



PUBLIC DISCLOSURE

November 30, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Chickasaw Community Bank
RSSD# 64552**

**909 South Meridian Avenue
Oklahoma City, Oklahoma 73108**

**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

Chickasaw Community Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated outside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable penetration among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's *Interagency Examination Procedures for Small Institutions* were utilized to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Lending performance was assessed within the bank's Oklahoma City Metropolitan Statistical Area (MSA) AA. The following data was reviewed:

- The bank's 16-quarter average NLTD ratio.
- The universe of 1,994 home purchase, home refinance, home improvement, and multifamily loans reported on the bank's 2019 Home Mortgage Disclosure Act (HMDA) Loan/Application Register originated between January 1, 2019 and December 31, 2019.
- A statistical sample of 52 small business loans from a universe of 70 loans originated between January 1, 2019 and December 31, 2019.

Equal weighting was applied to the loan products given the significance of each product to the overall loan portfolio. When comparing the bank's performance to demographic data and aggregate lending, more weight was placed on aggregate lending as it is an indication of overall demand.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Oklahoma City, Oklahoma. The bank's characteristics include:

- The bank is owned by the Chickasaw Banc Holding Company, which is wholly owned by the Chickasaw Nation in Ada, Oklahoma.
- The bank has total assets of \$258.1 million (MM) as of June 30, 2020.

- In addition to its main office in Oklahoma City, the bank opened a loan production office located in Tulsa, Oklahoma, since the previous evaluation.
- The bank offers a drive-through facility and cash-dispensing only automated teller machine at its main office location.
- The bank’s primary business focus is residential real estate and commercial lending.
 - The bank continues to serve as one of the nation’s leading originators of Department of Housing and Urban Development Section 184 Indian Home Loan Guarantee Program loans.
 - This lending program provides home financing opportunities to American Indian and Alaska Native individuals and communities throughout the United States, many of which have been traditionally underserved.
 - While the bank maintains its commitment to originate Section 184 loans, it offers a range of other credit and deposit products, including government-insured loan products, in order to serve the needs of its communities.

TABLE 1 COMPOSITION OF LOAN PORTFOLIO AS OF JUNE 30, 2020		
Loan Type	\$(000)	%
Commercial	104,680	50.2
Residential Real Estate	97,044	46.5
Consumer	4,477	2.2
Agricultural	1,231	0.6
Other	1,064	0.5
Gross Loans	208,496	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 October 3, 2016 performance evaluation, when it operated under the name Bank2. 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 delineated AA is the Oklahoma City, Oklahoma MSA. The Oklahoma City MSA AA is comprised of seven counties: Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma in their entirety. (See Appendix A for an AA map.)

- The AA is comprised of 29 low-, 106 moderate-, 136 middle-, 83 upper-, and 9 unknown-income census tracts.
- The bank’s AA was expanded in January 2019 to include the Oklahoma City MSA in its entirety. Previously, the AA consisted of Oklahoma and Canadian counties in their entirety and portions of Logan, Grady, McClain, and Cleveland counties.
- According to the June 30, 2020 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 36th of 72 FDIC-insured institutions in the AA, with a deposit market share of 0.5 percent.

- Two previously conducted interviews with members of the communities within the bank’s AA were referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. These community members represented a local economic development organization and a local housing agency.

TABLE 2 POPULATION CHANGE			
Area	2010 Population	2015 Population	Percent Change
Canadian County	115,541	126,193	9.2
Cleveland County	255,755	268,614	5.0
Grady County	52,431	53,612	2.3
Lincoln County	34,273	34,504	0.7
Logan County	41,848	44,493	6.3
McClain County	34,506	36,512	5.8
Oklahoma County	718,633	754,480	5.0
Oklahoma City MSA	1,252,987	1,318,408	5.2
State of Oklahoma	3,751,351	3,849,733	2.6

*Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- Population density varies throughout the AA. Main population centers in the AA include the largest city in Oklahoma, Oklahoma City. Additionally, Norman, Oklahoma, is located in Cleveland County and contains a significant student population due to the presence of The University of Oklahoma.
- Canadian and Cleveland Counties include many bedroom communities to Oklahoma City.
- Outlying areas of the Oklahoma City MSA contain smaller communities with large areas of land dedicated to agricultural and energy production purposes.

TABLE 3 MEDIAN FAMILY INCOME CHANGE			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Canadian County	67,981	72,790	7.1
Cleveland County	65,646	70,191	6.9
Grady County	52,889	61,472	16.2
Lincoln County	51,586	55,258	7.1
Logan County	62,229	67,562	8.6
McClain County	63,796	69,182	8.4
Oklahoma County	54,724	60,346	10.3
Oklahoma City MSA	58,775	64,058	9.0
State of Oklahoma	53,607	58,029	8.2

*Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey*

- According to 2015 American Community Survey data, 38.8 percent of AA families were designated as LMI, which was comparable to the statewide figure of 39.2 percent.

- While Oklahoma County experienced the second highest change in median family income, the county has the highest percentage of families living below the poverty line at 13.8 percent.
- A community member noted that the state’s low cost of living correlates with a low minimum wage, reducing many residents’ ability to consistently support a family.

**TABLE 4
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Canadian County	131,600	144,600	9.9	758	886	16.9
Cleveland County	131,800	146,100	10.8	725	831	14.6
Grady County	104,100	111,200	6.8	581	663	14.1
Lincoln County	87,700	99,800	13.8	507	620	22.3
Logan County	116,400	142,900	22.8	578	695	20.2
McClain County	118,800	152,600	29.1	655	688	5.0
Oklahoma County	117,500	133,400	13.5	675	780	15.6
Oklahoma City MSA	121,318	137,248	13.1	680	784	15.3
State of Oklahoma	104,300	117,900	13.0	633	727	14.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- Median housing values in Logan and McClain counties have increased significantly. Approximately 47.9 percent and 51.5 percent of units in Logan and McClain Counties are priced at \$150,000 or more, respectively.
- At 45.9 percent, Oklahoma County has the highest proportion of renters with rent costs exceeding 30.0 percent of income. Further, this area has the highest percentage of rental units of all counties in the AA at 36.8 percent, as well as the lowest owner-occupancy rate at 52.3 percent.
- One community member commented that costs associated with homeownership can discourage prospective first-time homebuyers. Homeowners insurance is often high for residents due to the frequency of major storms in the area.

**TABLE 5
UNEMPLOYMENT RATES**

Region	2015	2016	2017	2018	2019
Canadian County	3.6	4.0	3.5	2.8	2.9
Cleveland County	3.5	3.9	3.5	2.9	2.8
Grady County	4.5	5.0	4.0	3.1	3.1
Lincoln County	4.6	5.3	4.3	3.5	3.5
Logan County	3.8	4.1	3.7	3.0	2.9
McClain County	3.7	4.2	3.5	2.8	2.7
Oklahoma County	3.9	4.3	4.0	3.3	3.1
Oklahoma City MSA	3.8	4.2	3.8	3.1	3.0
State of Oklahoma	4.4	4.9	4.2	3.4	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- A community member noted that major industries in the AA include oil and gas, healthcare/social assistance, retail, education services, food service, and construction and manufacturing. Additionally, some of the area’s largest employers are Hobby Lobby’s corporate offices, Chesapeake Energy, Devon Energy, and Tinker Air Force Base.
- Recent unemployment figures suggest a stable economy; however, broader demand for oil and gas contributes to periodic fluctuations in area unemployment.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and proximity to the AA. The bank’s NLTD ratio is reasonable. The bank’s NLTD ratio at 84.9 percent is higher than all three similarly situated banks.

TABLE 6 COMPARATIVE NLTD RATIOS			
Institution	Location	Asset Size (\$000s)	NLTD Ratio (%)
			16-Quarter Average
Chickasaw Community Bank	Oklahoma City, OK	258,107	84.9
Sooner State Bank	Tuttle, OK	295,995	73.5
McClain Bank	Purcell, OK	255,503	82.0
YNB	Yukon, OK	223,443	64.5

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. A majority of the bank’s loans, by number and dollar, are originated outside the AA. The bank is a Section 184 lender; these loans provide home financing opportunities to American Indian and Alaska Native individuals and communities throughout the United States. The bank has also expanded its government-insured and government-guaranteed loan program offerings and AA since the prior evaluation; however, the percentage of total home mortgage lending inside and outside the AA remains comparable to the totals noted at the previous performance evaluation.

The bank is ranked 20th out of 516 HMDA-reporting institutions operating within the AA, based on the number of HMDA loans originated in the AA in 2019. This ranking highlights the bank’s commitment to meeting the credit needs of its community, relative to larger competitors and mortgage companies within the AA.

A majority of small business lending occurred within the AA.

**TABLE 7
LENDING INSIDE AND OUTSIDE THE AA**

Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Purchase – Conventional	81	12,133	39.3	34.7	125	22,850	60.7	65.3
Home Purchase – FHA	288	46,052	24.6	24.9	884	138,812	75.4	75.1
Home Purchase - VA	56	11,845	26.5	24.1	155	37,302	73.5	75.9
Home Refinance	95	15,462	23.9	17.2	302	74,411	76.1	82.8
Home Improvement	0	0	0.0	0.0	4	763	100.0	100.0
Multifamily	3	1,638	75.0	92.6	1	130	25.0	7.4
Total Home Mortgage Loans	523	87,130	26.2	24.1	1,471	274,268	73.8	75.9
Small Business Loans	33	6,698	63.5	64.8	19	3,634	36.5	35.2
Total Loans	556	93,828	27.2	25.5	1,490	277,902	72.8	74.8

Note: Percentages may not add to 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. The bank’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts within the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank’s lending in LMI census tracts, as illustrated in Table 8, was comparable to the percentage of owner-occupied housing units and aggregate lending data. Overall, no significant gaps or lapses in lending were noted among different census tracts within the AA.

Additional analyses of the bank’s home purchase and home refinance performance is noted below. The bank’s home improvement lending was not evaluated, as no home improvement loans were originated. Further, multifamily lending performance was not evaluated due to a low volume of originations, resulting in a lack of data to conduct a meaningful analysis.

Home Purchase

The geographic distribution of home purchase lending is reasonable. The bank’s lending in low-income census tracts was comparable to the percentage of owner-occupied housing units, as well as aggregate lending data. Lending in moderate-income census tracts was also comparable to the demographic figure, as well as aggregate lending data. In addition, loan dispersion was evaluated and although some gaps were identified within Oklahoma County, dispersion is acceptable due to the competitive market and relative scarcity of owner-occupied housing units in LMI census tracts in Oklahoma County.

Home Refinance

The geographic distribution of home refinance loans is reasonable. Lending in low-income census tracts was comparable to the percentage of owner-occupied housing units, as well as aggregate lending data. Lending in moderate-income census tracts was also comparable to the percentage of owner-occupied housing units, but was above aggregate lending data. In addition, loan dispersion was evaluated and although gaps were identified, particularly in the sparsely populated, northernmost area of the AA, loan dispersion is acceptable given the competitive market and the distance between the AA's LMI areas and the bank's sole office location.

**TABLE 8
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	10	804	1.9	0.9	1.9	1.3	3.4
Moderate	86	9,317	16.4	10.7	13.3	9.8	18.4
Middle	239	37,626	45.7	43.2	39.8	34.9	44.1
Upper	188	39,383	35.9	45.2	44.9	53.8	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	7	566	1.6	0.8	1.9	1.0	3.4
Moderate	66	7,712	15.5	11.0	13.2	8.6	18.4
Middle	200	30,672	47.1	43.8	39.7	34.4	44.1
Upper	152	31,080	35.8	44.4	45.0	55.8	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	3	238	3.2	1.5	1.6	0.8	3.4
Moderate	19	1,496	20.0	9.7	12.2	7.2	18.4
Middle	37	5,425	38.9	35.1	39.7	32.5	44.1
Upper	36	8,303	37.9	53.7	46.3	59.3	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.2	1.6	3.4
Moderate	0	0	0.0	0.0	13.8	10.1	18.4
Middle	0	0	0.0	0.0	38.0	32.4	44.1
Upper	0	0	0.0	0.0	45.9	55.8	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	12.3	5.8	8.5
Moderate	1	109	33.3	6.7	38.8	31.3	39.3
Middle	2	1,529	66.7	93.3	32.5	46.4	33.4
Upper	0	0	0.0	0.0	15.7	16.1	17.5
Unknown	0	0	0.0	0.0	0.7	0.4	1.3
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Small Business Lending

The geographic distribution of small business lending is reasonable. Lending in LMI census tracts was comparable to the percentage of businesses located in these geographies. Loan dispersion was evaluated and there were two counties, McClain and Lincoln, where no small business loans were made. However, loan dispersion is acceptable given the number of banking alternatives within the counties and distance between the AA’s LMI areas and the bank’s sole location in Oklahoma City.

TABLE 9 DISTRIBUTION OF 2019 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY					
Census Tract Income Level	Bank Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	1	353	3.0	5.3	4.4
Moderate	7	575	21.2	8.6	22.3
Middle	13	3,379	39.4	50.4	37.5
Upper	12	2,391	36.4	35.7	32.8
Unknown	0	0	0.0	0.0	3.0
Not Reported	0	0	0.0	0.0	0.0

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

NOTE: Percentages may not add up to 100.0 due to rounding.

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

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

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank’s lending to low-income borrowers was below the percentage of low-income families in the AA, but comparable to the aggregate lending data, as noted in Table 12. However, the bank’s lending to moderate-income borrowers was above both aggregate lending data and the demographic figure.

The demand for home mortgage loans may be limited due to an inability to save for a down-payment because of rental costs that are greater than 30.0 percent of income, as well as the high reoccurring costs of homeownership. As previously mentioned, a community member indicated that costs associated with homeowners insurance can deter LMI individuals from purchasing homes in the area. Lastly, a community member indicated that a significant portion of the LMI community does not consistently engage with formal financial institutions and often pursue high interest rate, non-bank alternatives. As a result, many LMI individuals are often unable to afford a mortgage payment, even with down-payment assistance or government-insured loan programs provided through formal banking channels.

Additional analysis of the bank's home purchase and home refinance lending performance is noted below. The bank's home improvement lending was not evaluated as no home improvement loans were originated. Further, multifamily lending is not evaluated under the borrower distribution analysis.

Home Purchase

The borrower distribution of home purchase loans is reasonable. Lending to low-income borrowers was below the demographic figure, but comparable to aggregate lending data. Moderate-income lending, however, was above both the demographic figure and aggregate lending data.

Home Refinance

The borrower distribution of home refinance loans is reasonable. Although lending to low-income borrowers was below the demographic figure, the bank's performance was comparable to aggregate lending data. Lending to moderate-income borrowers was comparable to both the demographic figure as well as aggregate lending data.

**TABLE 10
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	50	4,982	9.6	5.7	6.3	3.2	21.3
Moderate	127	17,031	24.3	19.5	17.2	12.1	17.5
Middle	130	21,979	24.9	25.2	19.2	16.6	20.5
Upper	150	33,974	28.7	39.0	33.7	40.8	40.7
Unknown	66	9,164	12.6	10.5	23.6	27.4	0.0
Home Purchase Loans							
Low	46	4,732	10.8	6.8	6.7	3.7	21.3
Moderate	114	15,435	26.8	22.0	19.8	15.2	17.5
Middle	116	19,638	27.3	28.0	20.8	20.0	20.5
Upper	114	25,617	26.8	36.6	32.8	43.7	40.7
Unknown	35	4,608	8.2	6.6	19.9	17.4	0.0
Home Refinance Loans							
Low	4	250	4.2	1.6	6.2	2.8	21.3
Moderate	13	1,596	13.7	10.3	13.0	8.1	17.5
Middle	14	2,341	14.7	15.1	17.5	13.6	20.5
Upper	36	8,357	37.9	54.0	37.0	46.0	40.7
Unknown	28	2,918	29.5	18.9	26.3	29.6	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.2	3.5	21.3
Moderate	0	0	0.0	0.0	15.6	10.1	17.5
Middle	0	0	0.0	0.0	17.8	14.2	20.5
Upper	0	0	0.0	0.0	51.1	56.1	40.7
Unknown	0	0	0.0	0.0	9.3	16.1	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.4	0.0	21.3
Moderate	0	0	0.0	0.0	0.4	0.1	17.5
Middle	0	0	0.0	0.0	1.5	0.2	20.5
Upper	0	0	0.0	0.0	6.3	1.4	40.7
Unknown	3	1,638	100.0	100.0	91.4	98.3	0.0

Source: 2019 FFIEC Census Data
2011 – 2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Small Business Lending

The borrower distribution of small business lending is reasonable. As noted in Table 11, the bank’s lending to businesses with gross annual revenues of \$1 million or less was below the percentage of small businesses in the AA. While demographic data indicates that 91.4 percent of businesses in the AA are small businesses, aggregate lending to small businesses, at 45.5 percent by number and 40.4 percent by dollar, was reflective of substantially lower credit demand. While institutions included in the aggregate lending data are not a direct comparison as the bank is not a CRA reporter, the aggregate lending levels provide insight into the overall demand for credit from small businesses in the AA.

**TABLE 11
DISTRIBUTION OF 2019 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	25	5,447	75.8	81.3	91.4
Over \$1 Million	8	1,251	24.2	18.7	7.6
Not Known	0	0	0.0	0.0	1.0
Total	33	6,698	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	14	599	42.2	8.9	
\$100,001 – \$250,000	11	1,854	33.3	27.7	
\$250,001 – \$1 Million	8	4,245	24.2	63.4	
Total	33	6,698	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	11	493	44.0	9.0	
\$100,001 – \$250,000	8	1,444	32.0	26.5	
\$250,001 – \$1 Million	6	3,510	24.0	64.4	
Total	25	5,447	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 add up to 100.0 due to rounding.</i>					

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

An evaluation of the bank’s fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX B – DEMOGRAPHIC INFORMATION

TABLE B-1 OKLAHOMA CITY MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	8.0	17,305	5.3	6,311	36.5	68,992	21.3
Moderate	106	29.2	70,397	21.7	14,193	20.2	56,617	17.5
Middle	136	37.5	135,181	41.8	11,774	8.7	66,502	20.5
Upper	83	22.9	100,538	31.1	3,708	3.7	131,650	40.7
Unknown	9	2.5	340	0.1	119	35.0	0	0.0
Total AA	363	100.0	323,761	100.0	36,105	11.2	323,761	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,089	10,670	3.4	31.3	17,711	52.0	5,708	16.7
Moderate	143,022	58,380	18.4	40.8	64,973	45.4	19,669	13.8
Middle	225,991	140,031	44.1	62.0	64,019	28.3	21,941	9.7
Upper	147,331	108,384	34.1	73.6	29,427	20.0	9,520	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
Total AA	552,016	317,660	100.0	57.5	177,224	32.1	57,132	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,828	4.4	2,412	4.1	403	8.3	13	2.0
Moderate	14,308	22.3	12,897	22.0	1,262	26.0	149	23.2
Middle	24,008	37.5	22,009	37.6	1,756	36.2	243	37.8
Upper	21,027	32.8	19,701	33.6	1,115	23.0	211	32.8
Unknown	1,916	3.0	1,570	2.7	319	6.6	27	4.2
Total AA	64,087	100.0	58,589	100.0	4,855	100.0	643	100.0
Percentage of Total Businesses:				91.4		7.6		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	19	1.6	17	1.4	2	8.3	0	0.0
Moderate	142	11.7	138	11.6	4	16.7	0	0.0
Middle	662	54.4	650	54.5	11	45.8	1	100.0
Upper	391	32.1	384	32.2	7	29.2	0	0.0
Unknown	3	0.2	3	0.3	0	0.0	0	0.0
Total AA	1,217	100.0	1,192	100.0	24	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011 – 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

APPENDIX C – GLOSSARY

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

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, 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 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 refinancing 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.

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) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (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.