



PUBLIC DISCLOSURE

November 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Method Bank
RSSD# 59754

2 East Broadway
Wyandotte, Oklahoma 74370

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

Method 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 by number are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

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

- The bank's 17-quarter average NLTD ratio;
- The universe of 58 small business loans, originated between October 22, 2019 and December 31, 2022, and,
- A statistical sample of 82 motor vehicle loans, from a universe of 137 loans originated between October 22, 2019, and December 31, 2022.

Greater consideration was given to the number of loan originations than the dollar amount of lending, as this better represents the number of individuals or entities served. In addition, equal performance weight was placed on the lending products reviewed.

DESCRIPTION OF INSTITUTION

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

- The bank is wholly owned by Method Bancshares, Inc. The bank was purchased by new ownership in January of 2021, which resulted in a name change from The Bank of Wyandotte to Method Bank.
- The bank has total assets of \$91.5 million as of June 30, 2023.
- In addition to its main office in Wyandotte, the bank has one additional office located in Dallas, Texas that was opened in July 2022. Additionally, the bank operates a cash-only automated teller machine (ATM) located at a convenience store in Wyandotte.
- Since the prior evaluation, bank management has established a hybrid business model, which is focused on traditional community banking and wholesale banking. While Table 1 indicates the bank’s loan portfolio contains a high level of residential real estate loans, these loans were largely purchased by the bank as part of the hybrid wholesale strategy. The bank’s key business lines consist of commercial and consumer lending in the Wyandotte market and commercial lending with a focus on small- to medium-sized businesses in the Dallas market.

Table 1

Composition of Loan Portfolio as of June 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	9,838	15.4
Farmland	190	0.3
1- to 4- Family Residential Real Estate	36,998	58.0
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	10,286	16.1
Agricultural	182	0.3
Commercial and Industrial	3,973	6.2
Consumer	2,284	3.6
Other	0	0.0
Gross Loans	63,751	100.0

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

The bank was rated Satisfactory under the CRA at its October 21, 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 Northeastern Oklahoma AA consists of the entirety of Ottawa County (see Appendix A for an AA map and Appendix B for additional demographic data).

- Since the previous evaluation, the AA was adjusted to exclude one tract in Newton County, Missouri due to limited lending volume. In addition, the bank opened a new branch in Dallas, Texas in July of 2022. This resulted in the bank

designating a new AA, the Dallas Metropolitan AA, which consists of the entirety of Dallas County. This AA was not reviewed as part of the evaluation due to the bank’s recent entrance into this market and minimal lending volume in the AA during the review period. The bank’s performance in the Dallas Metropolitan AA will be assessed at the next CRA performance evaluation.

- The Northeastern Oklahoma AA consists of five moderate- and four middle-income census tracts. The designation of the income census tracts changed from the previous examination, where the AA consisted of three moderate- and seven middle-income census tracts.
- Based on the June 30, 2022, Federal Deposit Insurance Company (FDIC) Summary of Deposits Market Share Report, the bank ranks sixth out of eight FDIC-insured depository institutions operating in the AA with a 3.5 percent deposit market share.
- To further augment the CRA performance evaluation, a previously conducted interview with a member of the community within the bank’s AA was referenced to ascertain the credit needs of community, the responsiveness of area banks in meeting those credit needs, and for perspective on local economic and demographic characteristics. The community member represents a local economic agency.

Table 2

Population Change			
Assessment Area: Northeastern Oklahoma			
Area	2015 Population	2020 Population	Percent Change
Northeastern Oklahoma	32,085	30,285	(5.6)
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*

- The Northeastern Oklahoma AA represents 2.3 percent of the non-MSA population and 0.7 percent of the overall population of the state.
- Miami, the county seat of Ottawa County, has a population of 12,969 residents. The Wyandotte Census County Division, which encompasses the city of Wyandotte and the surrounding area, has 3,416 residents, and represents 11.3 percent of the AA’s population.

Table 3

Median Family Income Change			
Assessment Area: Northeastern Oklahoma			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northeastern Oklahoma	49,063	48,914	(0.3)
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The percent of LMI families in the AA at 47.8 percent is above the nonMSA figure at 39.4 percent and the statewide figure at 39.1 percent. Additionally, the percent of families living below the poverty level in the AA at 15.6 percent is above the nonMSA figure at 13.5 percent and the statewide figure at 11.3 percent.
- The percent of LMI households in the AA at 46.0 percent is above the nonMSA figure at 40.7 percent and the statewide figure at 40.4 percent. Additionally, the percent of households living below the poverty level in the AA at 18.6 percent is above the nonMSA figure at 17.7 percent and the statewide figure at 14.7 percent.

Table 4

Housing Cost Burden						
Assessment Area: Northeastern Oklahoma						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northeastern Oklahoma	67.7	25.7	35.9	50.6	22.2	17.6
NonMSA Oklahoma	64.4	27.6	34.5	48.4	21.4	15.5
Oklahoma	71.1	30.5	37.9	52.5	24.5	16.0

Cost Burden is housing cost that equals 30 percent or more of household income.

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- The AA had a higher affordability ratio¹ at 46.2 percent compared to the state of Oklahoma figure at 37.8 percent and nonMSA figure at 42.0 percent, suggesting that housing is more affordable in the AA.
- The median housing value in the AA at \$88,112 is lower than the statewide figure at \$142,400 and the nonMSA figure at \$110,370. In addition, the median age of housing stock in the AA, at 55 years of age, is above the state-wide figure at 41 years and the nonMSA figure at 39 years.

¹ 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 5

Unemployment Rates					
Assessment Area: Northeastern Oklahoma					
Area	2017	2018	2019	2020	2021
Northeastern Oklahoma	4.1	3.3	3.2	5.8	3.2
NonMSA Oklahoma	4.3	3.5	3.4	6.0	3.8
Oklahoma	4.0	3.3	3.1	6.2	3.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- While unemployment figures rose in 2020 due to the Coronavirus Disease 2019 pandemic, recent unemployment figures indicate a stable economy with rates similar to 2019 levels for both the nonMSA areas and the state of Oklahoma.
- The major industries of the AA are manufacturing, retail trade, hospitality and accommodation, healthcare, and government-related services. In addition, the community contact noted that there are multiple casinos in the area and that Miami serves as the headquarters for nine different Native American Tribal Nations.

Table 6

Small Business Loan Trends					
Assessment Area: Northeastern Oklahoma					
Area	2017	2018	2019	2020	2021
Northeastern Oklahoma	231	273	277	282	307
NonMSA Oklahoma	15,437	16,027	17,554	20,229	23,712
Oklahoma	55,813	56,117	64,639	74,506	82,357

Source: FFIEC CRA Aggregate Data

- The number of small businesses within the AA has steadily increased from 2017 to 2021. As of 2021, small businesses within the AA comprise 1.3 percent of small businesses operating in the nonMSA areas of the state.
- A member of the community stated that new small businesses have developed in the area and are heavily focused on manufacturing industries.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall lending test performance is Satisfactory.

While the evaluation assessed motor vehicle lending and small business lending over a four-year period between 2019 and 2022, loan data was assessed for two separate time periods for the geographic and borrower distribution analyses based on changes to five-year American Community Survey (ACS) data during the evaluation period. Specifically, for the geographic and borrower analyses, loan data for 2019 through 2021 was combined and evaluated aggregately and compared to 2021 demographic data, as there

were no significant changes during the three-year period. Loan data for 2022 was evaluated individually and compared to 2022 demographic data.

While loan products were weighted equally, more weight was given to the bank’s 2022 performance, due to more accurate representation of the bank’s current lending practices. The 2022 lending tables are reflected in the body of the report. See Appendix B for 2019 through 2021 lending tables.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, and areas where they operate within or near the bank’s AA.

The bank’s NLTD ratio is reasonable. The bank’s 17-quarter average NLTD ratio was within the range of the four similarly situated institutions whose NLTD ratios ranged from 44.1 percent to 84.1 percent.

Table 9

Comparative NLTD Ratios June 30, 2019 – June 30, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			17 Quarter Average
Method Bank	Wyandotte, OK	91,504	66.5
Similarly Situated Institutions			
Security Bank & Trust Company	Miami, OK	131,140	84.1
First State Bank	Tahlequah, OK	70,736	68.0
American Bank of Baxter Springs	Baxter Springs, KS	132,644	44.1
Bank of Grand Lake	Grove, OK	256,148	69.8

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside the AA. The bank originated a majority of loans by number, inside the AA. However, a majority of loans by dollar volume were originated outside the AA, which was primarily driven by the bank’s small business lending. Further analysis of the loans revealed that several of the loans originated outside of the AA were commercial loan participations and four of the loans were originated in the Dallas Metropolitan AA, which was not reviewed as part of the evaluation. In addition, two of the loans originated outside of the AA totaled approximately \$1.5 million, which contributed to the larger dollar volume of loans being originated outside the AA.

Table 10

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Motor Vehicle	69	84.1	952	88.1	13	15.9	129	11.9
Small Business	28	48.3	908	19.9	30	51.7	3,663	80.2
Total Loans	97	69.3	1,860	32.9	43	30.7	3,791	67.1
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

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 overall geographic distribution reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

An analysis of the dispersion of loans was conducted and revealed conspicuous gaps and lapses in lending; however, this did not impact the overall conclusion. This conclusion was consistent across both lending products for the 2019 to 2021 review period and the 2022 review period. The bank’s branch is approximately 12 miles from the moderate-income census tracts located in the city of Miami, where the bank faces competition from other institutions. Furthermore, Grand Lake is located in the southern portion of the AA and serves as a natural lending barrier, as it is positioned between one of the AA’s moderate-income census tracts and the bank’s main office.

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of 2022 small business lending among the moderate-income census tracts was comparable the demographic figure. An analysis of the dispersion of loans was conducted and revealed conspicuous gaps and lapses in lending; however, this did not impact the overall conclusions given the bank’s branching distance from the moderate-income census tracts, presence of competition, and natural barrier located in the southern portion of the AA. The geographic distribution of small business lending from 2019 to 2021 was below the bank’s 2022 lending patterns.

Table 11

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Northeastern Oklahoma					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	7	43.8	118	33.5	57.5
Middle	9	56.3	234	66.5	42.5
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	16	100.0	352	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 lending is reasonable. The distribution of 2022 motor vehicle lending among the moderate-income census tract was below the demographic figure. In addition, an analysis of the dispersion of loans was conducted and revealed conspicuous gaps and lapses in lending. While lower performance is noted for both the bank’s distribution and dispersion of lending, this did not impact the overall conclusion given the bank’s branching distance from the moderate-income census tracts, presence of competition, and the natural barrier located in the southern portion of the AA. In addition, the geographic distribution of motor vehicle lending from 2019 to 2021 was consistent with the bank’s 2022 lending patterns; however, lending was more comparable to the demographic figure.

Table 12

Distribution of 2022 Motor Vehicle Lending By Income Level of Geography					
Assessment Area: Northeastern Oklahoma					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	3	15.0	44	20.0	48.6
Middle	17	85.0	176	80.0	51.4
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	20	100.0	220	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 of Different Sizes

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

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with gross annual revenues of \$1 million or less was below the demographic figure. However, due to the high number of loans with unknown revenues, loan size was used as a proxy to assist in evaluating the bank's performance. An analysis of the 11 loans without revenue information revealed that all of the loans were in amounts of \$100,000 or less, which are amounts typically demanded by smaller businesses that lack the need or capacity to borrow larger amounts; thus, demonstrating the bank's willingness to meet the needs of smaller entities.

The borrower distribution of small business lending from 2019 to 2021 was consistent with the bank's 2022 lending patterns. Loan size was also used as a proxy to assist in evaluating the bank's performance in these years, in which the analysis also reflected a high volume of smaller dollar loans.

Table 13

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Northeastern Oklahoma					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	5	31.3	156	44.3	87.4
Over \$1 Million	0	0.0	0	0.0	9.7
Revenue Unknown	11	68.8	196	55.7	2.9
Total	16	100.0	352	100.0	100.0
By Loan Size					
\$100,000 or Less	16	100.0	352	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	16	100.0	352	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	100.0	156	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	5	100.0	156	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 lending is excellent. The bank’s 2022 motor vehicle lending to LMI households was above the demographic figures for both income categories. An analysis of the bank’s motor vehicle lending performance from 2019 to 2021 was not considered meaningful as income data was not collected for motor vehicle loans by the bank in the ordinary course of business and a valid proxy was not available.

Table 14

Distribution of 2022 Motor Vehicle Lending By Borrower Income Level					
Assessment Area: Northeastern Oklahoma					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Low	9	45.0	47	21.4	27.4
Moderate	7	35.0	105	47.7	18.6
Middle	0	0.0	0	0.0	19.3
Upper	0	0.0	0	0.0	34.7
Unknown	4	20.0	68	30.9	0.0
Total	20	100.0	220	100.0	100.0

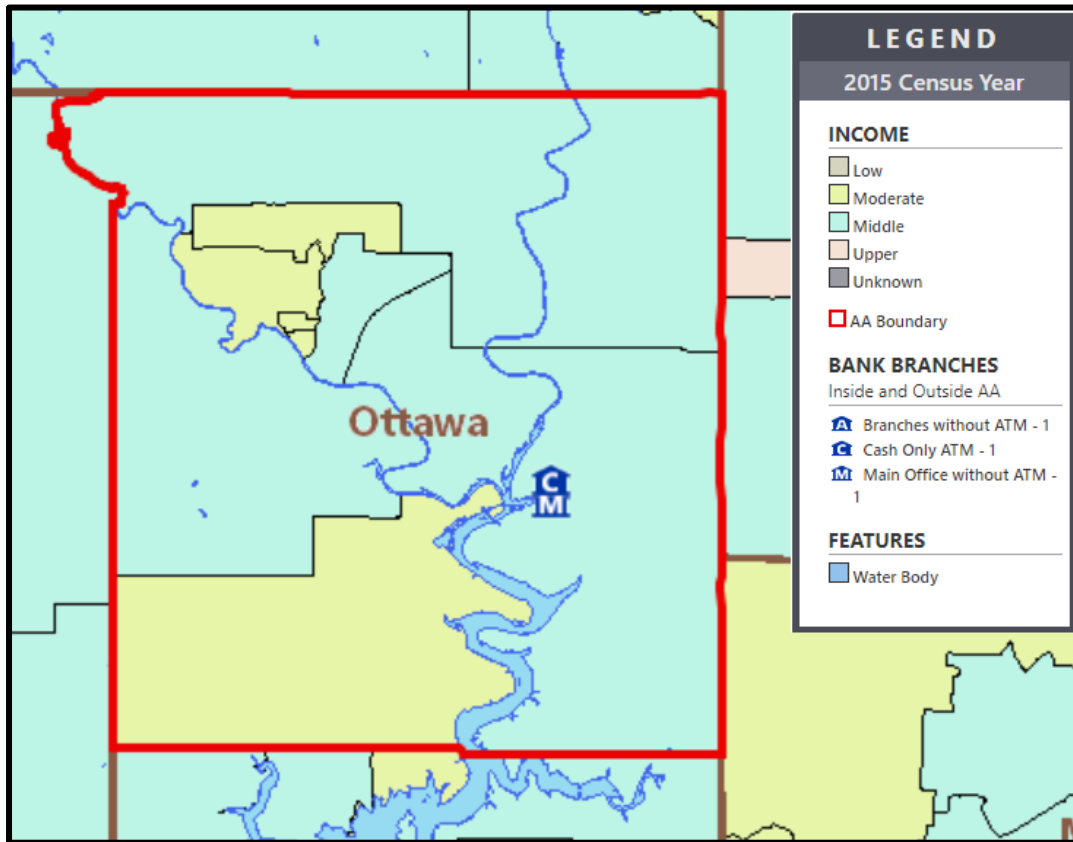
Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

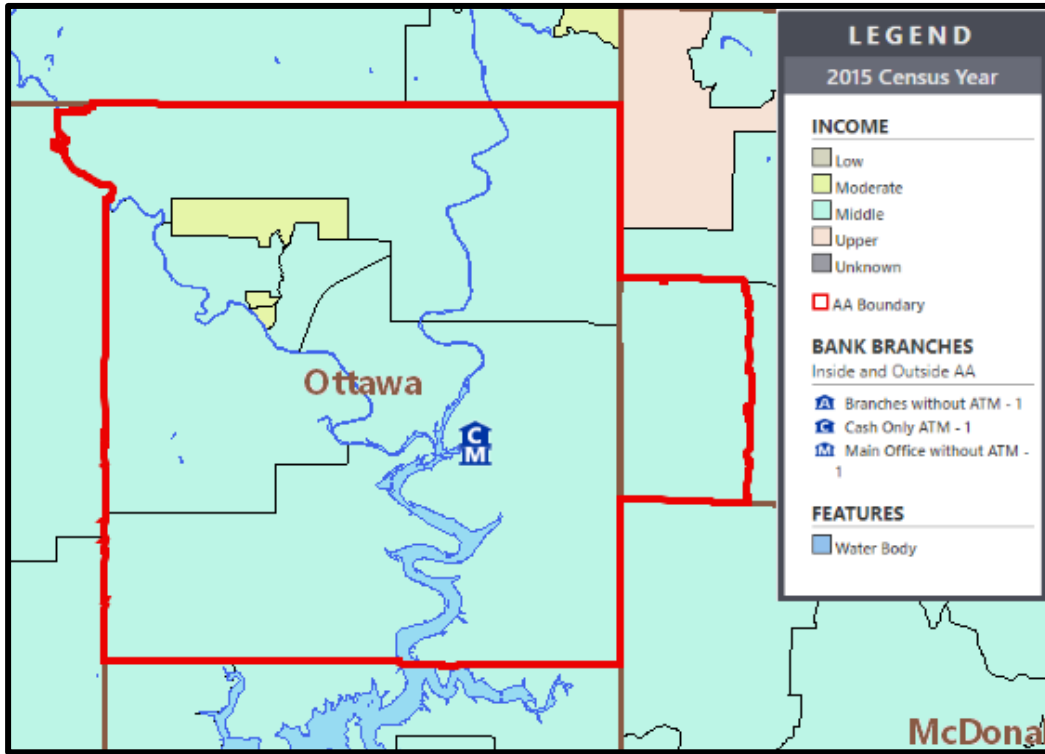
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited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

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1
2022 Northeastern Oklahoma AA



Map A-2
2019-2021 Northeastern Oklahoma AA



APPENDIX B – ADDITIONAL LENDING TABLES

Table B-1

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography									
Assessment Area: Northeastern Oklahoma									
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	28.0
Middle	2	100.0	238	100.0	10	100.0	317	100.0	72.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	238	100.0	10	100.0	317	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.
A table presenting 2019 small business lending is not included in this report because there are no outstanding loan originations from 2019 within the universe of evaluated loans.

Table B-2

Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography									
Assessment Area: Northeastern Oklahoma									
Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	1	7.7	4	2.8	8	22.9	186	30.5	23.0
Middle	12	92.3	139	97.2	27	77.1	422	69.3	77.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	1	0.2	
Total	13	100.0	143	100.0	35	100.0	609	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table B-3

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Northeastern Oklahoma									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	3	30.0	66	20.8	88.0
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	8.8
Revenue Unknown	2	100.0	238	100.0	7	70.0	251	79.2	3.2
Total	2	100.0	238	100.0	10	100.0	317	100.0	100.0
By Loan Size									
\$100,000 or Less	1	50.0	25	10.5	9	90.0	217	68.5	
\$100,001 - \$250,000	1	50.0	213	89.5	1	10.0	100	31.5	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	238	100.0	10	100.0	317	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	3	100.0	66	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	3	100.0	66	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.
A table presenting 2019 small business lending is not included in this report because there are no outstanding loan originations from 2019 within the universe of evaluated loans.

Table B-4

Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Northeastern Oklahoma									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	1	7.7	13	9.1	4	11.4	35	5.7	27.1
Moderate	0	0.0	0	0.0	5	14.3	61	10.0	17.6
Middle	0	0.0	0	0.0	4	11.4	115	18.9	18.4
Upper	0	0.0	0	0.0	1	2.9	43	7.1	36.9
Unknown	12	92.3	130	90.9	21	60.0	355	58.3	0.0
Total	13	100.0	143	100.0	35	100.0	609	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table B-5

Distribution of 2019 Motor Vehicle Lending By Income Level of Geography					
Assessment Area: Northeastern Oklahoma					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	23.0
Middle	1	100.0	12	100.0	77.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	12	100.0	100.0

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

Table B-6

Distribution of 2019 Motor Vehicle Lending By Borrower Income Level					
Assessment Area: Northeastern Oklahoma					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	27.1
Moderate	0	0.0	0	0.0	17.6
Middle	0	0.0	0	0.0	18.4
Upper	0	0.0	0	0.0	36.9
Unknown	1	100.0	12	100.0	0.0
Total	1	100.0	12	100.0	100.0

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

APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2022 Northeastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,039	26.1
Moderate	5	55.6	3,686	47.1	785	21.3	1,698	21.7
Middle	4	44.4	4,139	52.9	432	10.4	1,597	20.4
Upper	0	0.0	0	0.0	0	0.0	2,491	31.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	7,825	100.0	1,217	15.6	7,825	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	6,962	3,533	43.1	50.7	2,264	32.5	1,165	16.7
Middle	7,129	4,671	56.9	65.5	1,451	20.4	1,007	14.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,091	8,204	100.0	58.2	3,715	26.4	2,172	15.4
	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	530	57.5	472	58.6	47	52.8	11	40.7
Middle	392	42.5	334	41.4	42	47.2	16	59.3
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	922	100.0	806	100.0	89	100.0	27	100.0
Percentage of Total Businesses:				87.4		9.7		2.9
	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	20	35.1	20	37.7	0	0.0	0	0.0
Middle	37	64.9	33	62.3	4	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	57	100.0	53	100.0	4	100.0	0	0.0
Percentage of Total Farms:				93.0		7.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2021 Northeastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,395	25.1
Moderate	3	30.0	1,907	20.0	489	25.6	1,916	20.1
Middle	7	70.0	7,649	80.0	1,101	14.4	2,125	22.2
Upper	0	0.0	0	0.0	0	0.0	3,120	32.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	9,556	100.0	1,590	16.6	9,556	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	3,856	1,771	18.1	45.9	1,400	36.3	685	17.8
Middle	12,107	8,011	81.9	66.2	2,603	21.5	1,493	12.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,963	9,782	100.0	61.3	4,003	25.1	2,178	13.6
	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	297	28.0	261	28.0	29	31.2	7	20.6
Middle	762	72.0	671	72.0	64	68.8	27	79.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,059	100.0	932	100.0	93	100.0	34	100.0
Percentage of Total Businesses:				88.0		8.8		3.2
	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	4	5.8	4	6.2	0	0.0	0	0.0
Middle	65	94.2	61	93.8	4	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	69	100.0	65	100.0	4	100.0	0	0.0
Percentage of Total Farms:				94.2		5.8		0.0
<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-3

2020 Northeastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,395	25.1
Moderate	3	30.0	1,907	20.0	489	25.6	1,916	20.1
Middle	7	70.0	7,649	80.0	1,101	14.4	2,125	22.2
Upper	0	0.0	0	0.0	0	0.0	3,120	32.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	9,556	100.0	1,590	16.6	9,556	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	3,856	1,771	18.1	45.9	1,400	36.3	685	17.8
Middle	12,107	8,011	81.9	66.2	2,603	21.5	1,493	12.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,963	9,782	100.0	61.3	4,003	25.1	2,178	13.6
	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	306	28.5	272	28.6	27	28.1	7	24.1
Middle	769	71.5	678	71.4	69	71.9	22	75.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,075	100.0	950	100.0	96	100.0	29	100.0
Percentage of Total Businesses:				88.4		8.9		2.7
	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	3	4.4	3	4.6	0	0.0	0	0.0
Middle	65	95.6	62	95.4	3	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	68	100.0	65	100.0	3	100.0	0	0.0
Percentage of Total Farms:				95.6		4.4		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 C-4

2019 Northeastern Oklahoma AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,395	25.1
Moderate	3	30.0	1,907	20.0	489	25.6	1,916	20.1
Middle	7	70.0	7,649	80.0	1,101	14.4	2,125	22.2
Upper	0	0.0	0	0.0	0	0.0	3,120	32.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	9,556	100.0	1,590	16.6	9,556	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	3,856	1,771	18.1	45.9	1,400	36.3	685	17.8
Middle	12,107	8,011	81.9	66.2	2,603	21.5	1,493	12.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,963	9,782	100.0	61.3	4,003	25.1	2,178	13.6
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	296	28.5	262	28.6	27	29.3	7	24.1
Middle	741	71.5	654	71.4	65	70.7	22	75.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,037	100.0	916	100.0	92	100.0	29	100.0
Percentage of Total Businesses:				88.3		8.9		2.8
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	3	4.6	3	4.8	0	0.0	0	0.0
Middle	62	95.4	59	95.2	3	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	65	100.0	62	100.0	3	100.0	0	0.0
Percentage of Total Farms:				95.4		4.6		0.0
<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.