

COMMUNITY REINVESTMENT ACT PUBLIC FILE



§25.43 Content and availability of Public File

(a) *Information available to the public: A bank shall maintain a public file, in either paper or digital format, that includes the following information:*

1) All written comments received from the public for the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years that specifically relate to the bank's performance in helping meet the community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;
No written comments were received.

2) A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the Board. The bank must include this copy in the public file within 30 business days after its receipt from the Board
Please see Attached Copy of the 2019 Performance Evaluation.

3) A list of bank's branches, their street addresses, and geographies;

Oklahoma: State Code 40

Branch	County	County Code	MSA Code
Shawnee - Main Office	Pottawatomie	125	NA
Oklahoma City	Oklahoma	109	36420
Edmond	Oklahoma	109	36420
Midwest City	Oklahoma	109	36420
Mangum	Greer	055	NA
Lawton-Quanah Parker	Comanche	031	30020
Lawton-Sheridan	Comanche	031	30020
Holdenville	Hughes	063	NA
Granite	Greer	055	NA
Canute	Washita	149	NA

Location	Address	Hours of Operation	Census Tract
Shawnee - Main Office	130 East MacArthur Shawnee, OK 74804	Lobby M-F 9 am-5 pm Drive Thru M-F 8 am-6 pm and Saturday 9 am-1 pm	5007.00
Oklahoma City	3030 NW Expressway Ste 130 Oklahoma City, OK 73112	Lobby M-F 8:30 am-5 pm Drive Thru M-F 8 am-6 pm	1066.04
Edmond	3856 S. Boulevard Suite 260 Edmond, OK 73013	Lobby M-F 8 am - 5 pm	1083.20
Midwest City	2600 S Douglas Blvd Midwest City, OK 73130	Lobby M-F 8:30 am-5 pm Drive Thru M-F 8 am-6 pm	1076.06
Mangum	204 N Oklahoma Mangum, OK 73554	Lobby M-F 8 am-3 pm Drive Thru M-F 8 am-4:30 pm	9672.00
Lawton - Quanah Parker	6702 Quanah Parker Trailway Lawton, OK 73505	Lobby M-F 9 am-5 pm Drive Thru M-F 8 am-5:30 pm	0004.02
Lawton - Sheridan	702 NW Sheridan Rd Lawton, OK 73501	Lobby M-F 9 am-5 pm Drive Thru M-F 8 am-5:30 pm	0007.00
Holdenville	821 E Highway Holdenville, OK 74848	Lobby M-F 9 am-4 pm Drive Thru M-F 8 am-5:30 pm and Saturday 8 am- 12 pm	4849.00
Granite	104 E 1st St Granite, OK 73547	Lobby M-F 8 am-3 pm Drive Thru M-F 8 am-4 pm	9671.00
Canute	620 Highway 66 Canute, OK 73626	Lobby M-F 9 am-3 pm Drive Thru M-F 8:30 am-4 pm	9649.00

4) A list of branches opened or closed by the bank during the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years, their street addresses, and census tracts. Edmond Branch located at 3856 S. Boulevard Suite 260 Edmond, OK 73013 (census tract 1083.20) opened September 3, 2024.

5) A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. A bank may elect to include information regarding the availability of other systems for delivering retail banking services (for example, mobile or online banking, loan production offices, and bank-at-work or mobile branch programs);

Please refer to the attached Community Reinvestment Act Statement for details regarding bank services. The attached fee schedule is accurate as of May 2023.

6) A map of each facility-based assessment area and, as applicable, each retail lending assessment area showing the boundaries of the area and identifying the census tracts contained in the area, either on the map or in a separate list; and

Please refer to the attached Community Reinvestment Act Statement for the map details.

7) Any other information the bank chooses. **N/A**

(b) Additional information available to the public –

1) Banks subject to data reporting requirements pursuant to §228.42. **N/A**

2) Banks required to report HMDA data.

(i) HMDA Disclosure Statement.

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website: www.consumerfinance.gov/hmda:

Institution name: Sovereign Bank

LEI: [549300CKJ4DTUYAZX111](#)

HMDA data for many other financial institutions are also available at this website.

(ii) Availability of bank HMDA data. A large bank required to report home mortgage loan data pursuant to 12 CFR part 1003 must include in its public file a written notice that the home mortgage loan data published by the Board under §228.42(j) are available at the Board's website. **N/A**

3) A small bank, or a bank that was a small bank during the prior calendar year, must include in its public file the bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.

2023 Loan to Deposit Ratio		
1Q	Loan Balance	\$624,946
	Deposit Balance	\$762,674
	Ratio	81.94%
2Q	Loan Balance	\$672,927
	Deposit Balance	\$758,591
	Ratio	88.71%
3Q	Loan Balance	\$717,347
	Deposit Balance	\$776,159
	Ratio	92.42%
4Q	Loan Balance	\$744,105
	Deposit Balance	\$808,063
	Ratio	92.09%

4) Banks with strategic plans. N/A

5) Banks with less than satisfactory ratings. N/A

(c) *Location of Public Information.* A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

1) For banks that maintain a website, all information required for the bank's public file under this section must be maintained on the bank's website.

2) For banks that do not maintain a website:

(i) All the information required for the bank's public file must be maintained at the main office and, if an interstate bank, at one branch office in each State; and

(ii) At each branch, the following must be maintained:

(A) A copy of the public section of the bank's most recent CRA performance evaluation and a list of services provided by the branch; and

(B) Within five calendar days of the request, all the information that the bank is required to maintain under this section in the public file relating to the facility-based assessment area in which the branch is located.

(d) *Copies.* Upon request, a bank shall provide copies, either on paper or in digital form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if not provided in digital form).

(e) *Timing requirements.* Except as otherwise provided in this section, a bank must ensure that its public file contains the information required by this section for each of the previous three calendar years, with the most recent calendar year included in its file annually by April 1 of the current calendar year.

COMMUNITY REINVESTMENT ACT PUBLIC FILE



Affirmed by the Board of Directors April 2024

CRA Policy Statement

Sovereign Bank has nine branch locations in the state of Oklahoma. The main bank is located in Shawnee, OK. The Bank has two branch offices in Lawton, OK and branches in the towns of Holdenville, Mangum, Granite, Canute, Midwest City, Oklahoma City, and Edmond, OK. Sovereign Bank is a full-service bank which is firmly committed to providing its community with a full range of quality products and services.

It is the policy of Sovereign Bank to ensure proper adherence to the provisions and intent of the Community Reinvestment Act (CRA) in order that the goals of meeting the credit needs of the communities the Bank services, including low and moderate income areas, are met. The Bank will make reasonable efforts to ascertain the credit needs of the community and to develop and market products and services to meet those needs. The Board of Directors will approve the Bank's CRA Policy and review periodic self-assessments of the Bank's CRA compliance efforts, including reasonableness of the delineated assessment area. All of the Bank's directors, officers and employees are encouraged to be familiar with the Bank's CRA goals and responsibilities. The Bank will develop and apply flexible underwriting for loans that benefit low or moderate income geographies or individuals which are consistent with safe and sound banking practices.

Nondiscrimination Policy Statement

It is the policy of Sovereign Bank to comply with the letter and spirit of all applicable federal and state consumer protection, civil rights, and fair housing laws and regulations. Sovereign Bank's lending policies, procedures, and practices shall not discriminate against any person on the basis of race, color, religion, national origin, sex, actual or perceived sexual orientation, gender identity, marital status, age (provided the applicant has the capacity to enter into a contract) or other prohibited basis. This policy of nondiscrimination covers all aspects of bank services including, in particular, the application for, consideration of, granting, servicing, and collection of extensions of credit.

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Assessment Area(s)

Sovereign Bank has four assessment area(s) comprised of two partial Metropolitan Statistical Areas (MSA), 11 counties, and 463 census tracts. The combined area(s) consists of 150 Low-to-Moderate Income (LMI) census tracts and 13 Distressed Underserved census tracts.

The assessment area(s) are defined as:

- **Central Assessment Area Non-MSA** which consists of Hughes, OK, Pottawatomie, OK, and Seminole, OK counties;
- **SW Assessment Area Non-MSA** which consists of Greer OK, Jackson OK, Kiowa OK, and Washita, OK counties;
- **Oklahoma City MSA** which consists of Canadian, OK, Cleveland, OK, and Oklahoma, OK counties; and
- **Lawton MSA** which consists of Comanche, OK county.

Sovereign Bank – Assessment Area(s) Map and Census Tracts:

See Exhibit A

CRA Compliance Officer

Sovereign Bank maintains a program to document its efforts to determine the community development, credit, investment, and service needs of its delineated communities. The Board of Directors and senior management, with the guidance and assistance of the CRA Compliance Officer, intends to ensure that the Bank complies with CRA regulations. The CRA Compliance Officer will report periodically to the Board of Directors via the Compliance Committee concerning the Bank's CRA efforts, and if appropriate, areas for improvement.

CRA Notice

The Bank will provide in the lobby of its main office and each of its branches a public CRA Notice which conforms in form and substance with the regulatory requirements.

CRA Public File

The Bank will maintain a public file of all information and documentation required by CRA regulations applicable to the Bank. The public file will be current as of April 1st of each year.

SOVEREIGN BANK LOCATIONS



SHAWNEE - MAIN OFFICE

24/7 ATM
130 E MacArthur
Shawnee, OK 74804
(405) 275-8830

CANUTE

24/7 ATM
620 Highway 66
Canute, OK 73626
(833) 782-6500

EDMOND

3856 S Boulevard, Suite 260
Edmond, OK 73013
(405) 471-5400

GRANITE

24/7 ATM
104 E 1st Street
Granite, OK 73547
(580) 535-4848

HOLDENVILLE

24/7 ATM
821 E Highway
Holdenville, OK 74848
(405) 379-3902

LAWTON - QUANAH PARKER

24/7 ATM
6702 NW Quannah Parker Trailway
Lawton, OK 73505
(580) 536-8800

LAWTON - SHERIDAN

24/7 ATM
702 NW Sheridan Road
Lawton, OK 73501
(580) 536-8801

MANGUM

24/7 ATM
204 N Oklahoma
Mangum, OK 73554
(580) 782-3365

MIDWEST CITY

24/7 ATM
2600 S Douglas Boulevard
Midwest City, OK 73130
(833) 782-6500

OKLAHOMA CITY

24/7 ATM
3030 NW Expressway, Suite 130
Oklahoma City, OK 73112
(833) 782-6500

FEE SCHEDULE



Deposit Account Fees	Stop Payment	When you request to refuse payment for a check or ACH transaction in person or by phone	\$25.00
	Online Stop Payment	When you request to refuse payment for a check or ACH transaction online	\$15.00
	Research/Account Reconciliation	For requested account research	First hour \$25.00 Add'l per Hour \$20.00
	Early Closure	Account closed within 90 days of account opening date	\$10.00
	Dormant	Monthly fee charged after 12 consecutive months of transactional account inactivity	\$5.00
	Collection Item	An item for payment via collection (check not drawn on domestic bank)	\$15.00
	Chargeback Fee (Deposit Item Returned)	Cashed or deposited item returned unpaid to the Bank, for any reason	\$5.00
Overdraft and NSF Fees	Returned Item Fee ^{2,4}	Returned item due to insufficient funds in your account	\$29.00
	Paid Item Fee ^{1,3}	To pay an item that overdraws your account	\$25.00
ATM and Debit Card Fees	Debit Card Replacement	Replace a lost/stolen or damaged debit card	\$5.00
Wire Fees	Domestic Incoming Wire ⁵	Receiving a domestic wire transfer	\$10.00
	Domestic Outgoing Wire ⁵	Sending a domestic wire transfer	\$15.00
	International Incoming Wire ⁵	Receiving an international wire transfer	\$15.00
	International Outgoing Wire ⁵	Sending an international wire transfer	\$35.00
Miscellaneous Fees	Cashier's Check	For the purchase of a cashier's check	\$3.00
	Money Order	For the purchase of a money order	\$2.00
	Coin Counter	To count loose coin	5% of Total
	Visa Gift Card	Purchase of a gift card	\$3.00
	Notary	Notary services for a non-account holder	\$5.00
	Tax Levy/Garnishment	For the processing of any garnishment or tax levy, or other court administrative order on your account, whether or not the funds are actually paid	Maximum allowed by law

FEE SCHEDULE



Deposit Account Fees (Business Accounts Only)

Per Item Fee @ \$.50	Items have surpassed the allotted 150 debit transactions per statement cycle for Business Checking	\$0.50
Monthly Service Charge	Daily balance exceeds \$2,500 for Business Interest Checking or \$5,000 for Business Money Market	\$10.00
Per Item Fee @ \$5.00	Withdrawals exceed six per month for Business Money Market	\$5.00
Sweep Funds	Per month/per set up sweep to cover requested transactions	\$25.00

1. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawals, or other electronic means, as applicable.
2. This fee applies to NSF's created by check, in-person withdrawal, ATM withdrawals, or other electronic means, as applicable.
3. A maximum of 4 overdraft fees can be charged per day.
4. Because we may charge a Returned Item Fee each time an item is presented, we may charge you more than one fee for any given item as a result of a returned item and re-presentation of the item.
5. Other banks accepting or sending wire transfers may charge additional fees

COMMERCIAL LOANS



Quick and convenient access to credit is the lifeblood of any business. Whether you are looking to expand your business, improve cash flow, or purchase equipment, our commercial lending experts can explain the full range of loans and credit line products to meet your business banking needs. We offer a variety of commercial loan types that are extended to support business activity such as:

Lines of Credit

Term Loans

Agriculture Loans

Commercial Real Estate (CRE) Construction Loans

Standby Letters of Credit

SBA Loans

Origination Fees: \$350 Documentation Fee and 0% to 1.50% of Principal Balance for Origination Fee

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SECONDARY MARKET MORTGAGE LOANS



Sovereign is your trusted mortgage expert. With 50 years of combined mortgage experience, our mortgage team is equipped with the skills and knowledge to find the right loan product for you. Whether you are buying a home or looking to refinance an existing loan, our professionally trained staff are ready to help. The mortgage products offered include:

Conventional

FHA

Jumbo

VA

USDA Rural Home Loans

HUD 184 (Indian Home Loan Guarantee Program) loans

Origination Fees: \$1,195 loan origination fee with variance contributed to down payment assistance or borrower's purchase of rate discount points

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IN-HOUSE CONSUMER MORTGAGE LOANS



Sovereign Bank offers a full range of financing options. Our in-house processing, underwriting, closing and funding departments simplify and accelerate the loan process. Our expertise, knowledge and outstanding customer service distinguish us among other lenders. We have many in-house mortgage options available to help you meet your financial goals, such as:

Bridge Loans are a short-term interest-only “Gap Loan” between the sale of the borrower’s existing home and the purchase of a new home. The Bridge Loan will pay off when the customer sells their existing home.

Temporary Loans are short-term loans up to one year that allows the borrower to borrow against the equity in their home. The Temporary Loan will be replaced by permanent financing or paid off using the proceeds from the sale of their existing home.

Home Equity Loans enable the borrower to borrow money against the equity in their home. This loan type has a variety of purposes, such as home improvement, debt consolidation, personal expenses, etc.

Mortgage Purchase/Refinance offer financing for a home purchase or refinance of a single-family residential home.

Origination Fees: (Except for Construction Loans - see below)

<\$25,000	\$300 origination fee
>\$25,000 = <\$75,000	\$450 origination fee
>\$75,000 = <\$150,000	\$600 origination fee
\$150,000 or Greater	.50% origination fee OR \$750 Minimum

Construction Loans are temporary loans with interest-only payments up to one year. Used for the primary purpose of providing interim construction financing for a single-family residence.

Origination Fees for Construction Loans: Range from 0.50% to 1.00%

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CONSUMER LENDING



Whether buying a new car, recreational vehicle, or boat, Sovereign Bank offers loans designed to meet your needs, such as:

Automobiles/Motor Home Loans are extended to purchase or refinance automobiles or motor homes.

Recreational Vehicles and Equipment Loans are extended to the borrower to purchase or refinance a recreational vehicle such as boats, campers, jet skis, side by sides, motorcycles, etc. or equipment such as trailers, lawn mowers.

Cash Secured Loans are secured by a savings, money market, certificate of deposit accounts extended to the borrower or any legal purpose.

Unsecured Loans are provided to a borrower without any legal claim to the borrower's assets in case of default. These loans are made to borrowers that have the financial capacity and adequate creditworthiness for repayment.

Origination Fees:

\$175 loan amounts \geq \$2001

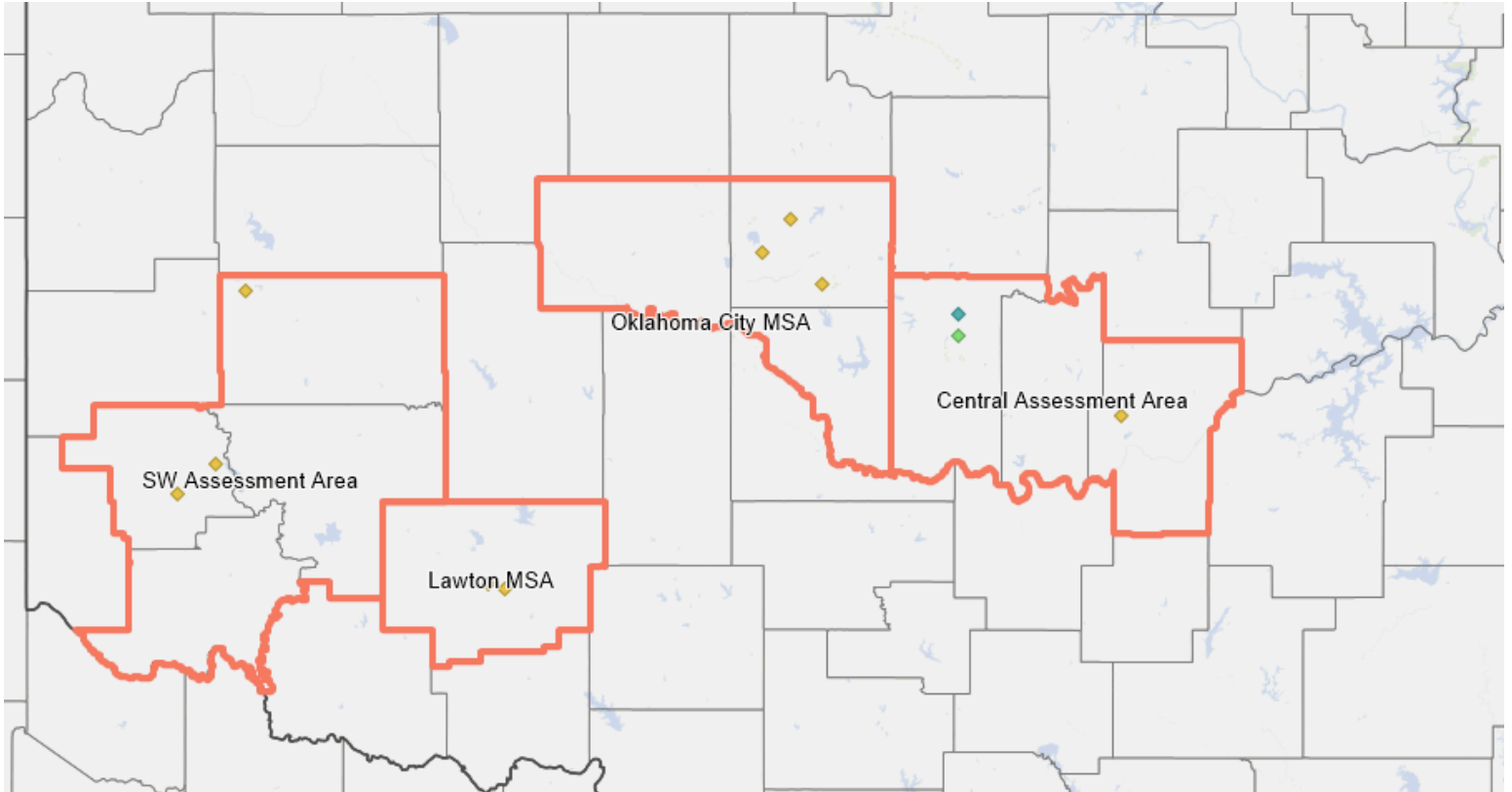
\$75 for loan amounts \leq \$2000

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COMBINED ASSESSMENT AREA(S)

EXHIBIT A

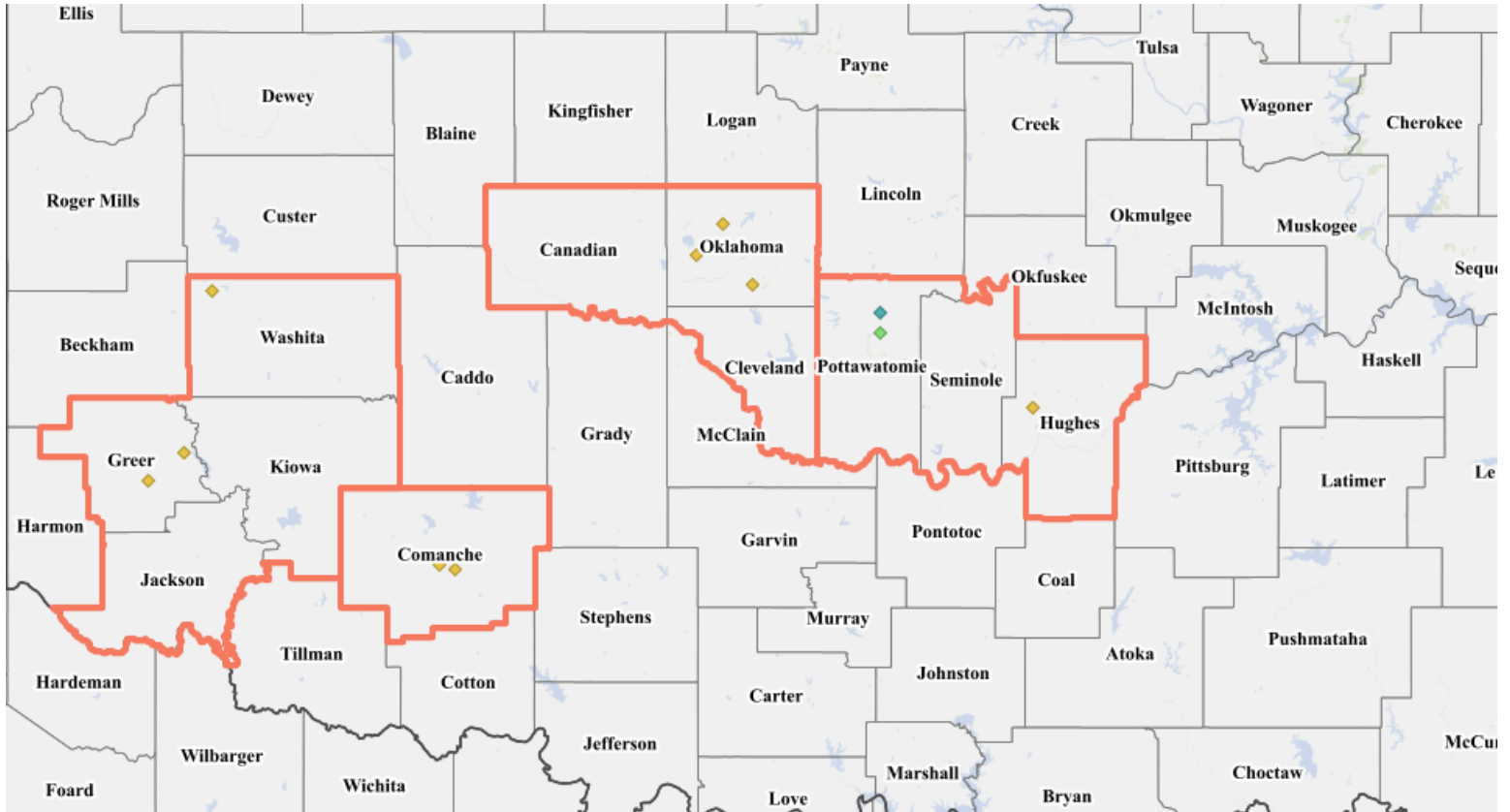


- State
- County
- Census Tract
- Zip Code
- Assessment Area

- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other

- None*
- ≤ 10%
 - > 10% and ≤ 25%
 - > 25% and ≤ 50%
 - > 50% and ≤ 75%
 - > 75%
 - N/A

COMBINED ASSESSMENT AREA(S) BY COUNTY



- | | | |
|--|---|---|
| <ul style="list-style-type: none"> — State — County — Census Tract — Zip Code — Assessment Area | <ul style="list-style-type: none"> ◆ Branch ◆ Limited Service Branch ◆ Main Offical ◆ Cash Dispenser ◆ Deposit ATM or ITM ◆ Other | <p><i>None</i></p> <ul style="list-style-type: none"> ■ ≤ 10% ■ > 10% and ≤ 25% ■ > 25% and ≤ 50% ■ > 50% and ≤ 75% ■ > 75% ■ N/A |
|--|---|---|

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2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 017 - Canadian County

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
3001.00	Moderate	No	79.02	\$85,800	\$67,799	\$59,400	2422	23.78	576	630	1165
3002.01	Middle	No	115.18	\$85,800	\$98,824	\$86,587	6406	20.64	1322	2330	2637
3002.02	Upper	No	122.17	\$85,800	\$104,822	\$91,842	4347	26.71	1161	1321	1797
3003.00	Moderate	No	55.59	\$85,800	\$47,696	\$41,791	3286	42.33	1391	587	1429
3004.00	Low	No	44.23	\$85,800	\$37,949	\$33,250	1183	63.23	748	178	520
3005.00	Middle	No	84.14	\$85,800	\$72,192	\$63,250	2958	38.10	1127	934	1560
3006.00	Moderate	No	78.50	\$85,800	\$67,353	\$59,010	3385	31.79	1076	857	1381
3007.01	Middle	No	82.59	\$85,800	\$70,862	\$62,083	1848	37.07	685	220	416
3007.02	Upper	No	130.43	\$85,800	\$111,909	\$98,047	5034	33.81	1702	842	1213
3008.02	Upper	No	130.46	\$85,800	\$111,935	\$98,068	3606	23.24	838	766	890
3008.03	Upper	No	176.61	\$85,800	\$151,531	\$132,763	3313	17.42	577	781	841
3008.04	Upper	No	147.99	\$85,800	\$126,975	\$111,250	3769	33.24	1253	496	665
3008.05	Upper	No	120.31	\$85,800	\$103,226	\$90,443	7091	27.19	1928	1466	1618
3008.06	Upper	No	142.33	\$85,800	\$122,119	\$106,993	4604	33.34	1535	928	1006
3009.01	Middle	No	113.38	\$85,800	\$97,280	\$85,234	6764	30.09	2035	1530	1909
3009.02	Upper	No	122.27	\$85,800	\$104,908	\$91,912	2423	27.86	675	717	889
3009.04	Moderate	No	71.12	\$85,800	\$61,021	\$53,466	5945	43.45	2583	777	1248
3009.05	Upper	No	125.85	\$85,800	\$107,979	\$94,602	5998	27.36	1641	1264	1532
3010.01	Middle	No	99.55	\$85,800	\$85,414	\$74,833	1061	33.65	357	158	246
3010.03	Middle	No	108.87	\$85,800	\$93,410	\$81,844	7086	29.59	2097	1444	1721
3010.06	Middle	No	102.14	\$85,800	\$87,636	\$76,786	3313	37.16	1231	723	809
3010.10	Middle	No	115.60	\$85,800	\$99,185	\$86,898	3624	38.41	1392	667	908
3010.11	Middle	No	118.06	\$85,800	\$101,295	\$88,750	5883	31.23	1837	857	953
3010.12	Upper	No	174.74	\$85,800	\$149,927	\$131,354	2674	41.74	1116	529	552
3010.13	Upper	No	142.29	\$85,800	\$122,085	\$106,964	6444	36.50	2352	1196	1614
3010.14	Upper	No	121.36	\$85,800	\$104,127	\$91,228	5218	37.54	1959	844	1049
3010.15	Moderate	No	61.21	\$85,800	\$52,518	\$46,012	2227	37.00	824	112	238
3011.00	Upper	No	125.06	\$85,800	\$107,301	\$94,009	6059	24.23	1468	1765	2286
3012.01	Middle	No	83.91	\$85,800	\$71,995	\$63,077	3766	24.99	941	902	1583
3012.02	Upper	No	124.55	\$85,800	\$106,864	\$93,631	2460	20.73	510	919	1189
3013.01	Upper	No	172.52	\$85,800	\$148,022	\$129,688	2830	27.81	787	577	624
3013.02	Upper	No	136.72	\$85,800	\$117,306	\$102,775	5444	23.25	1266	1281	1357
3014.06	Upper	No	133.84	\$85,800	\$114,835	\$100,615	5268	26.67	1405	1661	2030
3014.07	Upper	No	127.15	\$85,800	\$109,095	\$95,582	6348	22.84	1450	1881	2173
3014.08	Upper	No	165.29	\$85,800	\$141,819	\$124,250	2055	18.44	379	564	602
3014.09	Middle	No	87.45	\$85,800	\$75,032	\$65,742	2763	29.21	807	624	1000
3014.10	Middle	No	117.55	\$85,800	\$100,858	\$88,365	5500	26.84	1476	1581	1948

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 027 - CLEVELAND COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
2001.00	Unknown	No	0.00	\$85,800	\$0	\$0	338	31.36	106	6	146
2002.00	Moderate	No	65.36	\$85,800	\$56,079	\$49,132	1724	34.22	590	395	868
2003.00	Moderate	No	74.64	\$85,800	\$64,041	\$56,111	3512	39.27	1379	880	1602
2004.00	Middle	No	83.72	\$85,800	\$71,832	\$62,936	1795	34.54	620	406	948
2005.00	Middle	No	96.90	\$85,800	\$83,140	\$72,847	3573	26.00	929	414	1749
2006.02	Unknown	No	0.00	\$85,800	\$0	\$0	3302	35.49	1172	532	1566
2006.03	Low	No	49.26	\$85,800	\$42,265	\$37,035	2996	46.70	1399	197	823
2006.04	Middle	No	80.84	\$85,800	\$69,361	\$60,772	3191	37.92	1210	510	1208
2007.00	Unknown	No	0.00	\$85,800	\$0	\$0	245	36.33	89	0	20
2008.00	Middle	No	95.30	\$85,800	\$81,767	\$71,641	7444	34.32	2555	1994	2531
2009.00	Middle	No	100.78	\$85,800	\$86,469	\$75,762	4069	32.10	1306	1077	1636
2010.00	Middle	No	80.34	\$85,800	\$68,932	\$60,399	5895	36.93	2177	1014	1847
2011.02	Upper	No	143.50	\$85,800	\$123,123	\$107,875	2871	21.66	622	712	1156
2011.03	Middle	No	84.04	\$85,800	\$72,106	\$63,173	3643	30.41	1108	778	1039
2011.04	Upper	No	128.38	\$85,800	\$110,150	\$96,510	2110	28.44	600	357	689
2012.01	Low	No	48.39	\$85,800	\$41,519	\$36,375	2258	30.91	698	110	481
2012.02	Unknown	No	0.00	\$85,800	\$0	\$0	6015	30.51	1835	16	59
2012.04	Moderate	No	53.78	\$85,800	\$46,143	\$40,427	3850	40.21	1548	0	259
2012.05	Middle	No	116.36	\$85,800	\$99,837	\$87,473	4705	38.68	1820	783	1142
2013.02	Middle	No	83.23	\$85,800	\$71,411	\$62,569	3988	44.73	1784	139	1233
2013.03	Moderate	No	77.54	\$85,800	\$66,529	\$58,288	4941	39.87	1970	475	1179
2014.03	Upper	No	138.50	\$85,800	\$118,833	\$104,115	6463	29.35	1897	2115	2760
2014.04	Middle	No	87.59	\$85,800	\$75,152	\$65,845	4215	33.26	1402	517	605
2014.05	Upper	No	139.11	\$85,800	\$119,356	\$104,570	6593	33.32	2197	1825	2368
2015.05	Upper	No	155.38	\$85,800	\$133,316	\$116,806	5791	25.44	1473	1860	2093
2015.08	Middle	No	84.19	\$85,800	\$72,235	\$63,287	3052	35.35	1079	585	917
2015.09	Upper	No	129.70	\$85,800	\$111,283	\$97,500	5428	32.52	1765	1367	1707
2015.11	Middle	No	102.46	\$85,800	\$87,911	\$77,024	2801	31.31	877	695	1186
2015.12	Middle	No	105.98	\$85,800	\$90,931	\$79,667	3724	28.20	1050	1487	1935
2015.13	Upper	No	164.18	\$85,800	\$140,866	\$123,421	2981	28.45	848	780	893
2015.14	Upper	No	153.70	\$85,800	\$131,875	\$115,543	5334	29.96	1598	1337	1646
2016.02	Middle	No	91.30	\$85,800	\$78,335	\$68,636	2920	36.82	1075	788	1159
2016.03	Moderate	No	75.08	\$85,800	\$64,419	\$56,442	3845	37.09	1426	735	1323
2016.04	Middle	No	81.94	\$85,800	\$70,305	\$61,595	3910	40.72	1592	637	1149
2016.07	Upper	No	122.63	\$85,800	\$105,217	\$92,188	6721	38.46	2585	1552	2032
2016.09	Upper	No	155.23	\$85,800	\$133,187	\$116,688	5027	38.95	1958	1367	1552
2016.10	Upper	No	153.86	\$85,800	\$132,012	\$115,664	4338	37.07	1608	1160	1204
2016.11	Upper	No	124.47	\$85,800	\$106,795	\$93,571	2264	33.17	751	591	697
2016.12	Middle	No	98.53	\$85,800	\$84,539	\$74,071	5340	32.81	1752	1359	1939
2017.00	Upper	No	160.85	\$85,800	\$138,009	\$120,915	5060	31.46	1592	1191	1298

State: 40 - Oklahoma (OK)
County: 027 - CLEVELAND COUNTY

2018.01	Upper	No	153.73	\$85,800	\$131,900	\$115,565	4409	35.63	1571	2067	2113
2018.02	Middle	No	115.41	\$85,800	\$99,022	\$86,758	3789	30.80	1167	907	1058
2019.02	Middle	No	82.66	\$85,800	\$70,922	\$62,137	4660	46.31	2158	1081	1544
2019.03	Middle	No	98.99	\$85,800	\$84,933	\$74,417	3098	51.36	1591	798	1001
2019.04	Middle	No	93.49	\$85,800	\$80,214	\$70,281	5376	49.72	2673	1270	1877
2020.02	Middle	No	88.67	\$85,800	\$76,079	\$66,654	4309	37.73	1626	768	1388
2020.04	Middle	No	87.40	\$85,800	\$74,989	\$65,703	3893	33.78	1315	1172	1401
2020.05	Middle	No	92.95	\$85,800	\$79,751	\$69,877	6564	44.68	2933	1563	2405
2020.06	Moderate	No	68.17	\$85,800	\$58,490	\$51,250	3433	49.37	1695	372	698
2020.07	Middle	No	103.78	\$85,800	\$89,043	\$78,015	4954	41.48	2055	1112	1432
2020.08	Upper	No	121.83	\$85,800	\$104,530	\$91,581	5105	33.38	1704	1707	2040
2021.02	Middle	No	90.23	\$85,800	\$77,417	\$67,829	2543	29.73	756	634	1095
2021.04	Middle	No	109.27	\$85,800	\$93,754	\$82,143	2433	32.80	798	589	796
2021.05	Middle	No	84.10	\$85,800	\$72,158	\$63,221	4473	32.84	1469	962	1571
2021.06	Middle	No	109.37	\$85,800	\$93,839	\$82,220	6264	34.39	2154	2283	2686
2021.07	Upper	No	156.52	\$85,800	\$134,294	\$117,663	3335	33.37	1113	786	1018
2022.01	Upper	No	129.98	\$85,800	\$111,523	\$97,708	4806	30.65	1473	1299	1597
2022.03	Middle	No	108.88	\$85,800	\$93,419	\$81,852	5945	35.19	2092	1299	1990
2022.05	Middle	No	119.75	\$85,800	\$102,746	\$90,019	8093	36.17	2927	2182	2613
2022.07	Middle	No	100.10	\$85,800	\$85,886	\$75,250	646	33.75	218	151	151
2022.08	Middle	No	99.61	\$85,800	\$85,465	\$74,879	2754	36.06	993	525	559
2023.01	Upper	No	156.51	\$85,800	\$134,286	\$117,652	6821	26.15	1784	1904	2137
2023.02	Middle	No	97.04	\$85,800	\$83,260	\$72,950	6621	25.15	1665	1981	2407
2024.03	Upper	No	125.12	\$85,800	\$107,353	\$94,053	5637	22.69	1279	1872	2069
2024.04	Middle	No	98.40	\$85,800	\$84,427	\$73,971	4307	22.80	982	1189	1684
2024.05	Upper	No	122.10	\$85,800	\$104,762	\$91,786	6617	28.64	1895	1488	1985
2024.06	Middle	No	89.79	\$85,800	\$77,040	\$67,500	3294	30.09	991	983	1230
2024.07	Middle	No	90.46	\$85,800	\$77,615	\$68,000	3207	25.69	824	826	1053
2025.01	Middle	No	111.18	\$85,800	\$95,392	\$83,580	4666	23.34	1089	1383	1965
2025.02	Middle	No	119.50	\$85,800	\$102,531	\$89,830	2663	22.61	602	636	932
2026.00	Moderate	No	64.32	\$85,800	\$55,187	\$48,355	2541	31.84	809	704	1242

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 031 - COMANCHE COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDERSERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
0001.00	Low	No	48.39	\$71,200	\$34,454	\$31,618	3601	54.18	1951	690	1783
0002.00	Moderate	No	61.94	\$71,200	\$44,101	\$40,471	2224	57.10	1270	409	1017
0003.00	Middle	No	87.47	\$71,200	\$62,279	\$57,150	5101	54.17	2763	1010	1907
0004.02	Middle	No	119.92	\$71,200	\$85,383	\$78,350	3841	51.31	1971	834	1569
0004.03	Upper	No	159.13	\$71,200	\$113,301	\$103,973	4637	46.22	2143	1203	1585
0004.04	Moderate	No	65.00	\$71,200	\$46,280	\$42,468	3857	56.34	2173	603	1534
0004.05	Middle	No	96.58	\$71,200	\$68,765	\$63,103	1957	54.52	1067	278	522
0005.03	Moderate	No	76.33	\$71,200	\$54,347	\$49,875	3549	54.69	1941	811	1274
0005.04	Middle	No	88.08	\$71,200	\$62,713	\$57,548	3689	49.28	1818	733	1399
0005.05	Middle	No	106.94	\$71,200	\$76,141	\$69,871	3831	59.41	2276	708	1432
0005.06	Middle	No	112.39	\$71,200	\$80,022	\$73,434	4075	55.44	2259	904	1219
0006.00	Upper	No	125.79	\$71,200	\$89,562	\$82,188	2409	42.80	1031	600	950
0007.00	Moderate	No	62.78	\$71,200	\$44,699	\$41,023	2486	50.88	1265	509	1209
0008.00	Unknown	No	0.00	\$71,200	\$0	\$0	2169	52.97	1149	244	1198
0009.00	Middle	No	113.38	\$71,200	\$80,727	\$74,079	1842	40.07	738	513	884
0010.00	Moderate	No	70.19	\$71,200	\$49,975	\$45,861	1744	48.51	846	308	1087
0011.00	Middle	No	99.29	\$71,200	\$70,694	\$64,875	1544	49.81	769	287	1110
0014.00	Moderate	No	66.48	\$71,200	\$47,334	\$43,438	1109	53.11	589	123	423
0015.00	Low	No	43.11	\$71,200	\$30,694	\$28,167	2298	53.70	1234	278	1080
0016.00	Low	No	38.10	\$71,200	\$27,127	\$24,893	1605	71.90	1154	271	916
0017.00	Moderate	No	51.08	\$71,200	\$36,369	\$33,375	1873	44.85	840	238	1104
0019.01	Middle	No	90.53	\$71,200	\$64,457	\$59,150	1578	51.08	806	348	746
0019.02	Moderate	No	71.88	\$71,200	\$51,179	\$46,964	1424	70.15	999	356	745
0020.01	Upper	No	133.21	\$71,200	\$94,846	\$87,036	5802	47.59	2761	1099	1884
0020.03	Upper	No	148.33	\$71,200	\$105,611	\$96,917	2055	18.73	385	1050	1166
0020.04	Middle	No	117.06	\$71,200	\$83,347	\$76,487	3894	47.25	1840	1023	1552
0020.05	Middle	No	89.09	\$71,200	\$63,432	\$58,209	5735	48.09	2758	583	1138
0021.01	Middle	No	113.94	\$71,200	\$81,125	\$74,448	4082	35.74	1459	661	1164
0021.02	Middle	No	110.88	\$71,200	\$78,947	\$72,445	4489	21.16	950	1481	1961
0022.01	Upper	No	133.09	\$71,200	\$94,760	\$86,958	2935	34.34	1008	586	955
0022.02	Upper	No	165.41	\$71,200	\$117,772	\$108,073	3969	27.41	1088	992	1486
0023.01	Upper	No	157.04	\$71,200	\$111,812	\$102,606	6374	35.03	2233	1839	2431
0023.02	Middle	No	112.24	\$71,200	\$79,915	\$73,333	4939	38.47	1900	1260	1840
0024.01	Unknown	No	0.00	\$71,200	\$0	\$0	295	45.76	135	0	3
0024.03	Unknown	No	0.00	\$71,200	\$0	\$0	2142	53.22	1140	0	0
0024.05	Middle	No	112.02	\$71,200	\$79,758	\$73,194	2786	45.26	1261	0	501
0024.06	Moderate	No	71.65	\$71,200	\$51,015	\$46,813	6587	47.26	3113	3	1174
0025.00	Moderate	No	60.47	\$71,200	\$43,055	\$39,511	2598	60.70	1577	240	941

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK) County: 055 - GREER COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9671.00	Middle	Yes*	106.38	\$68,700	\$73,083	\$62,303	2119	28.79	610	565	987
9672.00	Middle	Yes*	101.35	\$68,700	\$69,627	\$59,361	3372	26.25	885	927	1658
9999.99	Middle	No	103.61	\$68,700	\$71,180	\$60,682	5491	27.23	1495	1492	2645

State: 40 - Oklahoma (OK) County: 063 - HUGHES COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
4846.00	Moderate	No	78.73	\$68,700	\$54,088	\$46,111	2469	48.81	1205	646	1335
4847.00	Middle	Yes*	80.66	\$68,700	\$55,413	\$47,241	2291	31.51	722	774	1301
4848.00	Moderate	No	57.76	\$68,700	\$39,681	\$33,833	3759	47.78	1796	445	1165
4849.00	Middle	Yes*	82.32	\$68,700	\$56,554	\$48,214	2511	36.92	927	539	1126
4850.00	Middle	Yes*	103.16	\$68,700	\$70,871	\$60,417	2337	27.56	644	602	1286
9999.99	Middle	No	80.35	\$68,700	\$55,200	\$47,059	13367	39.60	5294	3006	6213

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK) County: 065 - JACKSON COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9681.00	Upper	No	145.62	\$68,700	\$100,041	\$85,288	2449	17.88	438	894	1197
9682.00	Middle	No	101.02	\$68,700	\$69,401	\$59,167	1531	27.11	415	467	843
9683.00	Middle	No	87.82	\$68,700	\$60,332	\$51,433	1582	28.38	449	466	1014
9684.00	Upper	No	146.94	\$68,700	\$100,948	\$86,060	5882	29.05	1709	1438	2025
9685.00	Middle	No	104.83	\$68,700	\$72,018	\$61,397	4613	36.33	1676	618	1348
9686.00	Moderate	No	60.03	\$68,700	\$41,241	\$35,160	3761	63.17	2376	937	2170
9687.00	Moderate	No	71.75	\$68,700	\$49,292	\$42,022	1531	62.97	964	351	746
9688.00	Moderate	No	73.46	\$68,700	\$50,467	\$43,024	3436	54.57	1875	759	1575
9999.99	Middle	No	110.17	\$68,700	\$75,687	\$64,524	24785	39.95	9902	5930	10918

State: 40 - Oklahoma (OK) County: 075 - KIOWA COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9636.00	Middle	Yes*	108.58	\$68,700	\$74,594	\$63,594	1402	28.89	405	450	859
9637.00	Middle	Yes*	83.44	\$68,700	\$57,323	\$48,872	3828	32.52	1245	1003	2073
9642.00	Middle	Yes*	87.64	\$68,700	\$60,209	\$51,328	3279	21.65	710	1103	2102
9999.99	Middle	No	88.65	\$68,700	\$60,903	\$51,921	8509	27.74	2360	2556	5034

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 109 - OKLAHOMA COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDERSERVED TRACT		TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
1001.00	Moderate	No	76.76	\$85,800	\$65,860	\$57,705	3040	43.75	1330	904	1629	
1002.01	Middle	No	112.38	\$85,800	\$96,422	\$84,479	1570	33.69	529	418	593	
1002.02	Middle	No	80.60	\$85,800	\$69,155	\$60,592	1639	52.65	863	326	686	
1002.03	Middle	No	88.26	\$85,800	\$75,727	\$66,351	2538	53.03	1346	592	1094	
1003.00	Upper	No	138.11	\$85,800	\$118,498	\$103,824	2681	23.69	635	1071	1448	
1004.00	Low	No	42.03	\$85,800	\$36,062	\$31,595	1955	93.15	1821	336	1025	
1005.00	Low	No	47.19	\$85,800	\$40,489	\$35,474	1898	86.72	1646	268	684	
1008.00	Moderate	No	74.83	\$85,800	\$64,204	\$56,250	2260	54.56	1233	451	1027	
1009.00	Upper	No	140.37	\$85,800	\$120,437	\$105,521	1532	33.81	518	535	733	
1010.00	Low	No	40.83	\$85,800	\$35,032	\$30,694	2892	54.91	1588	146	677	
1011.00	Moderate	No	58.53	\$85,800	\$50,219	\$44,003	832	35.82	298	202	375	
1012.00	Middle	No	82.50	\$85,800	\$70,785	\$62,019	1107	35.14	389	223	608	
1013.00	Low	No	37.04	\$85,800	\$31,780	\$27,846	2886	92.41	2667	461	1358	
1014.00	Unknown	No	0.00	\$85,800	\$0	\$0	1055	87.68	925	398	749	
1015.00	Moderate	No	69.63	\$85,800	\$59,743	\$52,344	1912	64.02	1224	400	752	
1018.00	Upper	No	189.12	\$85,800	\$162,265	\$142,163	1499	26.08	391	410	725	
1019.00	Upper	No	135.85	\$85,800	\$116,559	\$102,122	2623	36.45	956	696	1322	
1020.00	Middle	No	106.53	\$85,800	\$91,403	\$80,083	2798	44.85	1255	648	1375	
1021.00	Moderate	No	61.31	\$85,800	\$52,604	\$46,090	2112	49.67	1049	568	953	
1022.00	Moderate	No	57.90	\$85,800	\$49,678	\$43,524	2693	66.77	1798	541	1108	
1023.00	Moderate	No	67.29	\$85,800	\$57,735	\$50,583	3166	60.87	1927	632	1568	
1024.00	Moderate	No	59.60	\$85,800	\$51,137	\$44,808	2906	70.37	2045	432	1182	
1025.00	Upper	No	141.82	\$85,800	\$121,682	\$106,607	1594	33.69	537	4	70	
1032.00	Upper	No	158.18	\$85,800	\$135,718	\$118,906	2633	50.63	1333	94	127	
1033.00	Moderate	No	59.56	\$85,800	\$51,102	\$44,773	1445	76.40	1104	199	567	
1039.00	Moderate	No	54.49	\$85,800	\$46,752	\$40,962	3788	84.05	3184	604	1284	
1041.00	Low	No	36.31	\$85,800	\$31,154	\$27,295	3001	78.47	2355	300	1302	
1042.00	Moderate	No	61.76	\$85,800	\$52,990	\$46,429	2209	88.55	1956	363	765	
1043.00	Low	No	49.54	\$85,800	\$42,505	\$37,244	3266	86.04	2810	770	1502	
1044.00	Moderate	No	51.11	\$85,800	\$43,852	\$38,421	3491	88.20	3079	508	1383	
1045.00	Moderate	No	69.87	\$85,800	\$59,948	\$52,525	3333	86.20	2873	463	1102	
1046.00	Low	No	45.34	\$85,800	\$38,902	\$34,083	985	82.94	817	172	385	
1047.00	Moderate	No	71.73	\$85,800	\$61,544	\$53,920	1198	70.87	849	82	483	
1048.00	Moderate	No	50.02	\$85,800	\$42,917	\$37,601	3323	81.91	2722	532	1135	
1049.00	Low	No	49.76	\$85,800	\$42,694	\$37,409	3734	81.71	3051	834	1400	
1050.00	Unknown	No	0.00	\$85,800	\$0	\$0	2269	84.09	1908	373	725	
1051.01	Middle	No	105.56	\$85,800	\$90,570	\$79,350	2347	46.78	1098	283	528	
1052.01	Low	No	44.54	\$85,800	\$38,215	\$33,482	1576	93.27	1470	539	1024	
1052.02	Low	No	32.55	\$85,800	\$27,928	\$24,471	1194	94.39	1127	200	456	
1053.00	Moderate	No	69.45	\$85,800	\$59,588	\$52,206	3223	75.61	2437	405	1064	
1054.00	Low	No	42.49	\$85,800	\$36,456	\$31,944	2021	75.01	1516	350	781	
1055.00	Moderate	No	57.18	\$85,800	\$49,060	\$42,989	3060	82.25	2517	539	1010	
1056.00	Low	No	21.97	\$85,800	\$18,850	\$16,516	4731	82.20	3889	517	1408	
1059.03	Moderate	No	65.29	\$85,800	\$56,019	\$49,083	2804	57.45	1611	727	1184	

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TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT		TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
1059.04	Moderate	No	61.61	\$85,800	\$52,861	\$46,319		4027	65.31	2630	770	1525
1059.05	Moderate	No	55.32	\$85,800	\$47,465	\$41,587		2978	60.58	1804	746	1220
1059.06	Moderate	No	73.88	\$85,800	\$63,389	\$55,536		2938	58.37	1715	830	1260
1059.07	Low	No	47.84	\$85,800	\$41,047	\$35,968		4607	72.00	3317	563	1605
1060.00	Middle	No	103.67	\$85,800	\$88,949	\$77,930		2281	71.81	1638	736	982
1061.00	Middle	No	90.52	\$85,800	\$77,666	\$68,047		3214	81.21	2610	1006	1361
1062.00	Moderate	No	79.43	\$85,800	\$68,151	\$59,710		1462	88.58	1295	634	840
1063.01	Low	No	35.09	\$85,800	\$30,107	\$26,380		3512	82.60	2901	411	1334
1063.02	Moderate	No	52.81	\$85,800	\$45,311	\$39,698		4589	81.74	3751	701	1692
1063.03	Middle	No	97.75	\$85,800	\$83,870	\$73,482		3530	57.79	2040	613	1625
1064.01	Upper	No	332.58	\$85,800	\$285,354	\$250,001		2167	14.26	309	740	890
1064.02	Upper	No	290.02	\$85,800	\$248,837	\$218,015		2127	21.34	454	852	1051
1064.03	Moderate	No	78.69	\$85,800	\$67,516	\$59,152		4818	27.65	1332	1631	2378
1065.01	Upper	No	143.05	\$85,800	\$122,737	\$107,532		2872	25.66	737	1123	1345
1065.02	Moderate	No	76.61	\$85,800	\$65,731	\$57,589		3850	46.44	1788	799	1438
1065.03	Upper	No	121.77	\$85,800	\$104,479	\$91,541		1758	27.19	478	606	670
1066.01	Moderate	No	58.30	\$85,800	\$50,021	\$43,828		3148	46.06	1450	740	1315
1066.02	Moderate	No	64.90	\$85,800	\$55,684	\$48,789		2575	46.87	1207	436	606
1066.06	Middle	No	97.16	\$85,800	\$83,363	\$73,042		1983	38.38	761	586	855
1066.07	Moderate	No	67.94	\$85,800	\$58,293	\$51,076		3384	48.14	1629	823	1088
1066.08	Middle	No	101.58	\$85,800	\$87,156	\$76,364		3189	29.23	932	1021	1379
1066.09	Middle	No	91.45	\$85,800	\$78,464	\$68,750		1033	31.46	325	360	558
1066.10	Unknown	No	0.00	\$85,800	\$0	\$0		1235	38.22	472	510	589
1066.11	Moderate	No	50.36	\$85,800	\$43,209	\$37,862		2583	56.14	1450	139	396
1067.02	Moderate	No	72.76	\$85,800	\$62,428	\$54,694		4006	56.32	2256	975	1470
1067.04	Middle	No	97.13	\$85,800	\$83,338	\$73,016		2434	37.96	924	539	788
1067.05	Middle	No	85.41	\$85,800	\$73,282	\$64,205		2677	46.25	1238	771	1041
1067.06	Unknown	No	0.00	\$85,800	\$0	\$0		3635	50.01	1818	896	1042
1067.08	Upper	No	138.92	\$85,800	\$119,193	\$104,427		3203	46.49	1489	983	1013
1067.09	Moderate	No	55.49	\$85,800	\$47,610	\$41,719		2480	72.78	1805	280	483
1067.10	Moderate	No	64.48	\$85,800	\$55,324	\$48,472		4258	59.09	2516	556	1202
1068.01	Moderate	No	67.84	\$85,800	\$58,207	\$51,000		1774	35.91	637	210	476
1068.02	Middle	No	81.97	\$85,800	\$70,330	\$61,621		2001	38.18	764	390	627
1068.03	Moderate	No	65.52	\$85,800	\$56,216	\$49,256		3261	47.90	1562	528	947
1068.04	Moderate	No	74.55	\$85,800	\$63,964	\$56,042		3848	57.56	2215	672	1055
1069.02	Moderate	No	73.55	\$85,800	\$63,106	\$55,288		2492	51.97	1295	518	757
1069.03	Middle	No	92.76	\$85,800	\$79,588	\$69,733		6139	38.20	2345	1358	1920
1069.06	Middle	No	80.48	\$85,800	\$69,052	\$60,500		3283	61.86	2031	608	743
1069.07	Middle	No	97.84	\$85,800	\$83,947	\$73,553		2106	56.84	1197	468	688
1069.09	Middle	No	94.49	\$85,800	\$81,072	\$71,029		1790	50.00	895	466	641
1069.10	Moderate	No	72.81	\$85,800	\$62,471	\$54,738		2663	50.32	1340	656	923
1069.11	Middle	No	108.00	\$85,800	\$92,664	\$81,188		1893	50.18	950	629	756
1069.12	Low	No	31.01	\$85,800	\$26,607	\$23,311		3198	65.20	2085	404	775
1069.13	Moderate	No	50.97	\$85,800	\$43,732	\$38,315		4556	68.22	3108	568	1077
1069.14	Middle	No	80.39	\$85,800	\$68,975	\$60,433		4311	63.72	2747	482	1397
1069.16	Moderate	No	57.30	\$85,800	\$49,163	\$43,074		2481	73.16	1815	205	694
1069.17	Low	No	32.58	\$85,800	\$27,954	\$24,492		3359	80.47	2703	342	687

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1070.01	Moderate	No	60.02	\$85,800	\$51,497	\$45,123	5918	77.02	4558	897	2047	
1070.02	Moderate	No	65.92	\$85,800	\$56,559	\$49,559	2108	61.62	1299	384	760	
1071.01	Unknown	No	0.00	\$85,800	\$0	\$0	1243	70.31	874	0	0	
1071.03	Moderate	No	52.73	\$85,800	\$45,242	\$39,643	2031	75.87	1541	349	540	
1071.04	Low	No	41.57	\$85,800	\$35,667	\$31,250	2880	71.35	2055	644	1200	
1072.06	Moderate	No	62.56	\$85,800	\$53,676	\$47,031	4555	60.15	2740	742	1520	
1072.07	Middle	No	90.33	\$85,800	\$77,503	\$67,907	2191	53.13	1164	307	783	
1072.12	Moderate	No	70.69	\$85,800	\$60,652	\$53,140	5979	56.82	3397	1046	1789	
1072.13	Moderate	No	66.81	\$85,800	\$57,323	\$50,227	4913	68.59	3370	662	1322	
1072.14	Middle	No	87.12	\$85,800	\$74,749	\$65,494	3184	68.15	2170	861	1288	
1072.15	Low	No	43.55	\$85,800	\$37,366	\$32,738	4293	74.73	3208	547	1218	
1072.16	Moderate	No	63.19	\$85,800	\$54,217	\$47,500	3096	74.26	2299	300	761	
1072.17	Moderate	No	54.32	\$85,800	\$46,607	\$40,833	2134	79.10	1688	653	881	
1072.18	Moderate	No	55.07	\$85,800	\$47,250	\$41,403	3107	76.18	2367	548	1076	
1072.19	Moderate	No	74.64	\$85,800	\$64,041	\$56,111	3257	80.17	2611	599	1013	
1072.20	Moderate	No	55.24	\$85,800	\$47,396	\$41,526	3840	78.13	3000	471	1283	
1072.21	Moderate	No	78.19	\$85,800	\$67,087	\$58,776	2395	69.02	1653	557	811	
1072.22	Moderate	No	75.16	\$85,800	\$64,487	\$56,500	1869	71.43	1335	323	538	
1072.23	Moderate	No	62.80	\$85,800	\$53,882	\$47,214	2867	74.12	2125	1121	1426	
1072.24	Middle	No	85.86	\$85,800	\$73,668	\$64,541	3676	53.48	1966	951	1363	
1072.25	Moderate	No	63.71	\$85,800	\$54,663	\$47,895	2976	73.32	2182	588	865	
1072.26	Moderate	No	77.78	\$85,800	\$66,735	\$58,472	3178	69.70	2215	493	796	
1073.02	Low	No	47.69	\$85,800	\$40,918	\$35,852	2979	70.93	2113	567	1037	
1073.03	Moderate	No	54.27	\$85,800	\$46,564	\$40,800	1544	44.11	681	224	509	
1073.05	Unknown	No	0.00	\$85,800	\$0	\$0	1312	67.23	882	139	401	
1073.06	Low	No	41.46	\$85,800	\$35,573	\$31,172	3739	67.21	2513	524	1356	
1074.01	Middle	No	109.22	\$85,800	\$93,711	\$82,108	5990	71.25	4268	1701	2685	
1074.04	Middle	No	89.04	\$85,800	\$76,396	\$66,938	3376	62.26	2102	754	1116	
1074.05	Moderate	No	77.74	\$85,800	\$66,701	\$58,438	4997	53.85	2691	1288	2023	
1074.06	Middle	No	92.94	\$85,800	\$79,743	\$69,867	7600	53.24	4046	1080	2504	
1074.07	Middle	No	97.78	\$85,800	\$83,895	\$73,508	553	33.09	183	167	502	
1076.01	Moderate	No	51.88	\$85,800	\$44,513	\$39,005	2148	49.39	1061	205	610	
1076.04	Moderate	No	68.14	\$85,800	\$58,464	\$51,224	2025	42.86	868	415	907	
1076.05	Moderate	No	66.46	\$85,800	\$57,023	\$49,961	2150	39.91	858	270	942	
1076.08	Middle	No	80.37	\$85,800	\$68,957	\$60,417	3991	42.40	1692	1147	1582	
1077.03	Middle	No	112.03	\$85,800	\$96,122	\$84,219	3645	36.32	1324	952	1290	
1077.04	Moderate	No	64.52	\$85,800	\$55,358	\$48,500	1657	48.46	803	444	677	
1077.05	Moderate	No	70.04	\$85,800	\$60,094	\$52,656	1998	38.44	768	523	783	
1077.06	Moderate	No	57.23	\$85,800	\$49,103	\$43,021	2770	46.68	1293	597	993	
1077.07	Moderate	No	76.71	\$85,800	\$65,817	\$57,670	1282	38.38	492	210	517	
1078.01	Middle	No	80.92	\$85,800	\$69,429	\$60,828	3603	62.25	2243	592	1243	
1078.04	Moderate	No	65.82	\$85,800	\$56,474	\$49,479	2395	41.75	1000	541	982	
1078.05	Moderate	No	64.85	\$85,800	\$55,641	\$48,750	2580	54.34	1402	548	1047	
1078.06	Moderate	No	68.78	\$85,800	\$59,013	\$51,708	4101	45.92	1883	1107	1635	
1078.07	Moderate	No	58.03	\$85,800	\$49,790	\$43,625	2866	48.60	1393	949	1257	
1078.08	Middle	No	84.14	\$85,800	\$72,192	\$63,250	1932	53.31	1030	381	664	
1078.09	Middle	No	82.81	\$85,800	\$71,051	\$62,250	1734	49.54	859	352	666	
1078.10	Moderate	No	63.94	\$85,800	\$54,861	\$48,071	2660	45.45	1209	505	1174	

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1078.07	Moderate	No	58.03	\$85,800	\$49,790	\$43,625	2866	48.60	1393	949	1257	
1078.08	Middle	No	84.14	\$85,800	\$72,192	\$63,250	1932	53.31	1030	381	664	
1078.09	Middle	No	82.81	\$85,800	\$71,051	\$62,250	1734	49.54	859	352	666	
1078.10	Moderate	No	63.94	\$85,800	\$54,861	\$48,071	2660	45.45	1209	505	1174	
1079.00	Moderate	No	57.40	\$85,800	\$49,249	\$43,148	1608	89.05	1432	383	887	
1080.03	Low	No	49.65	\$85,800	\$42,600	\$37,328	3765	72.24	2720	335	1051	
1080.05	Middle	No	107.04	\$85,800	\$91,840	\$80,469	2449	68.19	1670	679	922	
1080.06	Middle	No	102.98	\$85,800	\$88,357	\$77,412	4039	48.25	1949	1210	1546	
1080.07	Middle	No	102.35	\$85,800	\$87,816	\$76,944	3330	40.39	1345	966	1166	
1080.08	Moderate	No	63.38	\$85,800	\$54,380	\$47,647	4277	58.73	2512	817	1733	
1080.09	Moderate	No	60.08	\$85,800	\$51,549	\$45,169	3003	58.04	1743	848	1317	
1080.10	Moderate	No	58.01	\$85,800	\$49,773	\$43,611	3127	57.12	1786	504	1117	
1080.11	Moderate	No	72.78	\$85,800	\$62,445	\$54,712	3959	79.39	3143	678	1389	
1081.01	Upper	No	259.68	\$85,800	\$222,805	\$195,208	4298	23.96	1030	1537	1600	
1081.06	Upper	No	176.98	\$85,800	\$151,849	\$133,043	6494	19.85	1289	2410	2585	
1081.07	Upper	No	191.58	\$85,800	\$164,376	\$144,018	3416	16.57	566	1009	1105	
1081.09	Upper	No	205.29	\$85,800	\$176,139	\$154,324	5852	18.80	1100	1891	2105	
1081.10	Upper	No	151.75	\$85,800	\$130,202	\$114,074	4343	24.08	1046	1412	1602	
1081.13	Upper	No	121.02	\$85,800	\$103,835	\$90,977	5001	31.33	1567	1035	1559	
1081.14	Upper	No	157.97	\$85,800	\$135,538	\$118,750	4837	30.49	1475	862	1357	
1082.01	Middle	No	96.96	\$85,800	\$83,192	\$72,888	3763	27.88	1049	732	1314	
1082.03	Moderate	No	70.57	\$85,800	\$60,549	\$53,050	3247	38.10	1237	542	1323	
1082.04	Middle	No	82.19	\$85,800	\$70,519	\$61,786	2916	52.71	1537	533	887	
1082.07	Low	No	35.58	\$85,800	\$30,528	\$26,750	1031	46.36	478	7	273	
1082.08	Moderate	No	59.54	\$85,800	\$51,085	\$44,763	3836	43.74	1678	434	1301	
1082.15	Middle	No	102.54	\$85,800	\$87,979	\$77,083	4741	29.32	1390	1952	2299	
1082.16	Middle	No	101.18	\$85,800	\$86,812	\$76,058	3158	33.72	1065	671	1262	
1082.17	Middle	No	111.20	\$85,800	\$95,410	\$83,592	4073	31.18	1270	1084	1672	
1082.22	Upper	No	236.13	\$85,800	\$202,600	\$177,500	1899	17.17	326	508	557	
1082.23	Upper	No	210.87	\$85,800	\$180,926	\$158,516	5227	18.54	969	1664	1776	
1082.24	Upper	No	203.02	\$85,800	\$174,191	\$152,614	3500	21.97	769	839	899	
1082.25	Upper	No	140.58	\$85,800	\$120,618	\$105,679	3252	25.58	832	992	1239	
1082.26	Middle	No	106.21	\$85,800	\$91,128	\$79,839	2549	50.18	1279	378	656	
1082.27	Upper	No	203.94	\$85,800	\$174,981	\$153,304	2272	33.76	767	774	774	
1082.28	Upper	No	190.81	\$85,800	\$163,715	\$143,438	1988	23.19	461	445	581	
1082.29	Upper	No	128.25	\$85,800	\$110,039	\$96,406	3417	30.44	1040	845	1143	
1082.30	Middle	No	114.04	\$85,800	\$97,846	\$85,724	2478	40.76	1010	565	772	
1082.31	Upper	No	205.26	\$85,800	\$176,113	\$154,297	2350	20.00	470	522	589	
1082.32	Upper	No	158.89	\$85,800	\$136,328	\$119,444	3228	17.81	575	958	1118	
1082.33	Upper	No	149.79	\$85,800	\$128,520	\$112,599	4320	39.17	1692	1204	1587	
1082.34	Upper	No	170.88	\$85,800	\$146,615	\$128,452	5086	32.01	1628	1536	1645	
1082.35	Upper	No	143.28	\$85,800	\$122,934	\$107,708	2620	41.68	1092	803	919	
1082.36	Middle	No	118.86	\$85,800	\$101,982	\$89,348	2023	39.05	790	462	898	
1082.37	Upper	No	175.47	\$85,800	\$150,553	\$131,905	3156	38.12	1203	821	964	
1082.38	Middle	No	109.20	\$85,800	\$93,694	\$82,092	2176	37.36	813	596	727	

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1083.01	Moderate	No	66.75	\$85,800	\$57,272	\$50,179	2162	72.34	1564	911	1100	
1083.02	Middle	No	95.99	\$85,800	\$82,359	\$72,163	5293	40.36	2136	966	1336	
1083.04	Middle	No	109.75	\$85,800	\$94,166	\$82,500	4894	26.95	1319	1195	1841	
1083.07	Middle	No	80.19	\$85,800	\$68,803	\$60,282	4811	59.51	2863	1214	1744	
1083.09	Low	No	45.02	\$85,800	\$38,627	\$33,843	2278	83.89	1911	461	830	
1083.10	Moderate	No	72.20	\$85,800	\$61,948	\$54,276	3026	68.27	2066	440	776	
1083.14	Moderate	No	63.76	\$85,800	\$54,706	\$47,930	2911	59.05	1719	262	519	
1083.17	Upper	No	127.01	\$85,800	\$108,975	\$95,474	3910	36.06	1410	1295	1536	
1083.18	Upper	No	136.39	\$85,800	\$117,023	\$102,528	5748	42.47	2441	1603	2109	
1083.19	Middle	No	81.96	\$85,800	\$70,322	\$61,612	3947	40.99	1618	435	798	
1083.20	Middle	No	114.99	\$85,800	\$98,661	\$86,439	3492	21.65	756	534	823	
1083.21	Moderate	No	54.70	\$85,800	\$46,933	\$41,122	1500	65.27	979	40	447	
1083.22	Moderate	No	53.75	\$85,800	\$46,118	\$40,406	4147	64.79	2687	277	611	
1083.23	Upper	No	142.14	\$85,800	\$121,956	\$106,850	4272	46.21	1974	722	950	
1083.24	Upper	No	237.31	\$85,800	\$203,612	\$178,393	1987	24.81	493	570	747	
1083.25	Upper	No	121.70	\$85,800	\$104,419	\$91,485	5623	45.53	2560	1446	1867	
1083.26	Moderate	No	68.51	\$85,800	\$58,782	\$51,500	3149	42.58	1341	254	241	
1084.02	Middle	No	117.59	\$85,800	\$100,892	\$88,393	1373	21.78	299	524	641	
1084.03	Middle	No	111.08	\$85,800	\$95,307	\$83,500	1946	28.21	549	685	886	
1084.04	Middle	No	114.30	\$85,800	\$98,069	\$85,925	3430	33.79	1159	979	1593	
1085.06	Middle	No	107.33	\$85,800	\$92,089	\$80,682	3333	27.69	923	1050	1447	
1085.07	Upper	No	142.41	\$85,800	\$122,188	\$107,054	1227	20.70	254	455	573	
1085.08	Middle	No	106.73	\$85,800	\$91,574	\$80,234	1817	40.84	742	487	660	
1085.13	Upper	No	134.01	\$85,800	\$114,981	\$100,739	3699	40.55	1500	1097	1511	
1085.14	Middle	No	91.45	\$85,800	\$78,464	\$68,750	4972	52.47	2609	884	1229	
1085.15	Middle	No	108.39	\$85,800	\$92,999	\$81,480	5029	33.35	1677	969	1567	
1085.20	Upper	No	235.71	\$85,800	\$202,239	\$177,188	2048	23.54	482	600	783	
1085.21	Middle	No	94.53	\$85,800	\$81,107	\$71,063	1408	61.08	860	217	264	
1085.23	Upper	No	146.91	\$85,800	\$126,049	\$110,435	6118	45.05	2756	1742	2202	
1085.24	Middle	No	107.75	\$85,800	\$92,450	\$81,000	5056	38.03	1923	1786	1921	
1085.25	Middle	No	97.60	\$85,800	\$83,741	\$73,367	2135	46.89	1001	551	774	
1085.26	Middle	No	85.31	\$85,800	\$73,196	\$64,135	4986	49.42	2464	1030	1289	
1085.27	Middle	No	112.73	\$85,800	\$96,722	\$84,744	5716	41.95	2398	1223	1681	
1085.28	Upper	No	143.56	\$85,800	\$123,174	\$107,917	2285	40.88	934	626	766	
1085.29	Upper	No	186.32	\$85,800	\$159,863	\$140,063	2781	27.58	767	871	921	
1085.30	Upper	No	126.65	\$85,800	\$108,666	\$95,208	3963	44.11	1748	847	1152	
1085.31	Upper	No	213.80	\$85,800	\$183,440	\$160,714	5237	29.94	1568	1350	1575	
1085.32	Upper	No	185.57	\$85,800	\$159,219	\$139,500	1493	21.97	328	525	542	
1085.33	Upper	No	183.63	\$85,800	\$157,555	\$138,036	1676	21.66	363	535	602	
1085.34	Upper	No	131.13	\$85,800	\$112,510	\$98,571	5155	38.00	1959	850	1013	
1085.35	Upper	No	169.92	\$85,800	\$145,791	\$127,736	11132	34.11	3797	2670	2996	
1085.36	Upper	No	137.18	\$85,800	\$117,700	\$103,125	4907	32.79	1609	1557	1880	

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 109 - OKLAHOMA COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDERSERVED TRACT		TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
1085.37	Upper	No	125.06	\$85,800	\$107,301	\$94,013		3412	25.73	878	1046	1380
1085.38	Upper	No	144.99	\$85,800	\$124,401	\$108,990		2656	35.32	938	793	1048
1086.03	Upper	No	124.21	\$85,800	\$106,572	\$93,369		5155	40.04	2064	1153	1681
1086.04	Middle	No	99.16	\$85,800	\$85,079	\$74,545		4966	47.54	2361	1545	1849
1087.01	Upper	No	142.53	\$85,800	\$122,291	\$107,143		2625	29.83	783	737	862
1087.06	Middle	No	93.75	\$85,800	\$80,438	\$70,479		2894	32.14	930	846	1081
1087.07	Middle	No	119.77	\$85,800	\$102,763	\$90,034		4377	36.99	1619	1297	1443
1087.08	Middle	No	113.80	\$85,800	\$97,640	\$85,550		4431	22.43	994	1429	1785
1087.09	Upper	No	124.71	\$85,800	\$107,001	\$93,750		3510	21.68	761	1296	1486
1087.10	Upper	No	125.41	\$85,800	\$107,602	\$94,275		3925	30.47	1196	1108	1352
1087.11	Upper	No	134.85	\$85,800	\$115,701	\$101,373		3275	21.01	688	970	1118
1087.12	Upper	No	124.85	\$85,800	\$107,121	\$93,854		2388	28.64	684	691	734
1087.13	Upper	No	142.35	\$85,800	\$122,136	\$107,009		3882	24.86	965	991	1237
1088.02	Middle	No	118.13	\$85,800	\$101,356	\$88,802		5208	25.90	1349	1837	2183
1088.03	Low	No	38.77	\$85,800	\$33,265	\$29,145		940	93.19	876	333	479
1088.04	Middle	No	116.40	\$85,800	\$99,871	\$87,500		2981	41.80	1246	867	1075
1088.05	Moderate	No	79.63	\$85,800	\$68,323	\$59,865		3590	36.41	1307	1032	1646
1088.06	Upper	No	139.75	\$85,800	\$119,906	\$105,054		1787	27.31	488	458	562
1088.07	Upper	No	134.77	\$85,800	\$115,633	\$101,310		1414	33.24	470	422	484
1089.00	Moderate	No	74.99	\$85,800	\$64,341	\$56,373		3712	34.86	1294	915	1527
1090.01	Middle	No	115.15	\$85,800	\$98,799	\$86,563		2138	26.99	577	631	745
1090.03	Middle	No	85.63	\$85,800	\$73,471	\$64,375		4696	22.76	1069	1323	1876
1090.04	Upper	No	121.56	\$85,800	\$104,298	\$91,377		3642	24.41	889	1247	1549
1092.02	Middle	No	98.94	\$85,800	\$84,891	\$74,375		2908	25.72	748	1065	1281
1092.03	Upper	No	243.52	\$85,800	\$208,940	\$183,056		4017	22.45	902	1019	1210
1092.04	Upper	No	256.75	\$85,800	\$220,292	\$193,000		2440	17.87	436	715	678
1092.05	Upper	No	256.98	\$85,800	\$220,489	\$193,178		2713	24.77	672	1164	1219
1093.00	Middle	No	87.18	\$85,800	\$74,800	\$65,536		2047	32.39	663	580	1189
1094.00	Upper	No	220.45	\$85,800	\$189,146	\$165,714		1775	26.65	473	422	701
1095.00	Low	No	45.12	\$85,800	\$38,713	\$33,919		3337	87.50	2920	560	1559
1096.00	Unknown	No	0.00	\$85,800	\$0	\$0		793	40.61	322	4	39
1097.00	Upper	No	175.93	\$85,800	\$150,948	\$132,250		2418	45.08	1090	249	256
1098.00	Moderate	No	73.77	\$85,800	\$63,295	\$55,455		686	70.55	484	62	165
1099.00	Middle	No	93.87	\$85,800	\$80,540	\$70,568		1564	46.23	723	49	140
1100.00	Low	No	38.24	\$85,800	\$32,810	\$28,750		1552	67.33	1045	200	585
9800.01	Unknown	No	0.00	\$85,800	\$0	\$0		61	55.74	34	0	0
9800.02	Unknown	No	0.00	\$85,800	\$0	\$0		0	0.00	0	0	0
9800.03	Unknown	No	0.00	\$85,800	\$0	\$0		42	80.95	34	0	0
9800.04	Unknown	No	0.00	\$85,800	\$0	\$0		14	35.71	5	0	0
9800.05	Unknown	No	0.00	\$85,800	\$0	\$0		1	100.00	1	0	0
9800.06	Unknown	No	0.00	\$85,800	\$0	\$0		44	43.18	19	0	0
9800.07	Upper	No	127.33	\$85,800	\$109,249	\$95,714		192	30.73	59	19	26
9800.08	Unknown	No	0.00	\$85,800	\$0	\$0		6	33.33	2	0	0
9800.09	Unknown	No	0.00	\$85,800	\$0	\$0		58	67.24	39	0	0

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
 County: 125 - POTTAWATOMIE COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
5002.00	Low	No	45.73	\$68,700	\$31,417	\$26,786	2993	44.64	1336	334	1191
5003.01	Middle	No	96.58	\$68,700	\$66,350	\$56,563	3424	43.43	1487	786	1364
5003.02	Middle	No	87.16	\$68,700	\$59,879	\$51,048	2696	43.18	1164	569	1215
5004.00	Middle	No	81.85	\$68,700	\$56,231	\$47,938	3386	34.47	1167	697	1687
5005.00	Moderate	No	70.58	\$68,700	\$48,488	\$41,339	4582	39.35	1803	746	1511
5006.00	Middle	No	102.53	\$68,700	\$70,438	\$60,048	3400	30.65	1042	901	1570
5007.00	Middle	No	113.34	\$68,700	\$77,865	\$66,382	3645	42.61	1553	667	1088
5008.00	Upper	No	148.22	\$68,700	\$101,827	\$86,806	4279	24.12	1032	1306	1644
5009.01	Upper	No	131.59	\$68,700	\$90,402	\$77,066	5050	30.55	1543	1764	2146
5009.02	Middle	No	98.23	\$68,700	\$67,484	\$57,530	2538	26.91	683	750	898
5010.03	Upper	No	129.20	\$68,700	\$88,760	\$75,669	4776	23.66	1130	1602	1861
5010.04	Middle	No	113.54	\$68,700	\$78,002	\$66,500	4060	25.67	1042	984	1423
5010.05	Upper	No	126.26	\$68,700	\$86,741	\$73,948	6009	31.89	1916	1328	1899
5010.06	Upper	No	139.26	\$68,700	\$95,672	\$81,563	3375	29.60	999	870	1138
5011.01	Middle	No	118.63	\$68,700	\$81,499	\$69,479	5923	34.98	2072	1415	2199
5011.03	Middle	No	111.34	\$68,700	\$76,491	\$65,208	1547	25.21	390	407	577
5011.04	Middle	No	112.10	\$68,700	\$77,013	\$65,654	4380	29.25	1281	1249	1790
5011.05	Middle	No	88.93	\$68,700	\$61,095	\$52,083	1994	29.09	580	443	680
5012.01	Middle	No	92.79	\$68,700	\$63,747	\$54,348	1681	24.69	415	520	771
5013.00	Middle	No	116.99	\$68,700	\$80,372	\$68,516	2716	24.34	661	1202	1620

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 149 - Washita County

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9649.00	Middle	No	89.16	\$68,700	\$61,253	\$52,218	3776	20.82	786	980	1892
9650.00	Upper	No	164.26	\$68,700	\$112,847	\$96,202	1989	21.77	433	755	1149
9651.00	Middle	No	109.73	\$68,700	\$75,385	\$64,265	3409	15.58	531	829	1513
9654.00	Middle	No	116.56	\$68,700	\$80,077	\$68,269	1750	20.34	356	511	731
9999.99	Middle	No	106.43	\$68,700	\$73,117	\$62,336	10924	19.28	2106	3075	5285

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 133 - SEMINOLE COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
5831.00	Middle	Yes*	81.10	\$68,700	\$55,716	\$47,500	1594	30.24	482	585	944
5832.00	Middle	Yes*	101.53	\$68,700	\$69,751	\$59,464	3198	31.74	1015	1028	1451
5833.00	Middle	Yes*	89.50	\$68,700	\$61,487	\$52,417	2466	33.58	828	626	959
5834.00	Moderate	No	69.90	\$68,700	\$48,021	\$40,938	4266	44.77	1910	897	1652
5835.00	Low	No	44.47	\$68,700	\$30,551	\$26,047	1938	42.88	831	301	935
5836.00	Moderate	No	76.83	\$68,700	\$52,782	\$45,000	3832	52.35	2006	905	2074
5837.00	Middle	Yes*	89.06	\$68,700	\$61,184	\$52,159	2008	30.58	614	668	971
5838.00	Moderate	No	60.94	\$68,700	\$41,866	\$35,691	2632	42.29	1113	834	1477
5839.00	Middle	Yes*	86.49	\$68,700	\$59,419	\$50,655	1622	39.95	648	507	912
9999.99	Moderate	No	76.54	\$68,700	\$52,583	\$44,826	23556	40.10	9447	6351	11375



PUBLIC COMMENTS

The bank has not received any public comments.



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

August 19, 2019

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

First National Bank and Trust Company
Charter Number 18430

130 East Macarthur Street
Shawnee, OK 74804

Office of the Comptroller of the Currency
301 NW 63rd Street, Suite 490
Oklahoma City, OK 73116

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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The major factors that support this rating include:

- A majority of the bank's loans were originated within the bank's assessment areas (AAs).
- The bank's distribution of loans indicates reasonable penetration to borrowers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects a reasonable dispersion throughout the AAs.
- The bank's average loan-to-deposit ratio is reasonable given the bank's performance context.
- The bank has received no complaints with respect to the bank's Community Reinvestment Act performance.
- Community development (CD) activities were reviewed on request by management and indicate adequate responsiveness to the bank's AAs.

Description of Institution

First National Bank and Trust Company (FNB&T) is a \$248 million institution headquartered in Shawnee, OK. FNB&T is 99 percent owned by the Citizen Potawatomi Nation, a Native American Tribe of Oklahoma. The main bank is located in Shawnee, OK. FNB&T has two branches in Lawton, OK and branches in the towns of Holdenville, Mangum, and Granite, OK. One branch located in Shawnee has closed since the previous evaluation. The branch was not located in a low- or moderate-income (LMI) area and was closed due to low branch activity. No new branches have been opened. Drive-in facilities and Automated Teller Machines (ATMs) are located at all branch locations. See the tables below for complete branch and ATM information.

FNB&T's Branch Locations		
Location	Address	City
Shawnee Main Office	130 E. MacArthur St.	Shawnee, OK
Lawton – Quanah Parker Branch	6702 Quanah Parker Trailway	Lawton, OK
Lawton-Sheridan Road Branch	702 NW Sheridan Rd.	Lawton, OK
Holdenville Branch	821 E. Highway	Holdenville, OK
Mangum Branch	204 N. Oklahoma Ave.	Mangum, OK
Granite Branch	104 E. First St.	Granite, OK

FNB&T's ATM Locations		
Location	Address	City
Shawnee Main Office	130 E. MacArthur St.	Shawnee, OK
Firelake Branch	1545 S. Gordon Cooper Dr.	Shawnee, OK
Holdenville Branch	821 E. Highway	Holdenville, OK
Lawton – Quanah Parker Branch	6702 Quanah Parker Trailway	Lawton, OK
Lawton-Sheridan Road Branch	702 NW Sheridan Rd.	Lawton, OK
Mangum Branch	204 N. Oklahoma Ave.	Mangum, OK
Granite Branch	104 E. First St.	Granite, OK

The bank's primary focus is to serve its customers by providing commercial, real estate, and consumer loans. FNB&T offers a wide variety of loan and deposit products, as well as 24-hour Internet and telephone banking services. Banking hours run from 9:00 am or earlier to at least 4:30 pm at all locations Monday through Friday. Some branches also operate limited hours on Saturdays. Internet banking services are offered through FNB&T's website and phone app. Features allow customers to perform basic banking functions such as viewing balances or online bill payment at their convenience even outside of normal banking hours.

Residential real estate loan products consist primarily of conforming loans intended for sale on the secondary market. Products offered are consistent across the bank's branches. In addition to traditional home lending, the bank continues to offer loans through the Indian Home Loan Guarantee Program (HUD Section 184 Loans). The Section 184 Indian Home Loan Guarantee Program is a mortgage product specifically for Native Americans designed to improve homeownership opportunities for the historically underserved demographic.

As of December 31, 2018, FNB&T's total assets were \$248 million, of which \$96 million, or 38 percent, were loans. Specifically, the bank's loan portfolio consists of the following:

Loan Portfolio Composition as of December 31, 2018		
	\$ (000)	%
Commercial/Business Loans	\$69,577	72.71%
Residential Real Estate Loans	\$14,332	14.98%
Agricultural Loans	\$ 9,416	9.84%
Consumer Loans	\$ 2,283	2.39%
Other Loans	\$ 89	0.09%
Total	\$95,697	100.00%

There are no legal, financial or other factors impeding the bank's ability to help meet the credit needs in its AAs. An "Outstanding" rating was assigned to FNB&T at the last CRA performance evaluation performed as of April 9, 2014.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a full-scope review of FNB&T's CRA activities in its AAs under Small Bank CRA procedures, which consists of the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the bank's AAs through its lending activities. This Performance Evaluation is based on 2010 U.S. Census data and the updated 2015 American Community Survey (ACS) demographic information. Conclusions regarding the Lending Test are based home mortgage loans originated in 2016 with a separate assessment based on home mortgage loans originated in 2017 and 2018. Our review also included a sample of small business loans originated in 2016 with a separate assessment based on small business loans originated in 2017 and 2018. The 2016 home mortgage and small business samples are compared to 2010 Census Data information, whereas the 2017 and 2018 home mortgage and small business sample is based on updated information from the 2015 ACS U.S. Census. Conclusions regarding the bank's CD performance are based on CD activities from April 9, 2014 through December 31, 2018. Under Small Bank CRA procedures, a bank may request that their community development activity be reviewed in order to achieve a better rating.

Data Integrity

We conducted a data integrity review on February 25, 2019. The scope of this review included Home Mortgage Disclosure Act (HMDA) data and the bank's system of internal controls for collecting, verifying, and submitting HMDA data. We reviewed a sample of HMDA loans originated in 2016, 2017, and 2018. The review indicated that the data the bank is required to collect and report to regulatory agencies under the CRA and the HMDA is materially accurate. Internal controls over the system to collect and report HMDA data are effective.

Selection of Areas for Full-Scope Review

The AAs adopted by FNB&T consist of whole geographies, do not reflect illegal discrimination, and do not arbitrarily exclude LMI geographies. We selected two AAs for full-scope review: Lawton Partial MSA (Comanche County) and several non-MSA counties that were combined into a single AA. The Lawton Partial MSA AA consists of the entirety of Comanche County, which includes three (3) low-income tracts, 10 moderate-income tracts, 11 middle-income tracts, and seven (7) upper-income tracts. The Non-MSA AA includes the following counties: Pottawatomie, Seminole, Hughes, Greer, Jackson, and Kiowa. This AA contains one (1) low income-tract, 10 moderate-income tracts, 26 middle-income tracts, and six (6) upper-income tracts.

Ratings

The rating is based on the bank's lending performance within their AAs with consideration given to the bank's CD activities. The bank's primary lending focus is commercial lending, which makes up approximately 73 percent of the bank's total loan portfolio. We weighted small business lending more heavily in the lending test than home mortgage lending, which only accounted for 15 percent of the bank's loan portfolio. We gave more weight to the bank's Non-MSA AA as the bank has significantly more deposit and lending activity from this AA. As of the examination date, the bank's Lawton branches accounted for only \$15 million (6.4 percent) of the bank's total deposits. Lending activity is similarly low. Only 13 percent of loans originated during the assessment period were originated within the Lawton Partial MSA AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), in determining a national CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Performance Test Conclusions

Lending Test

The bank's performance under the Lending Test is rated Satisfactory.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable.

FNB&T's average LTD ratio over the evaluation period was 43 percent and well below the average ratios of other banks. However, FNB&T's ratio is negatively impacted by large deposits from the Pottawatomie Nation and Comanche Nation. The Pottawatomie Nation kept an average of \$84 million in deposits between March 31, 2016 and December 31, 2018, while the Comanche Nation historically maintained deposits around \$30 million. The Comanche Nation has since removed their deposits; however, these deposits were in the bank for the majority of the evaluation period. Neither tribe required much lending from FNB&T due to their liquidity. Recalculating the ratio as of December 31, 2018 without the tribal deposits results in a much higher ratio of 89 percent. Given these factors, FNB&T's ratio meets the standard for satisfactory performance. Refer to the table below for average ratios of peer banks. Peer banks were selected based on their lending products, branch structure, asset size, and proximity to FNB&T's AAs. No banks operating in Shawnee were selected due to the lack of comparable competitors.

Loan-To-Deposit Ratios		
Institution	Total Assets as of 12/31/18 (000's)	Average LTD Ratio
<i>First National Bank and Trust</i>	\$247,889	43.21%
Frazer Bank	\$319,594	62.31%
The City National Bank and Trust Company of Lawton	\$361,431	64.90%
Sooner State Bank	\$217,476	71.85%

Lending in Assessment Area

FNB&T's lending in their AAs meets the standard for satisfactory performance. A majority of the number and dollar amount of home mortgage and small business loans were originated in the bank's AAs. The bank originated or purchased 74 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	162	71.7	64	28.3	226	13,753	56.3	10,667	43.7	24,420
Small Business	68	79.1	18	20.9	86	6,965	69.7	3,030	30.3	9,995
Total	230	73.7	82	26.3	312	20,718	60.20	13,697	39.80	34,415

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the bank's AA.

Home Mortgage Loans

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Lawton Partial MSA AA

The bank's lending represented reasonable distribution and meets the standard for satisfactory performance. In 2016, home mortgage loans made in LMI geographies exceeded both the percentage of home ownership and aggregate bank lending. In 2017 and 2018, mortgage loans made in LMI geographies fell below the percentage of home ownership, but was overall in line with aggregate lending in the AA. The bank had no loans in low-income tracts in 2017 and 2018; however, aggregate market data for the AA showed other institutions only had 1.6 percent of their lending in low-income tracts. Additionally, the AA only contained three (3) low-income tracts during the assessment period. Distribution to moderate-income tracts was more reasonable and in line with aggregate lending for 2017 and 2018.

Oklahoma Non-MSA AA

The bank's lending represented reasonable dispersion and meets the standard for satisfactory performance. In 2016, bank loans made in LMI geographies were near the percentage of home ownership and in line with the aggregate lending in the AA. In 2017 and 2018, lending to LMI geographies exceeded the percentage of home ownership and aggregate lending in the AA. While no loans were made in low-income tracts, the bank's lending in moderate-income tracts significantly exceeded the percentage of owner occupied units and aggregate bank lending. Opportunities for lending in low-income tracts in the AA is very limited as there is only one (1) low-income tract in the AA. Aggregate lending in low-income tracts for 2017 and 2016 was virtually nonexistent at 0.4 percent of loans originated.

Small Loans to Businesses

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Lawton Partial MSA AA

Lending to businesses in LMI census tracts reflects reasonable distribution and meets the standard for satisfactory performance. The number of small business loans originated in 2016 was insufficient to provide a meaningful analysis of the geographic distribution of loans in LMI tracts. FNBT's geographic distribution of 2017 and 2018 small business loans in the Lawton MSA is excellent.

Although none of the business loans in the sample were located in the low-income tracts, the geographic distribution of business loans in the moderate-income tracts exceeded both the percentage of businesses in moderate-income tracts and aggregate peer data.

Oklahoma Non-MSA AA

Lending to businesses in LMI census tracts reflects reasonable dispersion and meets the standard for satisfactory performance. The geographic distribution of 2016 small business loans in the Non-MSA AAs is reasonable. The percentage of business loans in the low-income tracts is in line with the percentage of businesses located in those tracts and exceeds aggregate peer data. The dispersion of 2016 business loans in moderate-income tracts is poor compared to the percentage of businesses in those tracts and aggregate peer data. The geographic distribution of 2017-2018 small business loans in the Non-MSA AA is reasonable. The percentage of business loans located in low-income tracts is in line with the percentage of businesses in those tracts and aggregate peer data. The distribution of business loans in moderate-income tracts is poor compared to the percentage of businesses in those tracts.

Poor distribution of business loans in moderate income tracts is more reasonable given the locations and composition of these tracts. Moderate-income tracts in Shawnee are primarily residential and include schools and an airport, which reduces the opportunity for commercial lending. Moderate-income tracts in Wewoka and Wetumka have very little business development. While the area had seen a boom in the 90s, more businesses have been closing in recent years. Moderate-income tracts in the Altus area are harder for FNB&T to lend in due to the lack of a branch location there. The nearest branch is over 30 minutes away from Altus, and there are eight (8) financial institutions located within Altus.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Lawton Partial MSA AA

Home mortgage lending in the AA reflects poor penetration among LMI families and does not meet the standard for satisfactory performance. In 2016, lending to LMI borrowers was below the percentage of LMI families in the AA and aggregate lending to LMI borrowers in the AA. For 2017-2018, the bank's lending remained far below the percentage of LMI families in the AA. The bank's lending to low-income borrowers was slightly above aggregate lending, while lending to moderate-income borrowers was slightly lower than aggregate lending.

The Lawton area is considered a somewhat difficult market for home loans given the presence of Ft. Sill. Many LMI persons in the area are new recruits temporarily stationed at Ft. Sill for basic training. Recruits generally receive free housing or financial assistance from the military and have less of a need for home loan products. Additionally, the bank has high level of competition for these loans given the saturation of financial institutions in the Lawton area. The poor penetration of LMI borrowers in the Lawton MSA is understandable given these market conditions.

Oklahoma Non-MSA AA

Home mortgage lending in the AA reflects reasonable penetration among LMI families and meets the standard for satisfactory performance. In 2016, lending to LMI borrowers was below the percentage of LMI families in the AA, but within reason. The bank significantly exceeded aggregate lending to low-income borrowers and was near aggregate lending to moderate-income borrowers. For 2017-2018, the bank's lending to low-income borrowers was well below the percentage of low-income families in the AA but exceeded aggregate lending. Lending to moderate-income borrowers was excellent with bank loans significantly exceeding the percentage of moderate-income families and aggregate lending.

Small Loans to Businesses

Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Lawton Partial MSA AA

Lending to businesses in the AA reflects excellent penetration of businesses with annual revenues of less than \$1.0 million and exceeds the standard for satisfactory performance. The number of small business loans originated in 2016 was insufficient to provide a meaningful analysis of borrower distribution with revenues of less than \$1.0 million. The borrower distribution of loans to small businesses based on a sample of 2017-2018 originations reflects an excellent penetration of loans to businesses with revenues of less than \$1.0 million and an excellent penetration compared to aggregate peer data.

Oklahoma Non-MSA AA

Lending to businesses in the AA reflects excellent penetration of businesses with annual revenues of less than \$1.0 million and exceeds the standard for satisfactory performance. The borrower distribution of loans to small businesses based on a sample of 2016 originations reflects an excellent penetration of loans to businesses with revenues of less than \$1.0 million and an excellent penetration compared to aggregate peer data. The borrower distribution of loans to small businesses based on a sample of 2017-2018 originations reflects an excellent penetration of loans to businesses with revenues of less than \$1.0 million and an excellent penetration compared to aggregate peer data.

Responses to Complaints

FNB&T has not received any complaints about its performance in helping to meet the credit needs of its AAs during this evaluation period.

COMMUNITY DEVELOPMENT ANALYSIS

Community Development Loans

CD lending in the bank's AA reflects adequate responsiveness. During the evaluation period, FNB&T originated or participated in four qualified CD loans totaling \$1.1 million. Loans made helped create and retain jobs for LMI persons, facilitate services to LMI persons, and provide for affordable housing. Loans promoted economic development by funding a shell building for a local economic development entity and providing funding to a local business that retained an estimated 350 jobs in the Shawnee area. The bank

refinanced a loan to a non-profit housing developer that helps provide affordable housing in Creek, Pawnee, Hughs, Lincoln, Pottawatomie, and Okfuskee counties. FNB&T participated in a loan to a non-profit organization in Shawnee, which provided childcare to LMI youths, provided 1,146 individuals access to facilities through financial assistance, and collaborates with local entities to provide other services to LMI persons.

Community Development Investments

The bank has an adequate level of community development investments. Qualified investments include five (5) investments within the bank's AAs totaling \$920,000, a \$500,000 donation to the Citizen Potawatomie Community Development Corporation (CPCDC), a \$100,000 prior period equity investment in the Oklahoma MetaFund CDC (Small Business Investment Corporation), and multiple smaller donations to non-profit organizations serving the bank's AAs.

Qualified investments in the bank's AAs include bonds to construct and renovate facilities in school districts with a majority LMI students and a prior period investment in an economic development entity operating in Seminole, OK. Much of the area around Seminole is considered a distressed or underserved geography. FNB&T also purchased \$510,000 in bonds Oklahoma Development Finance Authority, which engages in economic development activities throughout the state, including the bank's AAs.

Donations totaled over \$600,000 and included a \$500,000 donation to the CPCDC and a \$100,000 donation to the Oklahoma MetaFund CDC. The CPCDC's mission is to finance, promote, educate and inspire entrepreneurial growth, economic opportunity, and financial well-being of the Citizen Potawatomie Nation Tribal Community and other under-served native populations in Oklahoma. The CPCDC offers financial education, access to capital, and other economic development services. The Oklahoma MetaFund CDC is a certified Community Development Financial Institution (CDFI). The Oklahoma MetaFund CDC works to invest in projects and businesses that create quality jobs, affordable housing, and other benefits to disadvantaged individuals and distressed geographic areas. In addition to these donations, various smaller dollar donations were made to non-profit entities providing affordable housing or social services to LMI individuals throughout the assessment period.

Community Development Services

The level of CD services provided by bank employees and officers within the bank's AAs indicate excellent responsiveness to the needs of the community.

FNB&T bank officers have served in leadership positions with organizations that provide health services, youth programs, economic development, and financial literacy education. The following are examples of qualifying CD services.

Shawnee, Tecumseh, Mangum Chambers of Commerce

Bank officers serve in leadership positions of the above Chambers of Commerce. These groups are primarily involved in small business and economic development activities that benefit their cities and the surrounding area.

Shawnee Economic Development Foundation & Greer County Economic Development Authority

Bank officers serve in leadership positions of the above economic development entities. These organizations work to attract new businesses and retain existing businesses in Greer County and the greater Shawnee area. The Shawnee Economic Development Foundation also constructed a shell building during the

assessment period, which could be used by manufacturing, distribution, or other types of businesses wishing to relocate to the area.

Citizen Potawatomi Community Development Corporation

President Larry Briggs serves on the Board of Directors of the CPCDC. The CPCDC provides both financing and counseling to Native American owned businesses. Many of these businesses would not have qualified for credit without this assistance and the CPCDC as a funding source. In addition to lending opportunities, the CPCDC provides workshops, networking activities, and training.

Lions Club, Rotary Club, and Kiwanis Club

Several bank officers are active in local civic organizations that provide services to LMI families. Membership is concentrated in the Shawnee area; however, some are active in Granite as well. The Lions Club is partnered with local eye care professionals to provide free eye exams and glasses to qualifying persons. The group also organizes and participates in various local events that benefit the community. Kiwanis provides various services to local youth. The majority of students in Shawnee school districts are eligible for free or reduced lunch. The Rotary Club is involved fundraisers supporting local charities and projects benefiting the community.

Project Safe & Salvation Army

Several bank officers and employees are active in Project Safe and the Salvation Army in Shawnee. Project Safe is a non-profit organization that provides emergency shelter and trauma informed services to victims of domestic violence, sexual assault, and stalking. The Shawnee Salvation Army provides a variety of services targeted towards LMI persons including emergency shelter.

Appendix A: Scope of Examination

The following table identifies the period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/2016 – 12/31/2018	
Bank Products Reviewed:	Home Mortgage Loans Small Business Loans Community Development Loans, Investments, and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Oklahoma		
Lawton Partial MSA	Full-Scope	The AA consists of the 32 tracts comprising Comanche County. AA is located in south-western Oklahoma and includes the cities of Lawton, Cache
Oklahoma Non-MSA	Full-Scope	This AA consists of two non-MSA areas in eastern and southwestern Oklahoma. The eastern non-MSA includes all of Pottawatomie County (16 tracts) and Hughes County (5 census tracts). The southwestern area includes Greer County (2 tracts), Jackson County (8 tracts), and Kiowa County (3 tracts).

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNBTC Non-MSA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	43	2.3	14.0	72.1	11.6	0.0
Population by Geography	151,058	2.2	13.8	70.6	13.4	0.0
Housing Units by Geography	66,651	2.6	13.8	70.8	12.8	0.0
Owner-Occupied Units by Geography	39,519	1.4	11.8	71.8	15.0	0.0
Occupied Rental Units by Geography	16,253	5.5	16.7	66.9	10.8	0.0
Vacant Units by Geography	10,879	2.8	16.9	72.6	7.7	0.0
Businesses by Geography	7,339	5.3	14.9	65.8	14.1	0.0
Farms by Geography	699	0.3	14.6	73.5	11.6	0.0
Family Distribution by Income Level	38,820	22.3	17.1	20.6	39.9	0.0
Household Distribution by Income Level	55,772	24.8	16.1	17.5	41.6	0.0
Median Family Income Non-MSAs - OK		\$47,749	Median Housing Value			\$77,779
			Median Gross Rent			\$575
			Families Below Poverty Level			15.0%
<p>Source: 2010 U.S. Census and 2016 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.</p>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNBTC Non-MSA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	43	2.3	23.3	60.5	14.0	0.0
Population by Geography	151,877	2.1	22.1	59.4	16.3	0.0
Housing Units by Geography	67,505	2.3	22.6	59.4	15.7	0.0
Owner-Occupied Units by Geography	38,093	0.9	16.1	61.9	21.1	0.0
Occupied Rental Units by Geography	17,904	5.2	32.1	53.9	8.9	0.0
Vacant Units by Geography	11,508	2.6	29.1	59.7	8.6	0.0
Businesses by Geography	7,094	5.0	21.4	56.0	17.6	0.0
Farms by Geography	557	0.2	10.4	63.7	25.7	0.0
Family Distribution by Income Level	37,932	21.3	18.5	20.8	39.4	0.0
Household Distribution by Income Level	55,997	24.4	16.4	17.7	41.4	0.0
Median Family Income Non-MSAs - OK		\$51,698	Median Housing Value			\$87,918
			Median Gross Rent			\$635
			Families Below Poverty Level			13.9%

*Source: 2015 ACS Census and 2018 D&B Data
Due to rounding, totals may not equal 100.0
(* The NA category consists of geographies that have not been assigned an income classification.*

The AA adopted by FNB&T consists of whole geographies, does not reflect illegal discrimination, and does not arbitrarily exclude LMI geographies. It meets the requirements of the CRA regulation.

FNB&T's full-scope Non-MSA AA consists of 43 census tracts in six (6) different Oklahoma counties: Pottawatomie, Seminole, Hughes, Greer, Jackson, and Kiowa. None of these counties are located within an MDA. Based on the 2015 updated ACS census, there was one (1) low income-tract, 10 moderate-income tracts, 26 middle-income tracts, and six (6) upper income tracts. FNB&T's AA contains several underserved and distressed middle-income tracts including three (3) in Kiowa, three (3) in Hughes, two (2) in Greer, and seven (7) in Seminole. FNB&T has four (4) full-service branches and five (5) ATMs in the AA. FNB&T's branch in Shawnee is located in a middle-income tract, while the remaining branches in Holdenville, Mangum, and Granite are considered underserved and distressed middle-income tracts.

According to the updated ACS Census data, FNB&T's Non-MSA AA has a population of 151,877 people and has 37,932 families. Of the 37,932 families, 21.3 percent are considered low income, while 18.5 percent are considered moderate income. The AA contains 67,505 housing units with 56 percent being owner occupied. Households below the poverty level are 18 percent and households that receive public assistance total four percent.

Unemployment in the AA was 3.8 percent, which is slightly above the national unemployment rate of 3.7 percent. The economy is considered stable. Major employers in Shawnee, OK include the Citizen Potawatomi Nation, St. Anthony Hospital, Shawnee Public Schools, Walmart Supercenter, and others.

The community and business credit needs of the AA are served by other state and nationally chartered banks located in the AA and surrounding area. Community contact information indicated that consumer credit needs of the assessment area generally for auto loans and affordable housing. Improvements in the economy have increased demand for affordable housing somewhat, although the housing market remains depressed. Our contact indicated that local financial institutions were doing a good job of providing for these credit needs.

Table A -- Demographic Information of the Assessment Area						
Assessment Area: Lawton Partial MSA AA 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	9.4	28.1	37.5	21.9	3.1
Population by Geography	124,098	8.0	21.2	42.7	28.0	0.1
Housing Units by Geography	49,484	5.8	21.9	44.1	28.2	0.0
Owner-Occupied Units by Geography	25,720	2.9	11.2	47.4	38.5	0.0
Occupied Rental Units by Geography	18,037	8.4	33.2	41.9	16.5	0.0
Vacant Units by Geography	5,727	10.6	34.1	36.3	19.1	0.0
Businesses by Geography	5,354	15.7	21.5	38.1	24.2	0.5
Farms by Geography	276	3.3	6.5	44.2	46.0	0.0
Family Distribution by Income Level	30,269	22.0	17.6	21.0	39.3	0.0
Household Distribution by Income Level	43,757	23.7	16.1	18.4	41.7	0.0
Median Family Income MSA - 30020 Lawton, OK MSA		\$50,410	Median Housing Value			\$102,200
			Median Gross Rent			\$659
			Families Below Poverty Level			14.1%

Source: 2010 U.S. Census and 2016 D&B Data
Due to rounding, totals may not equal 100.0
(* The NA category consists of geographies that have not been assigned an income classification.)

Table A -- Demographic Information of the Assessment Area						
Assessment Area: Lawton Partial MSA AA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	32	9.4	31.3	34.4	21.9	3.1
Population by Geography	125,531	6.4	23.8	41.1	28.6	0.1
Housing Units by Geography	51,481	7.0	25.4	38.4	29.2	0.0
Owner-Occupied Units by Geography	23,887	4.2	16.8	38.9	40.1	0.0
Occupied Rental Units by Geography	19,353	9.9	33.1	38.1	18.8	0.0
Vacant Units by Geography	8,241	8.2	32.2	37.7	21.9	0.0
Businesses by Geography	5,546	5.5	36.5	31.9	25.9	0.2
Farms by Geography	249	1.6	14.1	27.7	56.6	0.0
Family Distribution by Income Level	28,272	22.4	18.3	18.6	40.7	0.0
Household Distribution by Income Level	43,240	23.5	16.4	17.9	42.1	0.0
Median Family Income MSA - 30020 Lawton, OK MSA		\$57,051	Median Housing Value			\$110,561
			Median Gross Rent			\$772
			Families Below Poverty Level			13.9%

Source: 2015 ACS Census and 2018 D&B Data
Due to rounding, totals may not equal 100.0
(* The NA category consists of geographies that have not been assigned an income classification.)

The AA adopted by FNB&T consists of whole geographies, does not reflect illegal discrimination, and does not arbitrarily exclude LMI geographies. It meets the requirements of the CRA regulation.

FNB&T's full-scope Lawton MSA AA consists of the 32 tracts comprising Comanche County. Based on the 2015 updated ACS census, the AA contains three (3) low-income tracts, 10 moderate-income tracts, 11 middle-income tracts, and seven upper income tracts. FNB&T has two (2) branches located in the AA and two (2) ATMs. Both locations are within upper and middle-income census tracts. It was noted that both branches are in very close proximity to moderate-income tracts. The Lawton area is considered a competitive market for financial institutions with 13 FDIC-insured institutions operating within the Lawton MSA. FNB&T has a relatively small presence in Comanche County with only 0.7 percent of the area's market share in 2018.

According to the updated ACS Census data, the Lawton MSA AA has a population of 125,531 people and has 28,272 families. Of the 28,272 families, 22.4 percent are considered low income, while 18.3 percent are considered moderate income. The AA contains 51,481 housing units with 46 percent being owner occupied. Households below the poverty level are 16 percent and households that receive public assistance total 5 percent.

Unemployment in the AA was 7.3 percent compared to the national average of 3.7 percent. Fort Sill is the area's largest employer followed by Goodyear Tire & Rubber Co., Lawton Public Schools and Comanche County Memorial Hospital. Approximately 300,000 soldiers attend basic training at Fort Sill annually. Fort Sill is primarily a training base for Army service members. As such, most recruits will not remain in the area after their training period.

Primary credit needs for new military personnel typically do not include housing as they are provided housing or housing subsidies, which reduces opportunities for HMDA loans in the AA. They also do not generally require commercial lending. Community contact information indicated that the primary credit needs of the AA were being met overall. There is still a need for consumer credit with reasonable rates and financial literacy education programs given the volume of new military recruits in the area.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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.

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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.

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.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2016

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.
Lawton MSA	15	802	21.7	3.126	7.7	1.5	11.2	15.4	6.7	47.4	61.5	45.4	38.5	15.4	46.3	0.0	0.0	0.2
Non-MSA	47	4,909	78.3	3.151	0.0	0.5	11.8	8.5	8.2	71.8	80.9	68.7	15.0	10.6	22.7	0.0	0.0	0.0
Total	60	5,711	100.0	6.277	2.0	1.7	11.6	10.0	7.4	62.2	76.7	57.1	24.2	11.7	34.4	0.0	0.0	0.1

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017 - 2018

Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.
Lawton MSA	28	2,762	27.5	2,870	4.2	0.0	16.8	10.7	11.5	38.9	42.9	38.4	40.1	46.4	48.4	0.0	0.0	0.0
Non-MSA	74	5,280	72.5	3,133	0.9	0.0	16.1	21.6	14.6	61.9	67.5	57.4	21.1	10.8	27.6	0.0	0.0	0.0
Total	102	8,042	100	6,003	2.2	0.0	16.4	18.6	13.1	53.0	60.8	48.3	28.4	20.6	37.5	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2016

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans
Lawton MSA	13	802	21.7	22.0	0.0	3.4	17.6	7.7	9.9	21.0	7.7	19.1	39.3	23.1	36.6	0.0	61.5	31.0
Non-MSA	47	4,909	78.3	22.3	10.6	4.2	17.1	10.6	13.2	20.6	12.8	20.7	39.9	59.6	43.1	0.0	6.4	18.8
Total	60	5,711	100.0	22.2	8.3	3.8	17.3	10.0	11.6	20.8	11.7	19.9	39.7	51.7	59.8	0.0	18.3	24.9

Source: 2010 US Census: 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017 - 2018

Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans	% Families	% Bank Loans	Aggt. Loans
Lawton MSA	28	2,762	50.0	22.4	3.6	3.5	18.3	7.1	11.3	18.6	28.6	18.1	40.7	39.5	33.1	0.0	21.4	34.0
Non-MSA	74	5,280	72.5	21.3	5.4	4.3	18.5	27.0	14.8	20.8	21.6	20.1	59.4	35.1	41.6	0.0	10.8	19.2
Total	102	8,042	100.0	21.8	4.9	3.9	18.4	21.6	13.1	19.9	23.5	19.2	39.9	36.3	37.5	0.0	13.7	26.3

Source: 2015 ACS Census: 01/01/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0.

2016

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

Assessment Area:	Total Loans to Small Businesses			Low-income Tracts			Moderate-income Tracts			Middle-income Tracts			Upper-income Tracts			Not Available-income Tracts		
	#	S (000's)	% of Overall Total Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.
Lawton MSA	--	--	1.444	15.7	--	12.5	21.5	--	20.3	38.1	--	33.1	24.2	34.1	0.5	--	0.1	
Non MSA	22	1,546	100	5.3	4.55	4.2	14.9	8.4	8.4	65.8	81.82	75.8	14.1	9.09	0.0	--	0.0	
Total	22	1,546	100	3,275	9.7	4.55	7.8	13.6	13.6	54.1	81.82	57.0	18.3	9.09	0.2	--	0.0	

Source: 2016 D&B Data; 2016 CRA Aggregate Data. Bank Data: 01-01-16 ~ 12-31-16 Sample. "--" data not available.
 Due to rounding, totals may not equal 100.0.

2017 - 2018

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

Assessment Area:	Total Loans to Small Businesses			Low-income Tracts			Moderate-income Tracts			Middle-income Tracts			Upper-income Tracts			Not Available-income Tracts			
	#	S	% of Overall Total Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	
Lawton MSA	22	1,723	30.43	1,388	5.5	0.00	3.4	37.1	59.09	33.6	31.7	18.18	30.4	25.6	22.73	32.4	0.1	--	0.2
Non MSA	24	3,939	69.57	1,807	5.1	4.17	4.8	21.8	8.33	14.9	55.8	70.83	59.7	17.3	16.67	20.7	0.0	--	0.0
Total	46	5,662	100	3,195	5.3	4.17	4.2	28.4	33.71	23.0	45.4	44.51	46.9	20.8	19.7	25.8	0.0	0.0	0.1

Source: 2017 D&B Data; 2017 CRA Aggregate Data. Bank Data: 01/01/2017 - 12/31/2018 Sample. "--" data not available.
 Due to rounding, totals may not equal 100.0.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2016

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues ≤ IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$ (000's)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Bank Loans
Lawton MSA	--	--	--	1,444	79.3	--	63.9	4.7	--	16.0	--	
Non MSA	22	1,304	100	1,831	78.2	86.36	60.9	5.1	13.64	16.7	--	
Total	22	1,304	100	3,275	78.7	86.36	62.2	4.9	13.64	16.4	--	

Source: 2016 D&B Data: 2016 CRA Aggregate Data. Bank Data: 01/01/2016 - 12/31/2016 Sample. "--" data not available. Due to rounding, totals may not equal 100.0.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2017 - 2018

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues ≤ IMM			Businesses with Revenues > IMM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Bank Loans
Lawton MSA	22	1,723	30.4	1,388	79.1	86.36	61.5	4.9	13.64	15.9	--	
Non MSA	24	3,939	69.6	1,807	77.8	91.67	57.9	5.4	8.33	16.8	--	
Total	46	5,662	100	3,195	78.4	89.02	59.5	5.2	11.0	16.4	--	

Source: 2017 D&B Data: 2017 CRA Aggregate Data. Bank Data: 01/01/2017 - 12/31/2018 Sample. "--" data not available. Due to rounding, totals may not equal 100.0.