



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

October 28, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Bank, National Association
Charter Number 13770

201 E Carl Albert Parkway
McAlester, Oklahoma 74501

Office of the Comptroller of the Currency

8282 South Memorial Drive
Suite 300
Tulsa, OK 74133

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 lending test is rated: Satisfactory.

The community development test is rated: Satisfactory.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- A majority of loans were originated inside the bank's AA.
- The bank exhibits reasonable geographic distribution of loans in moderate-income census tracts (CTs).
- The bank exhibits excellent distribution of loans to individuals of different income levels and businesses of different sizes.
- The Community Development (CD) Test rating is based on adequate responsiveness to CD needs in the AA through CD services and qualified investments and donations in the AA.
- The bank did not receive any complaints related to the Community Reinvestment Act (CRA) during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is reasonable.

The Bank, National Association's (TBNA or bank) quarterly LTD ratio since the previous CRA performance evaluation (PE) averaged 50.78 percent. The bank's LTD ratio had a high average of 59.89 percent in the third quarter of 2023 and low average of 43.97 percent in first quarter 2022. We compared the bank's LTD ratio to four similarly situated banks (peer group banks) in their market area ranging in total asset sizes of \$234 million to \$574 million. The aggregate average LTD ratio for competing banks was 71.37 percent, with a low average of 60.12 percent and a high average of 80.52 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated or purchased 61.5 percent of its total loans by number and 53.9 percent by dollar inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. The percentages do not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
Pittsburg/Payne County Non MSA										
2021	20	86.95	3	13.05	23	1,982,293	85.20	344,385	14.80	2,326,678
2022-2023	20	83.33	4	16.67	24	2,435,883	75.24	801,695	24.76	3,237,578
Tulsa County MSA										
Oct 2022 – Dec 2023	33	35.48	60	64.52	93	5,407,267	21.09	20,235,056	78.91	25,642,323
Total Home Mortgage	73	52.14	67	47.86	140	9,825,443	31.49	21,381,136	68.51	31,206,579
Small Business										
Pittsburg/Payne County Non MSA										
2021	20	86.96	3	13.04	23	4,203,589	96.69	144,112	3.31	4,347,701
2022-2023	20	76.92	6	23.08	26	3,270,011	76.91	981,844	23.09	4,251,855
Tulsa County MSA										
2023	20	74.07	7	25.93	27	11,059,320	86.91	1,665,129	13.09	12,724,449
Total Small Business	60	78.95	16	21.05	76	18,532,920	86.91	2,791,085	13.09	21,324,005
Total Loans	133	61.57	83	38.43	216	28,358,363	53.98	24,172,221	46.02	52,530,584
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Description of Institution

TBNA is a small bank headquartered in McAlester, Oklahoma, within Pittsburg County, and located in southeastern Oklahoma. TBNA was established in 1927 as the National Bank of McAlester and became known as The Bank, NA in 1985. The bank is currently a wholly owned subsidiary of NBM Corporation, whose principal activity is the ownership and management of the bank. As of December 31, 2023, the bank reported total assets of \$463 million, with total loans of \$255 million (55 percent of total assets) and tier 1 capital of \$46 million. The bank's loan portfolio comprises 53 percent commercial/business loans, 37 percent one- to four-family residential mortgage loans, five percent agricultural and farmland loans, three percent consumer loans, and two percent other loan products. The bank's loan portfolio increased in 2023, mainly from the Broken Arrow market. No subsidiaries were considered as part of this evaluation.

TBNA's is a full-service banking institution primarily engaged in providing a full range of banking and financial services to individual and corporate customers in the state of Oklahoma, with an emphasis on mortgage lending. Bank services includes telephone banking, iPay online bill pay, online net banking, wire transfers, merchant services, and remote deposit capture. In August 2023, TBNA opened a full-service branch office in McAlester at 1310 Tanglewood Drive, in the new Shops at McAlester shopping center. This was necessitated, by the decision Walmart made, moving TBNA out of its long-standing, in-store, full-service space, and into a space ¼ of the size the bank previously occupied. With the space

reduction, a teller line was not possible, so Interactive Teller Machines (ITM), which can perform most teller transactions, were incorporated at the new Shops at McAlester drive up location. In October 2022, TBNA opened a full-service branch at 511 S Aspen Avenue, Broken Arrow, Oklahoma, which added the Tulsa County MSA AA. TBNA now operates from its McAlester, Stillwater, and Broken Arrow offices.

Bank lobby and services are provided Monday through Friday at all branch locations with banking hours ranging from 8am to 6pm. Saturday lobby services are available at the Tandy Town Branch and the Shops at McAlester locations from 8am to 12pm. Drive up services are available at the McAlester main branch, Stillwater, and Broken Arrow locations Monday through Friday from 8am to 6pm and on Saturday ranging from 8am to 1pm. TBNA has five automated teller machines/ITMs throughout the city of McAlester, Oklahoma and two within the city of Stillwater, Oklahoma. No branches have closed since the previous CRA examination. There were no merger or acquisition activities that affected the bank's operations during the evaluation period.

TBNA is subject to very strong competition from other financial institutions. Within the Pittsburg County and Payne County AAs, there are 23 financial institutions providing banking services to meet the credit and deposit needs of the AA. TBNA has the 4th largest deposit market share of the banks in the AA. The bank's primary competitors include BancFirst, Simmons Bank, and the First National Bank of McAlester. Within the Tulsa County MSA AA, there are 71 financial institutions providing banking services to meet the credit and deposit needs of the AA. TBNA is ranked 65th in deposit market shares amongst banks in the AA.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. A CRA Small Bank PE was last prepared as of October 18, 2021, and the bank received an overall rating of "Satisfactory".

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a full-scope review of TBNA's CRA activities in its AAs under the Small Bank CRA procedures, which includes the lending test and the optional CD test. The lending test evaluates TBNA's record of meeting the credit needs of the bank's AAs through its lending activities. The optional CD test evaluates the bank's responsiveness to CD needs in its AA through qualified investments and donations and services.

The OCC compared bank loan data for all applicable years to demographic data using the 2015 U.S. American Community Survey (ACS), 2020 U.S. Census data, Federal Financial Institutions Examination Council (FFIEC) adjusted median family income, 2021, 2022, and 2023 Dun and Bradstreet (D&B) small business demographic, small business data reported under CRA, and 2021 peer mortgage loan data reported under Home Mortgage Disclosure Act.

Conclusions regarding the lending performance are based on Home Mortgage Disclosure Act (HMDA) data collected from January 1, 2023, through December 31, 2023, and random samples of one-to-four family real estate mortgage and commercial small business loans originated from January 1, 2021, through December 31, 2023. As a result of the full-service branch opened in October 2022, in Broken Arrow, Oklahoma, the Tulsa MSA AA lending review includes the partial period from October 2022 through December 31, 2023. In evaluating the income level of geography and income level of borrower criteria

under the Lending Test, year 2021 data was evaluated separately from years 2022-2023 due to changes in recent updates to HMDA data in year 2021.

The evaluation period for the CD activities is January 1, 2023, through December 31, 2023. With the addition of the Tulsa MSA, the bank's asset size increased in year 2023. Although the lending test is for a three-year period, the CD test is for a one-year period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based primarily on performance in the AA. As of December 31, 2023, commercial small business loans represented 53 percent of total bank loans and one- to four-family residential real estate mortgage loans represented 37 percent of total loans. For the lending test, we analyzed random samples of one- to four-family residential real estate mortgage and commercial small business loans. We also completed a data-integrity examination to assess the accuracy of the data reported on the bank's HMDA loan application register (LAR) for calendar year 2023.

TBNA has three AAs in one state. Ratings are based solely on the results of the bank's AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Data Integrity

We performed a HMDA Data Integrity review in second quarter 2024 on HMDA data for year 2023 prior to the CRA evaluation to assess the reliability of loan data subject to the HMDA reporting requirements. During the CRA evaluation, we performed transaction testing of 1-4 family residential real estate loans reported on the Bank's Loan Register for the period January 1, 2021, through December 31, 2023. We found data for all years to be reliable. As a result, we relied on filed HMDA data for this CRA evaluation to assess TBNA's one- to four-family residential real estate lending performance.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), respectively, in determining a national banks or federal savings association's (collectively, bank) 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) 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.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the AA.
- The distribution of loans to individuals of different income levels and businesses of different sizes is excellent.
- When considering the bank's one-year of CD activities, the bank exhibits adequate responsiveness to CD needs in the AA through CD services and qualified investments and donations.
- The bank did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Oklahoma

TBNA has one rating area within the state of Oklahoma that includes three AAs, the Pittsburg County non-MSA, Payne County non-MSA and, as of October 2022, Tulsa County, a Metropolitan Statistical Area (MSA). Each of the AAs consist of whole counties. As a result of census tract (CT) changes from 2021 to 2022, the Office of Management and Budget (OMB) expanded the total number of CTs in both Pittsburg County and Payne County. The Pittsburg County AA currently consists of 23 CTs and the Payne County AA consist of 14 CTs. Of the combined 37 CTs within the non-MSA counties, two (2) CTs are designated low-income (5 percent), eight (8) are designated moderate-income (22 percent), 16 are designated middle-income (43 percent), eight (8) are designated upper income (22 percent), and three (3) CTs are not applicable (8 percent). The Tulsa County MSA AA has a total of 208 CTs. There are 13 CTs designated as low-income (6 percent), 66 CTs are designated moderate-income (32 percent), 53 CTs are designated middle-income (25 percent), 75 CTs are upper income (36 percent), and one (1) CT is not applicable.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Payne and Pittsburg Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	30	6.7	23.3	46.7	23.3	0.0
Population by Geography	124,384	7.5	20.4	45.3	26.8	0.0
Housing Units by Geography	57,538	5.1	21.2	50.0	23.7	0.0
Owner-Occupied Units by Geography	28,251	0.3	17.0	55.0	27.6	0.0
Occupied Rental Units by Geography	20,000	10.8	29.6	38.3	21.3	0.0
Vacant Units by Geography	9,287	7.2	16.2	59.9	16.7	0.0
Businesses by Geography	10,145	6.8	21.4	42.4	29.4	0.0
Farms by Geography	512	2.3	12.1	58.0	27.5	0.0
Family Distribution by Income Level	28,576	20.0	17.9	18.9	43.3	0.0
Household Distribution by Income Level	48,251	28.3	14.9	16.7	40.1	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$119,179
			Median Gross Rent			\$741
			Families Below Poverty Level			14.0%
Source: 2015 ACS and 2021 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: 2023 Payne and Pittsburg Counties						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	37	5.4	21.6	43.2	21.6	8.1
Population by Geography	125,419	2.5	20.6	44.9	27.0	5.0
Housing Units by Geography	59,712	3.2	19.8	49.0	25.0	3.0
Owner-Occupied Units by Geography	29,148	0.1	13.0	51.6	34.9	0.4
Occupied Rental Units by Geography	20,044	7.2	27.1	42.5	17.3	5.9
Vacant Units by Geography	10,520	4.4	24.5	54.1	12.1	4.8
Businesses by Geography	12,975	4.1	22.8	38.4	33.1	1.6
Farms by Geography	662	1.5	15.3	39.6	43.2	0.5
Family Distribution by Income Level	28,705	19.1	17.3	18.5	45.2	0.0
Household Distribution by Income Level	49,192	27.6	16.3	16.3	39.8	0.0
Median Family Income Non-MSAs - OK		\$58,565	Median Housing Value			\$135,979
			Median Gross Rent			\$808
			Families Below Poverty Level			11.9%
Source: 2020 U.S. Census and 2023 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: 2023 Tulsa County MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	208	6.3	31.7	25.5	36.1	0.5
Population by Geography	669,279	6.1	30.7	26.0	36.8	0.5
Housing Units by Geography	284,341	6.9	31.5	27.3	34.0	0.4
Owner-Occupied Units by Geography	151,162	3.6	23.2	27.7	45.4	0.1
Occupied Rental Units by Geography	102,747	11.0	40.6	27.0	20.6	0.8
Vacant Units by Geography	30,432	9.3	41.6	25.9	22.2	0.9
Businesses by Geography	115,870	4.1	24.3	28.6	42.8	0.1
Farms by Geography	2,901	3.7	22.1	35.0	39.0	0.2
Family Distribution by Income Level	159,053	21.5	17.3	18.9	42.4	0.0
Household Distribution by Income Level	253,909	24.0	16.5	17.4	42.1	0.0
Median Family Income MSA - 46140 Tulsa, OK MSA		\$72,203	Median Housing Value			\$164,872
			Median Gross Rent			\$897
			Families Below Poverty Level			10.9%
Source: 2020 U.S. Census and 2023 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 AAs meet the requirements of the regulation and do not arbitrarily exclude low- or moderate- income geographies. The tables above summarize the demographic characteristics of the CTs that make up the AAs. The tables also show the demographic characteristics of the AAs according to the 2015 ACS and 2021 D&B Data, 2020 U.S. Census, and 2023 D&B Data.

For the year 2023, Payne and Pittsburg counties had a combined population of 125,419 and median housing value of \$135,979. Comparison of the 2021 and 2023 census periods indicate increases in the number of businesses and farms. As of December 31, 2023, the average median family income was \$58,565 compared to \$51,491 on December 31, 2021. Over the same period, the percentage of families living below the poverty level decreased from 14 percent to 11.9 percent, respectfully.

The Tulsa County MSA within the bank's AA had a population of 669,279 and the median housing value was \$164,872. As of December 31, 2023, the average median family income was \$72,203. There were approximately 10.9 percent of families living below the poverty level.

According to the December 31, 2023, Federal Deposit Insurance Corporation (FDIC) deposit market share report for Payne and Pittsburg Counties, TBNA has \$422 million in deposits with a deposit market share of 13.03 percent. The bank ranks fourth out of 24 institutions in the AA. Within the AA, the largest depository institution, BancFirst has \$541 million in deposits with a deposit market share of 16.72 percent.

According to the December 31, 2023, FDIC deposit market share report for the Tulsa County MSA, TBNA has \$2.7 million in deposits with a deposit market share of 0.01 percent. The bank ranks 65th out of 71

institutions in the AA. Within the AA, the largest depository institution, BOKF, NA has \$9.9 billion in deposits with a deposit market share of 29.39 percent.

Community Contacts

A community contact was consulted with operations in the AA to gain a better understanding of the general banking, developmental, and local economic needs of the community. The community contact is a community-based organization (CBOs) located in Payne County, that works to build affordable homes in the community.

The community contact commented on the struggle to raise funds and getting bank support in the market. The contact noted that due to the high number of banks and strong presence in a small community, it has become very competitive for nonprofits to get funding. The community contact stated that most banks seem only interested in providing small grant support for programs, event sponsorships or in-kind donations for event giveaways, and less interested in providing major funding support. The contact noted that bank staff participate in Chamber meetings and other community-based organized luncheons but are not always engaged in identifying ways to support community needs. However, the community contact also doesn't think that CBOs know what to ask for in terms of bank support, further stating that technical assistance to CBOs on CRA, the potential for bank partnerships, and how to identify other funding sources would be helpful.

Scope of Evaluation in Oklahoma

TBNA has three AAs in the state of Oklahoma consisting of the Pittsburg County Non-MSA, Payne County Non-MSA and the Tulsa County MSA. The Pittsburg County Non-MSA and the Payne County Non-MSA are combined for the Payne and Pittsburg Non-MSA AA. The rating for Oklahoma is based on a full-scope review of the AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF OKLAHOMA

LENDING TEST

The bank's performance under the Lending Test in the state of Oklahoma is rated Satisfactory.

Based on full-scope reviews, the bank's performance in the state of Oklahoma is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

Home Mortgage Loans

The bank's geographic distribution of home mortgages was reasonable.

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

Payne and Pittsburg Counties Non-MSA AA

During the 2021 analysis period, the bank did not originate any home mortgage loans in low-income geographies in proportion to 0.3 percent of owner-occupied housing units and 0.8 percent aggregate distribution. Based on the low volume of owner-occupied housing units and the low number of CTs in low-income geographies, the bank's performance is considered reasonable. The distribution of home mortgage loans to moderate-income geographies was excellent. The percentage of bank loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate distribution.

During the 2022-2023 analysis period, the bank did not originate any home mortgage loans in low-income geographies in proportion to 0.1 percent of owner-occupied housing units and 0.5 percent aggregate distribution. Based on the low volume of owner-occupied housing units and the low number of CTs in low-income geographies, the bank's performance is considered reasonable. The distribution of home mortgage loans to moderate-income geographies was excellent. The percentage of bank loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate distribution.

Tulsa County MSA AA

During the 2023 analysis period, the bank did not originate any home mortgage loans in low-income geographies in proportion to 3.6 percent of owner-occupied housing units and 2.3 percent aggregate distribution. Based on the strong level of competition from other financial institutions in the AA, the low volume of owner-occupied housing units, and the low number of CTs in low-income geographies, the bank's performance is considered reasonable. The distribution of home mortgage loans to moderate-income geographies was excellent. The percentage of bank loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate distribution.

Small Loans to Businesses

The geographic distribution of small business loans to businesses reflects reasonable distribution.

Refer to table Q in the state of Oklahoma section of 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.

Payne and Pittsburg Counties Non-MSA AA

During the 2021 analysis period, the bank did not originate any small business loans in low-income geographies in proportion to 6.8 percent of businesses and 5.0 percent aggregate distribution. Based on the low volume of small businesses and the low number of CTs in low-income geographies, the bank's performance is considered reasonable. The distribution of small loans to businesses in moderate-income geographies was reasonable. The percentage of small loans to business was somewhat lower than both the percentage of businesses and the aggregate distribution.

During the 2022-2023 analysis period, the bank did not originate any small business loans in low-income geographies in proportion to 4.1 percent of businesses and 3.1 percent aggregate distribution. Based on the low volume of small businesses and the low number of CTs in low-income geographies, the bank's

performance is considered reasonable. The distribution of small loans to businesses in moderate-income geographies was excellent. The percentage of small loans to business exceeded both the percentage of businesses and the aggregate distribution.

Tulsa County MSA AA

During the 2023 analysis period, the distribution of small loans to businesses in low-income geographies was excellent. The percentage of small loans to business exceeded both the percentage of businesses and the aggregate distribution. The distribution of small loans to businesses in moderate-income geographies was excellent. The percentage of small loans to business exceeded both the percentage of businesses and the aggregate distribution.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent 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

The bank's distribution of home mortgage loans is excellent.

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

Payne and Pittsburg Counties Non-MSA AA

During the 2021 analysis period, the distribution of home mortgages by the income of the borrower was excellent. The percentage of home mortgage loans to low-income borrowers was somewhat lower than the percentage of low-income families and exceeds the aggregate distribution. The distribution of home mortgage loans to moderate-income borrowers was excellent. The percentage of home mortgage loans exceeded both the percentage of families and the aggregate distribution.

During the 2022-2023 analysis period, the distribution of home mortgages by the income of the borrower was reasonable. The bank's performance was poor in proportion to the percentage of families in low-income CTs. The bank did not originate any home mortgage loans to low-income borrowers. The distribution of home mortgages to moderate-income borrowers was excellent. The percentage of loans exceeded both the percentage of families and the aggregate distribution.

Tulsa County MSA AA

During the 2023 analysis period, the distribution of home mortgages by the income of the borrower was excellent. The percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families and exceeds the aggregate distribution. The distribution of home mortgage loans to moderate-income borrowers was excellent. The percentage of home mortgage loans exceeded both the percentage of families and the aggregate distribution.

Small Loans to Businesses

The bank's distribution of small loans to businesses by revenue was reasonable.

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

Payne and Pittsburg Counties Non-MSA AA

During the 2021 analysis period, the distribution of small loans to businesses by revenue was excellent. The bank's percentage of loans to small businesses with revenue less than \$1 million exceeded both the proportion of small businesses and the aggregate distribution of loans to those businesses.

During the 2022-2023 analysis period, the distribution of small loans to businesses by revenue was reasonable. The bank's percentage of loans to small businesses with revenue less than \$1 million was near to the proportion of small businesses and exceeds the aggregate distribution of loans to those businesses.

Tulsa County MSA AA

During the 2023 analysis period, the distribution of small loans to businesses by revenue was reasonable. The bank's percentage of loans to small businesses with revenue less than \$1 million was near to the proportion of small businesses and exceeds the aggregate distribution of loans to those businesses.

Responses to Complaints

TBNA did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD test in the state of Oklahoma is rated Satisfactory.

Conclusions for Area Receiving Full-Scope Reviews

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the state through CD services, and adequate qualified investments and donations, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA. Performance evaluation conclusions are based on the bank's CD activities for the year 2023. The bank did not originate any CD loans during the one-year evaluation period.

Number and Amount of Qualified Investments and Donations

The Qualified Investment and Donations Table, shown below, sets forth the information and data used to evaluate the bank's level of qualified CD investments and donations. The table below reflects qualified donations for the Payne County and Pittsburg County non-MSA AA only.

Qualified Investments and Donations										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Payne & Pittsburg County Non-MSA AA	0	0	17	\$8	17	100.0	\$8	100.0	0	0

* Prior Period Investments means investments made in a previous evaluation period that are outstanding as of the examination date.

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Payne County and Pittsburg County Non-MSA AA

The bank's level of qualified donations in the Payne County and Pittsburg County non-MSA AA reflects adequate responsiveness to the needs of the AA. During the evaluation period, TBNA made 17 donations totaling \$8 thousand. These donations primarily supported community services targeted to low-moderate income households or individuals.

Extent to Which the Bank Provides Community Development Services

The level of qualified CD services reflects adequate responsiveness within the AA.

Payne County and Pittsburg County Non-MSA AA

Bank officers and employees provided a total of 126 hours of CD services primarily centered in providing financial assistance to CD based organizations, which is considered adequate performance in the Payne County and Pittsburg County non-MSA AA. Bank personnel volunteered their time and services in leadership positions for four community-based organizations. They provide technical expertise and financial assistance to these organizations.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) 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:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Commercial Small Business and Home Mortgage Loans Qualified investments and donations, and CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Oklahoma		
Payne County and Pittsburg County Non-MSA AA	Full Scope	All of Payne and Pittsburg Counties
Tulsa County MSA AA	Full Scope	All of Tulsa County

Appendix B: Summary of MMSA and State Ratings

RATINGS – The Bank, National Association			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank Rating
The Bank, NA	Satisfactory	Satisfactory	Satisfactory
State:			
Oklahoma	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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.

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 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.

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																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Payne and Pittsburg Counties	20	1,982	85.2	3,788	0.3	0.0	0.8	17.0	20.0	17.4	55.0	50.0	41.1	27.6	30.0	40.7	0.0	--	0.0
Total	20	1,982	85.2	3,788	0.3	0.0	0.8	17.0	20.0	17.4	55.0	50.0	41.1	27.6	30.0	40.7	0.0	--	0.0
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 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																		2022-2023	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Payne and Pittsburgh Counties	20	2,436	75.2	2,054	0.1	0.0	0.5	13.0	15.0	13.3	51.6	45.0	49.6	34.9	40.0	35.4	0.4	--	1.1
Total	20	2,436	75.2	2,054	0.1	0.0	0.5	13.0	15.0	13.3	51.6	45.0	49.6	34.9	40.0	35.4	0.4	--	1.1
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 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																			2022-2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Tulsa County MSA	33	5,407	100.0	14,354	3.6	0.0	2.3	23.2	47.4	21.9	27.7	10.5	27.0	45.4	42.1	48.7	0.1	0.0	0.1
Total	33	5,407	100.0	14,354	3.6	0.0	2.3	23.2	47.4	21.9	27.7	10.5	27.0	45.4	42.1	48.7	0.1	0.0	0.1

Source: 2020 U.S. Census; 01/01/2023 - 12/31/2023 Bank Data, 2023 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																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Payne and Pittsburg Counties	20	1,982	85.2	3,788	20.0	15.0	2.4	17.9	20.0	9.7	18.9	35.0	13.7	43.3	30.0	45.2	0.0	--	29.0
Total	20	1,982	85.2	3,788	20.0	15.0	2.4	17.9	20.0	9.7	18.9	35.0	13.7	43.3	30.0	45.2	0.0	--	29.0

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 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																			2022-2023
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Payne and Pittsburg Counties	20	2,436	75.2	2,054	19.1	0.0	2.6	17.3	25.0	11.4	18.5	40.0	16.1	45.2	35.0	41.5	0.0	--	27.4
Total	20	2,436	75.2	2,054	19.1	0.0	2.6	17.3	25.0	11.4	18.5	40.0	16.1	45.2	35.0	41.5	0.0	--	27.4
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 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																			2022-2023
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Tulsa County MSA	33	5,407	100.0	14,354	21.5	10.5	5.9	17.3	21.1	16.2	18.9	15.8	19.4	42.4	10.5	34.8	0.0	42.1	23.7
Total	33	5,407	100.0	14,354	21.5	10.5	5.9	17.3	21.1	16.2	18.9	15.8	19.4	42.4	10.5	34.8	0.0	42.1	23.7
Source: 2020 U.S. Census; 01/01/2023 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Payne and Pittsburg Counties	20	4,204	96.7	2,961	6.8	0.0	5.0	21.4	15.0	19.9	42.4	65.0	43.5	29.4	20.0	31.6	0.0	--	0.0
Total	20	4,204	96.7	2,961	6.8	0.0	5.0	21.4	15.0	19.9	42.4	65.0	43.5	29.4	20.0	31.6	0.0	--	0.0
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Payne and Pittsburg Counties	20	3,270	76.9	2,541	4.1	0.0	3.1	22.8	25.0	20.0	38.4	45.0	42.0	33.1	30.0	33.8	1.6	--	1.1
Total	20	3,270	76.9	2,541	4.1	0.0	3.1	22.8	25.0	20.0	38.4	45.0	42.0	33.1	30.0	33.8	1.6	--	1.1
Source: 2023 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Tulsa County MSA	20	11,059	86.9	15,690	4.1	10.0	4.0	24.3	40.0	23.5	28.6	10.0	27.8	42.8	40.0	44.5	0.1	--	0.1
Total	20	11,059	86.9	15,690	4.1	10.0	4.0	24.3	40.0	23.5	28.6	10.0	27.8	42.8	40.0	44.5	0.1	--	0.1
Source: 2023 D&B Data; 01/01/2023 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" 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											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Payne and Pittsburg Counties	20	4,203,589	96.7	2,961	84.2	95.0	48.8	3.6	5.0	12.2	--
Total	20	4,203,589	96.7	2,961	84.2	95.0	48.8	3.6	5.0	12.2	--
Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" 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											2022-2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Payne and Pittsburg Counties	20	3,270,011	76.9	2,541	87.0	70.0	64.1	2.9	30.0	10.1	--
Total	20	3,270,011	76.9	2,541	87.0	70.0	64.1	2.9	30.0	10.1	--
Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" 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										2022-2023	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Tulsa County MSA	20	11,059,320	86.9	15,690	91.1	75.0	51.1	2.9	25.0	6.0	--
Total	20	11,059,320	86.9	15,690	91.1	75.0	51.1	2.9	25.0	6.0	--
Source: 2023 D&B Data; 01/01/2023 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											