3	75.0	75	34.2	
\$100,001 - \$250,000	2	25.0	422	35.9	1	25.0	144	65.8	
\$250,001 - \$500,000	2	25.0	651	55.4	0	0.0	0	0.0	
Total	8	100.0	1,176	100.0	4	100.0	219	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>									
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>									

Table C-5

Distribution of 2019 Small Business Lending By Income Level of Geography					
Assessment Area: Caddo County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	1	100.0	401	100.0	95.5
Upper	0	0.0	0	0.0	4.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	401	100.0	100.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-6

Distribution of 2019 Small Farm Lending By Income Level of Geography					
Assessment Area: Caddo County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	1	100.0	32	100.0	93.3
Upper	0	0.0	0	0.0	6.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	32	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table C-7

Distribution of 2019 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Caddo County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	1	100.0	401	100.0	86.9
Over \$1 Million	0	0.0	0	0.0	7.8
Revenue Unknown	0	0.0	0	0.0	5.3
Total	1	100.0	401	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	401	100.0	
Total	1	100.0	401	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	401	100.0	
Total	1	100.0	401	100.0	

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Table C-8

Distribution of 2019 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Caddo County					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	1	100.0	32	100.0	99.3
Over \$1 Million	0	0.0	0	0.0	0.7
Revenue Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	32	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	32	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	1	100.0	32	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	32	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	1	100.0	32	100.0	
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

APPENDIX D – GLOSSARY

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

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

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

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

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

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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