



PUBLIC DISCLOSURE

October 28, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Great Plains National Bank
Charter Number 23049

2017 West Third Street
Elk City, OK 73644

Office of the Comptroller of the Currency

The Harvey Parkway Building
301 NW 63rd Street, Suite 490
Oklahoma City, OK 73116-7908

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: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on three full-scope assessment areas (AA), two in the state of Oklahoma and one in the state of Texas, and one limited-scope AA in the state of Oklahoma.
- The loan-to-deposit (LTD) ratio is outstanding and exceeds the standards for satisfactory performance.
- The bank’s distribution to small business and home mortgage borrowers of different incomes reflects reasonable dispersion and meets the standard for satisfactory performance in both Oklahoma and Texas.
- The bank’s distribution to small business and home mortgage borrowers in different geographies reflects reasonable dispersion and meets the standard for satisfactory performance in both Oklahoma and Texas.
- The Community Development (CD) Test rating is based on the three full-scope AAs and one limited-scope AAs.
- CD lending reflects excellent responsiveness to the needs of the bank’s AAs.
- CD investments reflects excellent responsiveness to the needs of the bank’s AAs.

Loan-to-Deposit Ratio

The bank’s LTD ratio is outstanding and exceeds the standard for satisfactory performance considering the bank’s size, financial condition, and credit needs of the AAs. As of December 31, 2023, Great Plains National Bank’s (GPNB) LTD ratio is 96.21 percent. GPNB’s quarterly average LTD ratio from March 31, 2021, through December 31, 2023, is 92.31 percent. We compared GPNB’s LTD ratio to four similarly situated banks in their market areas. The comparative banks aggregate average LTD ratio ranged from a high of 86.19 percent and a low of 59.43 percent.

Loan-to-Deposit Ratio		
Institution	Total Assets \$000’s (As of 12/31/23)	Loan to Deposit Ratio (As of 12/31/23)
<i>Great Plains National Bank, Elk City, OK</i>	1,602,092	96.21
Quail Creek Bank, National Association, OKC, OK	783,154	82.31
Bank7, OKC, OK	1,770,655	84.32
Stride Bank, National Association, Enid, OK	3,694,234	81.62
The First National Bank and Trust Co., Chickasha, OK	996,327	57.52

Lending in Assessment Area

A majority of the bank's loans are inside its AAs. The bank originated and purchased 75.4 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				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,286	77.1	383	22.9	1,669	350,633	77.5	101,804	22.5	452,437
Small Business	217	67.0	107	33.0	324	114,045	59.4	77,919	40.6	191,964
Total	1,503	75.4	490	24.6	1,993	464,678	72.1	179,723	27.9	644,401

*Source: Bank Data. Due to rounding, totals may not equal 100.0%
Dollar amounts for Small Business and Home Mortgage loans are multiplied by 1000.*

Description of Institution

GPNB is a \$1.602 billion community banking institution headquartered in Elk City, Oklahoma, which is located in the western part of the state. GPNB is a multistate institution with locations in both Oklahoma and Texas. GPNB is a subsidiary of a one bank holding company, Great Plains Bancshares, Inc located in Elk City, OK. The bank operates 22 banking centers, with 18 banking centers in Oklahoma communities and four banking centers in Texas communities. Additionally, there is an Administration Office and Mortgage Division Headquarters in Oklahoma City, OK. In December 2022 GPNB acquired Providence Bank of Texas. This included branch locations in Southlake and Fort Worth, Texas.

The bank has four rating areas, the state of Oklahoma with three AA's and the state of Texas with one AA. The AAs within Oklahoma include the Oklahoma City OK MSA, Enid OK MSA, and the Oklahoma Non-MSA. Within the state of Oklahoma AA's there are 18 Branch locations and 18 ATMs (non-deposit taking). The AA within Texas includes the Dallas-Fort Worth-Arlington MSA. For the state of Texas, there are four branches and four ATMs (non-deposit taking).

GPNB's primary focus is to serve the commercial, agricultural, and consumer customers in the above communities and their surrounding areas. The bank meets these needs by providing a variety of loan and deposit products, as well as other financial services. As of December 31, 2023, tier 1 capital was approximately \$146 million, and loans totaled \$1.342 billion or 83.8 percent of total assets. The loan portfolio consists of \$665 million in commercial loans, \$225 million in residential real estate loans, \$100 million in agricultural real estate, \$74 million in agricultural loans, \$40 million in consumer loans, and \$1 million in other loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs. A CRA PE was last prepared as of April 1, 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 GPNB's CRA activities in its AAs, under the Intermediate Small Bank CRA procedures, which includes the lending test and the CD test. The lending test evaluates the bank's record of meeting the credit needs of the bank's AAs through its lending activities. The CD test evaluates the bank's responsiveness to CD needs in its AAs through qualified CD lending, investments and donations, and services.

Conclusions regarding the lending test are based on samples of business and residential real estate loans originated in 2021, 2022, and 2023. Conclusions regarding the CD test are based on the bank's CD activities during the same 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 AAs 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 a blend of the state ratings, and where applicable, multistate ratings.

GPNB has four rating areas and separate ratings for the state of Oklahoma and the state of Texas. The bank's overall rating is based on the full-scope reviews of these AAs. The Oklahoma Non-MSA AA accounts for approximately 50.1 percent of the bank's deposits and 33.1 percent of the number of loans originated during the evaluation period. The Oklahoma City MSA AA accounts for approximately 25.1 percent of the bank's deposits and 39.2 percent of the number of loans originated during the evaluation period. More weight was allocated to these AAs based on the above details.

The Oklahoma and Texas 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.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, 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 Oklahoma¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution of loans to low- and moderate-income (LMI) tracts for home mortgage and small business lending.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.
- CD lending reflects excellent responsiveness to the needs of the bank's AAs.
- CD qualified investments reflects excellent responsiveness to the needs of the bank's AAs.

Description of Institution's Operations in Oklahoma

GPNB operates 18 branches and 18 ATMs in three AAs in the state of Oklahoma. The bank has designated three AAs within the state of Oklahoma: Oklahoma City MSA AA, Oklahoma Non-MSA AA, and Enid MSA AA. The bank's primary focus overall is commercial lending, although they offer a variety of loan and deposit products to meet the needs of the community. Each AA within the state of Oklahoma offers the same products and services, and there were no significant differences in primary lending products between each AA.

Oklahoma City, OK MSA AA

The bank's AA within the Oklahoma City MSA consists of 389 contiguous census tracts (CT), including all of Oklahoma County, Cleveland County, Grady County, and Canadian County. This AA consists of 30 low-income CTs, 98 moderate-income CTs, 133 middle-income CTs and 109 upper-income CTs. 19 CTs have no assigned income designation. Six of the 18 branches are located in the Oklahoma City MSA

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

AA. The Midtown branch is located in an upper-income CT, whereas all of the other branches (Tuttle, Edmond, Moore, Yukon, and El Reno) are located in middle-income CTs. Competition in the Oklahoma City MSA AA is strong with approximately 69 other financial institutions in the area, including several large nationwide and regional banks. Based on FDIC Deposit Market Share data as of June 30, 2023, GPNB holds 0.70 percent of the market share of deposits and is ranked 26th among financial institutions in the MSA.

We referenced one community contact during the evaluation period for this AA, an economic development organization located within the Oklahoma City metro area. The contact indicated the local economy was good, with unemployment and cost of living below the national average. The contact identified small business and startup loans a primary credit need in the AA and noted opportunities for participation for financial institutions in multiple credit-related projects, including the Metropolitan Area Projects campaign.

Oklahoma Non-MSA AA

The Oklahoma Non-MSA AA consists of 58 CTs, including nine full counties consisting of, Jackson County, Dewey County, Woodward County, Kiowa County, Roger Mills County, Washita County, Greer County, Beckham County, and Harmon County. The Oklahoma Non-MSA AA consists of two low-income CTs, nine moderate-income CTs, 28 middle-income CTs, 17 upper-income CTs, and two CTs with no income data available. There are 11 of 18 branches located in the Oklahoma Non-MSA AA. The Stillwater branch is located in a low-income CT. Eight branches (Elk City South, Woodward, Mangum, Hobart, Hollis, Sayre, Cordell and Taloga) are all located in middle-income CTs, and Elk City North, and Weatherford are located in upper-income CTs. Competition in the Oklahoma Non-MSA AA is strong with approximately 47 other financial institutions in the areas, including several large regional banks. Based on FDIC Deposit Market Share data as of June 30, 2023, GPNB holds 10.88 percent of the market share of deposits and is ranked 1st among financial institutions in the AA.

We referenced one community contact during the evaluation period for this AA, a community organization that primarily serves Elk City and the surrounding area. The contact indicated the local economy was doing well. Job growth was strong, which has made affordable housing a key credit need of the AA. The contact did not identify any specific community development opportunities in the area but stated that they receive a lot of support from local financial institutions and believe that these institutions are meeting local credit needs.

Enid MSA AA

The Enid MSA AA consists of 17 CTs, including all of Garfield County. The Enid MSA AA consists of one low-income CT, two moderate-income CTs, nine middle-income CTs, and five upper-income CTs. One of the 18 branches are located in the Enid, OK MSA AA. The Enid Branch is located in an upper-income CT. Competition in the Enid MSA AA is strong with approximately 13 other financial institutions in the area, including several large regional banks. Based on FDIC Deposit Market Share data as of June 30, 2023, GPNB holds 2 percent of the market share of deposits and is ranked 6th among financial institutions in the MSA. The Enid MSA AA accounts for approximately 5.3 percent of the bank's deposits and 3.5 percent of the number of loans originated during the evaluation period.

We did not reference a community contact for this AA as it only received a limited-scope review in this evaluation period.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Oklahoma City OK MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	342	8.5	29.5	36.0	23.4	2.6
Population by Geography	1,202,899	6.8	24.7	38.9	29.4	0.3
Housing Units by Geography	505,049	6.7	26.8	38.7	27.4	0.3
Owner-Occupied Units by Geography	284,883	3.7	18.9	41.9	35.5	0.1
Occupied Rental Units by Geography	168,435	10.5	37.5	34.5	16.9	0.6
Vacant Units by Geography	51,731	11.0	35.6	35.6	17.1	0.6
Businesses by Geography	160,204	4.7	21.4	34.9	36.1	2.9
Farms by Geography	4,480	3.7	16.4	41.7	37.3	1.0
Family Distribution by Income Level	293,275	21.5	17.3	20.5	40.8	0.0
Household Distribution by Income Level	453,318	23.5	16.7	18.0	41.8	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		\$64,058	Median Housing Value			\$137,897
			Median Gross Rent			\$804
			Families Below Poverty Level			11.4%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Oklahoma City OK MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	389	7.7	25.2	34.2	28.0	4.9
Population by Geography	1,301,020	6.1	22.9	37.1	32.3	1.7
Housing Units by Geography	529,432	6.5	25.0	38.2	28.7	1.5
Owner-Occupied Units by Geography	301,414	3.8	18.3	39.2	37.8	1.0
Occupied Rental Units by Geography	178,267	9.9	34.0	37.6	16.3	2.3
Vacant Units by Geography	49,751	10.8	33.7	34.6	18.5	2.4
Businesses by Geography	215,748	4.8	21.3	33.5	38.2	2.3
Farms by Geography	6,239	3.5	19.3	35.2	40.9	1.0
Family Distribution by Income Level	305,493	21.1	17.8	20.4	40.7	0.0
Household Distribution by Income Level	479,681	23.7	16.7	18.5	41.1	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		\$75,170	Median Housing Value			\$164,528
			Median Gross Rent			\$913
			Families Below Poverty Level			9.6%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Oklahoma Non-MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	50	4.0	20.0	44.0	32.0	0.0
Population by Geography	205,715	4.5	18.6	37.1	39.7	0.0
Housing Units by Geography	92,000	3.2	19.8	39.0	37.9	0.0
Owner-Occupied Units by Geography	45,147	0.2	13.6	41.8	44.5	0.0
Occupied Rental Units by Geography	31,319	6.9	29.0	33.0	31.0	0.0
Vacant Units by Geography	15,534	4.3	19.6	43.3	32.8	0.0
Businesses by Geography	18,615	3.7	19.2	34.5	42.6	0.0
Farms by Geography	1,419	0.8	11.1	47.6	40.5	0.0
Family Distribution by Income Level	47,807	19.9	16.0	18.2	45.9	0.0
Household Distribution by Income Level	76,466	25.1	14.9	17.0	43.0	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$112,189
			Median Gross Rent			\$710
			Families Below Poverty Level			12.7%

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: Oklahoma Non-MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	3.4	15.5	48.3	29.3	3.4
Population by Geography	201,069	1.6	15.8	45.6	34.7	2.4
Housing Units by Geography	94,382	2.0	15.4	48.5	32.1	1.9
Owner-Occupied Units by Geography	47,226	0.0	9.5	47.7	42.5	0.3
Occupied Rental Units by Geography	29,857	4.8	24.5	44.4	22.4	3.9
Vacant Units by Geography	17,299	2.7	15.9	58.1	20.5	2.9
Businesses by Geography	23,869	2.2	13.0	46.1	37.8	0.9
Farms by Geography	1,758	0.6	6.1	51.6	41.5	0.2
Family Distribution by Income Level	46,344	18.3	16.1	18.6	46.9	0.0
Household Distribution by Income Level	77,083	24.9	15.4	16.4	43.3	0.0
Median Family Income Non-MSAs - OK		\$58,565	Median Housing Value			\$129,373
			Median Gross Rent			\$777
			Families Below Poverty Level			11.2%

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: Enid OK MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	25.0	50.0	25.0	0.0
Population by Geography	62,192	0.0	30.4	44.2	25.4	0.0
Housing Units by Geography	26,856	0.0	30.1	43.0	26.9	0.0
Owner-Occupied Units by Geography	15,938	0.0	26.6	40.3	33.2	0.0
Occupied Rental Units by Geography	7,999	0.0	33.0	49.7	17.2	0.0
Vacant Units by Geography	2,919	0.0	41.3	39.4	19.3	0.0
Businesses by Geography	5,521	0.0	30.6	41.2	28.1	0.0
Farms by Geography	335	0.0	17.6	43.3	39.1	0.0
Family Distribution by Income Level	16,911	19.0	19.9	22.3	38.8	0.0
Household Distribution by Income Level	23,937	21.8	17.0	20.1	41.2	0.0
Median Family Income MSA - 21420 Enid, OK MSA		\$57,419	Median Housing Value			\$97,211
			Median Gross Rent			\$746
			Families Below Poverty Level			9.9%

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: Enid OK MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	5.9	11.8	52.9	29.4	0.0
Population by Geography	62,846	5.1	10.1	56.2	28.7	0.0
Housing Units by Geography	26,776	6.4	10.4	54.7	28.6	0.0
Owner-Occupied Units by Geography	15,501	3.2	7.7	54.3	34.8	0.0
Occupied Rental Units by Geography	8,208	11.6	14.2	53.6	20.6	0.0
Vacant Units by Geography	3,067	8.2	13.8	59.4	18.7	0.0
Businesses by Geography	6,799	1.2	7.0	59.8	32.0	0.0
Farms by Geography	392	0.3	2.6	54.1	43.1	0.0
Family Distribution by Income Level	15,145	22.0	15.0	21.3	41.8	0.0
Household Distribution by Income Level	23,709	25.1	14.6	20.2	40.1	0.0
Median Family Income MSA - 21420 Enid, OK MSA		\$65,663	Median Housing Value			\$120,483
			Median Gross Rent			\$832
			Families Below Poverty Level			12.2%

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.

Scope of Evaluation in Oklahoma

Based on the volume of deposits and loans originated during the evaluation period, the Oklahoma City MSA and Oklahoma Non-MSA AAs will be evaluated under full-scope procedures whereas the Enid MSA AA will be evaluated under limited-scope procedures. Loan products reviewed in the full-scope and limited-scope AAs were all HMDA loans originated in 2021, 2022 and 2023 and a random sample of small business loans for the same time-period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full- and limited-scope reviews, the bank's lending 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 of Oklahoma.

Oklahoma City MSA AA

Home Mortgage Loans

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 and purchases.

The geographic distribution of home mortgage loans in the Oklahoma City MSA AA reflects reasonable dispersion among LMI geographies and meets the standard for satisfactory performance. For the time period of 2021 and 2022-2023, the dispersion to low-income tracts is near to both the percentage of owner-occupied housing units and the aggregate distribution of loans in the AA.

For the time period of 2021, the dispersion to moderate-income tracts is somewhat lower than the percentage of owner-occupied housing units in the AA and exceeds the aggregate distribution of loans in the AA. For the time period of 2022-2023, the dispersion to moderate-income tracts is near to both the percentage of owner-occupied housing units and the aggregate distribution of loans in the AA.

Only 7.7 percent of CTs in the Oklahoma City MSA AA are low-income. Furthermore, 6.5 percent of housing in the AA are in low-income tracts and homeownership in the AA is 3.8 percent in low-income tracts, demonstrating limited opportunity to lend in the low-income CTs. Additionally, Oklahoma City MSA AA market is very competitive with approximately 69 other competitor banks.

Small Loans to Businesses

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.

The geographic distribution of small loans to businesses in the Oklahoma City MSA AA reflects reasonable dispersion in the LMI geographies and meets the standard for satisfactory performance. For 2021, the distribution to low-income tracts exceeds both the percentages of businesses located in the geography and the aggregate lending level. The distribution to moderate-income tracts is lower than both the percentages of businesses located in the geography and the aggregate lending level.

For the time period of 2022-2023, the distribution to low-income tracts is near to both the percentages of businesses located in the geography and the aggregate lending level. The dispersion to moderate-income tracts is lower than both the percentages of businesses located in the geography and the aggregate lending level.

Oklahoma Non-MSA AA***Home Mortgage Loans***

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 and purchases.

The geographic distribution of home mortgage loans in the Oklahoma Non-MSA AA reflects poor dispersion among LMI geographies. For the time period of 2021 and 2022-2023, the bank did not originate any home mortgages in low-income CTs. The percentage of owner-occupied units and aggregate distribution of loans is near zero percent, indicating very limited opportunity for lending in low-income tracts. For the time period of 2021 and 2022-2023, the dispersion to moderate-income tracts is lower than both the percentage of owner-occupied housing units and the aggregate distribution of loans in the AA.

Small Loans to Businesses

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.

The geographic distribution of small loans to businesses in the Oklahoma Non-MSA AA reflects poor dispersion in the LMI geographies. For the time periods 2021 and 2022-2023, the distribution to low- and moderate-income tracts is lower than both the percentages of businesses located in the geography and the aggregate lending level.

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 and farms of different sizes, given the product lines offered by the bank.

Oklahoma City MSA AA***Home Mortgage Loans***

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 and purchases.

The distribution of home mortgage loans in the Oklahoma City MSA AA reflects reasonable distribution among LMI borrowers. For the time period of 2021 and 2022-2023, the penetration to both low- and moderate-income borrowers was lower than the percentage of low-and moderate-income families.

We note that the bank has a significant percentage of borrowers with income not available because of a large volume of commercial purpose home mortgage loans. Though these loans are HMDA reportable, the bank does not collect income information on commercial purpose loans as the applicant is not a natural person and the credit decision would not consider income level. Additionally, the bank's lending to both low- and moderate- income borrowers exceeded aggregate lending to these demographics in 2021.

Small Loans to Businesses

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 and purchases of small loans to businesses.

The distribution of business loans in the Oklahoma City MSA AA reflects reasonable distribution. Lending to small businesses, those with less than or equal to \$1 million in reported annual revenues, in the Oklahoma City MSA AA reflects reasonable penetration. For the time periods of 2021 and 2022-2023, the penetration to small businesses was lower than the percentage of businesses identified as having revenues of less than or equal to \$1 million but significantly exceeded the aggregate lending for these businesses.

Oklahoma Non-MSA AA

Home Mortgage Loans

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 and purchases.

The distribution of home mortgage loans in the Oklahoma Non-MSA AA reflects reasonable distribution among LMI borrowers. For the time period of 2021, the penetration to low-income borrowers was lower than the percentage of low-income families but exceeded the aggregate lending level. The penetration to moderate-income borrowers was lower than the percentage of moderate-income families and the aggregate lending level. For the time period of 2022-2023, the penetration to both low- and moderate-income borrowers was lower than the percentage of LMI families and the aggregate lending level.

We note that the bank has a significant percentage of borrowers with income not available because of a large volume of commercial purpose home mortgage loans. Though these loans are HMDA reportable, the bank does not collect income information on commercial purpose loans as the applicant is not a natural person and the credit decision would not consider income level.

Small Loans to Businesses

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 and purchases of small loans to businesses.

Lending to small businesses, those with less than or equal to \$1 million in reported annual revenues, in the Oklahoma Non-MSA AA reflects excellent penetration. For the time periods of 2021 and 2022-2023, the penetration to small businesses exceeded the percentage of businesses identified as having revenues of less than or equal to \$1 million and significantly exceeded the aggregate lending for these businesses.

Responses to Complaints

The bank did not have any CRA related complaints in this state during the evaluation period.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank’s performance under the Lending Test in the Enid MSA AA is consistent with the bank’s overall performance under the Lending Test in the full-scope areas.

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the Community Development Test in the state of Oklahoma is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope and limited-scope reviews, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s assessment areas.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000’s)	% of Total \$
Enid MSA	0	0.0	0	0.0
Oklahoma City MSA	2	28.6	4,220	20.4
Oklahoma Non-MSA	5	71.4	16,463	79.6
Total	7	100.0	20,683	100.0

Oklahoma City MSA AA

The level of community development loans in the Oklahoma City MSA AA indicates excellent responsiveness to the needs of the AA. During the evaluation period, the bank originated or renewed two CD loans, totaling \$4.2 million. CD loans were made for economic development purposes. The following is an example of a CD loan made in this AA:

- GPNB provided a \$3.6 million loan to a local municipal authority which serves low- and moderate-income CTs. Funds were used for the cost of fiber build-out to increase access to reliable internet service.

Oklahoma Non-MSA AA

The level of community development loans in the Oklahoma Non-MSA AA indicates excellent responsiveness to the needs of the AA. During the evaluation period, the bank originated or renewed five

CD loans, totaling \$16.5 million. CD loans were primarily made for community service purposes. By dollar volume, 52.6 percent of these loans funded community services targeted to LMI individuals, 42.5 percent funded revitalization/stabilization, and 4.9 percent funded economic development. The following are examples of CD loans made in this AA:

- GPNB renewed a \$7.0 million loan to a local economic development authority. Funds were used to help retain business in a middle-income CT designated as distressed due to poverty.
- GPNB renewed a \$4.0 million loan to a local farmers cooperative. Funds were used to support operations, and in turn the local farming community.

Broader Statewide Area

GPNB provided a \$3 million loan to a renewable energy facility in the broader statewide area that benefitted one or more AAs. The borrower did not have a purpose, mandate, or function to serve an AA. The loan was given positive consideration and supported the bank’s overall performance under the Lending Test in the state of Oklahoma.

Paycheck Protection Program (PPP)

GPNB was also active in the second round of PPP with the state of Oklahoma to help sustain the operations of local businesses and allow them to maintain employment of their workforce during the COVID-19 pandemic. GPNB funded 40 PPP loans totaling \$7.4 million to business owners in the state. These loans are not captured in the CD loan summary table but reflect favorably on the bank’s responsiveness to the credit needs of its AAs.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	% of #	\$(000's)	% of \$	#	\$(000's)
Enid MSA	0	0	2	3	2	5.8	3	0.1	0	0
Oklahoma City MSA	0	0	16	2,625	16	47.1	2,625	99.0	0	0
Oklahoma Non-MSA	0	0	16	23	16	47.1	23	0.9	0	0
Total	0	0	34	2,651	34	100.0	2,651	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.

Oklahoma City MSA AA

The level of qualified investments in the Oklahoma City MSA indicates excellent responsiveness to the needs of the AA. During the evaluation period, the bank made two investments and 14 donations, totaling \$2.6 million. The following are examples of CD investments made in this AA:

- GPNB provided a \$1.5 million investment into a local school district. The proceeds were used for capital improvements and equipment. More than half of the district’s students are eligible for free or reduced lunch.
- GPNB provided recurring donations totaling \$4.1 thousand to a local organization whose mission is to provide immediate, stable, and loving homes for Oklahoma’s children in state custody.

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

Oklahoma Non-MSA AA

The level of qualified investments in the Oklahoma non-MSA AA indicates poor responsiveness to the needs of the AA. During the evaluation period, the bank made 16 donations, totaling \$23 thousand. The following are examples of CD investments made in this AA:

- GPNB provided a \$5 thousand donation to a local organization that provides emergency services and legal and financial assistance to victims of domestic violence.
- GPNB provided recurring donations totaling \$700 to a local public-school foundation. More than half of the school's students are eligible for free or reduced lunch. One donation specifically funded the school robotics program.

We considered the available community development opportunities within this AA and the significant concentration of local deposits when formulating the overall conclusion for this performance criterion.

Extent to Which the Bank Provides Community Development Services

The institution provides an adequate level of CD services.

Oklahoma City MSA AA

GPNB provides an adequate level of CD services. During the evaluation period, three employees provided services to three different organizations. GPNB had two employees serve in leadership roles at community organizations. In total, employees donated more than 47 hours of CD services in the Oklahoma City MSA AA. All activities were to organizations providing community services targeted to LMI individuals and families. The following is an example of a CD service provided in this AA:

- One employee served on the board of a local organization whose mission is to provide immediate, stable, and loving homes for Oklahoma's children in state custody. The employee provided technical expertise in their leadership position.

Oklahoma Non-MSA AA

GPNB provides an adequate level of CD services. During the evaluation period, four employees provided services to four different organizations. GPNB had three employees serve in leadership roles at community organizations. In total, employees donated 46 hours of CD services in the Oklahoma Non-MSA AA. A majority (60 percent) of activities were to organizations providing community services targeted to LMI individuals and families. The remaining CD services were to organizations committed to revitalization/stabilization efforts. The following are examples of CD services provided in this AA:

- One employee served on the board of a local community development corporation whose mission is to revitalize the rural communities of its service region. The employee served in this role for multiple years during the evaluation period.
- One employee served on the board of a local community action agency whose mission is to improve the lives of low-income families, assist them in becoming more self-sufficient, and to improve the quality of life in each community they serve.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the CD Test in the Enid MSA AA is weaker than the bank's overall performance under the CD Test in the full-scope areas. Only 5.3 percent of the bank's deposits are from the Enid MSA AA, so the results of this limited-scope review did not have a material impact on the overall state rating.

State of Texas

CRA rating for the State of Texas²: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution of loans to LMI tracts for home mortgage and small business lending.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.
- CD lending indicates excellent responsiveness to the needs of the bank's AAs.
- CD qualified investments indicates excellent responsiveness to the needs of the bank's AAs.

Description of Institution's Operations in Texas

The bank operates four branches and four ATMs in one AAs in the state of Texas. The bank's focus is commercial lending and a variety of loan and deposit products to meet the needs of the community.

Dallas-Fort Worth-Arlington MSA

The bank's AA within the Dallas-Fort Worth-Arlington MSA consists of 1,265 CTs, and includes CTs in each of Collin County, Dallas County, Denton County, and Tarrant County. The AA comprises 114 low-income CTs, 337 moderate-income CTs, 328 middle-income CTs, 462 upper-income CTs, and 24 CTs with no income data available. Four of the bank's 18 branches are located in the Dallas-Fort Worth-Arlington MSA AA. Competition in the AA is strong with approximately 162 other financial institutions in the areas, including several large nationwide and regional banks. Based on FDIC Deposit Market Share data as of June 30, 2023, GPNB holds 0.02 percent of the market share of deposits in the MSA. The Dallas-Fort Worth-Arlington MSA AA accounts for approximately 19.4 percent of the bank's deposits and 23.8 percent of the number of loans originated during the evaluation period.

We utilized one community contact during the evaluation period, an economic development organization located within the AA. Community contact identified small dollar lending for small businesses and business owners without established credit, affordable housing, and small dollar consumer lending as being needs within the AA. Additionally, the contact noted opportunities for additional financial literacy education for both consumers and small business owners within the AA.

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Dallas Fort Worth Arlington TX AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	722	9.0	22.0	25.1	42.9	1.0
Population by Geography	3,586,720	8.4	20.8	25.3	45.3	0.2
Housing Units by Geography	1,417,215	9.1	20.0	26.3	44.3	0.3
Owner-Occupied Units by Geography	741,349	2.3	14.3	24.5	58.8	0.2
Occupied Rental Units by Geography	575,978	16.4	26.5	28.8	27.7	0.5
Vacant Units by Geography	99,888	17.3	25.2	25.0	31.9	0.5
Businesses by Geography	518,214	5.6	15.5	23.0	54.9	1.0
Farms by Geography	7,628	3.7	15.4	23.2	57.0	0.8
Family Distribution by Income Level	878,438	19.8	14.8	16.9	48.4	0.0
Household Distribution by Income Level	1,317,327	20.6	15.8	17.1	46.5	0.0
Median Family Income MD - 19124 Dallas-Plano-Irving, TX		\$71,149	Median Housing Value			\$212,448
Median Family Income MD - 23104 Fort Worth-Arlington-Grapevine, TX		\$69,339	Median Gross Rent			\$1,021
			Families Below Poverty Level			9.1%

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: Dallas Fort Worth Arlington TX MSA 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,265	9.0	26.6	25.9	36.5	1.9
Population by Geography	5,502,904	8.2	26.3	26.4	38.1	1.1
Housing Units by Geography	2,110,276	8.9	25.7	27.7	36.5	1.1
Owner-Occupied Units by Geography	1,085,722	3.6	20.0	27.6	48.3	0.5
Occupied Rental Units by Geography	867,511	14.5	32.3	28.3	23.2	1.7
Vacant Units by Geography	157,043	14.6	29.1	25.0	29.1	2.2
Businesses by Geography	1,052,282	4.4	17.8	27.5	49.1	1.1
Farms by Geography	15,895	3.4	17.8	27.9	50.1	0.8
Family Distribution by Income Level	1,304,431	21.5	16.9	18.6	43.1	0.0
Household Distribution by Income Level	1,953,233	22.8	16.8	17.6	42.8	0.0
Median Family Income MD - 19124 Dallas-Plano-Irving, TX		\$88,315	Median Housing Value			\$265,539
Median Family Income MD - 23104 Fort Worth-Arlington-Grapevine, TX		\$82,649	Median Gross Rent			\$1,237
			Families Below Poverty Level			8.0%

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.

Scope of Evaluation in Texas

The Dallas-Fort Worth-Arlington MSA AA received a full-scope review. Loan products reviewed in the full-scope AAs included all HMDA loans originated in 2021, 2022 and 2023 and a random sample of small business loans for the same time-period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Texas 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

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

Home mortgage lending in the Dallas-Fort Worth-Arlington MSA AA reflects reasonable dispersion among LMI geographies and meets the standard for satisfactory performance. For the time period of 2021, the percentage of bank loans in low-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate distribution of loans in the AA. The bank's percentage of loans in moderate income CTs was lower than both the percentage of owner-occupied housing units and the aggregate distribution of loans in the AA.

For the time period of 2022-2023, the percentage of bank loans in low-income CTs was near to both the percentage of owner-occupied housing units and the aggregate distribution of loans in the AA. The bank's percentage of loans in moderate income CTs was lower than both the percentage of owner-occupied housing units and the aggregate distribution of loans in the AA.

Small Loans to Businesses

Refer to Table Q in the state of Texas 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.

The geographic distribution of small loans to businesses in the Dallas-Fort Worth-Arlington MSA AA reflects reasonable distribution. Small business lending in the AA reflects reasonable distribution among LMI geographies and meets the standard for satisfactory performance. For the year 2021, the percentage of bank loans in low-income CTs was lower than the percentage of businesses located in those geographies and the aggregate lending level. No bank loans in our sample were in low-income CTs for the year. The percentage of businesses and aggregate distribution of loans in this AA is less than 10 percent, indicating limited opportunity for lending in low-income tracts. For moderate-income geographies, the bank's

lending exceeded both the percentage of businesses and the aggregate lending in moderate-income geographies.

In 2022-2023, the bank had no small business loans in low-income CTs, and the percentage of bank loans in moderate-income CTs was lower than the percentage of businesses and aggregate distribution of loans in this AA.

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 the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans in the Dallas-Fort Worth-Arlington MSA AA reflects reasonable distribution among LMI borrowers. For the time period of 2021, the penetration to low- and moderate-income borrowers was lower than the percentage of LMI families and the aggregate lending level. For the time period of 2022-2023, the penetration to low-income borrowers was lower than the percentage of low-income families but exceeded the aggregate lending level. The penetration to moderate-income borrowers was lower than the percentage of moderate-income families and the aggregate lending level.

We note that the bank has a significant percentage of borrowers with income not available because of a large volume of commercial purpose home mortgage loans. Though these loans are HMDA reportable, the bank does not collect income information on commercial purpose loans as the applicant is not a natural person and the credit decision would not consider income level.

Small Loans to Businesses

Refer to Table R in the state of Texas section of 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.

The distribution of business loans in the Dallas-Fort Worth-Arlington MSA AA reflects reasonable distribution. For the time periods 2021 and 2022-2023, the penetration to small businesses was lower than the percentage of businesses identified as having annual revenues of less than or equal to \$1 million but significantly exceeded the aggregate lending for these businesses.

Responses to Complaints

The bank did not have any CRA related complaints in this state during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the Community Development Test in the state of Texas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s AA. Although CD investments reflect poor responsiveness, the level of CD loans far exceeds needs in the AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000’s)	% of Total \$
Dallas-Fort Worth-Arlington MSA	10	100.0	43,397	100.0
Total	10	100.0	43,397	100.0

The level of community development loans in the Dallas-Fort Worth-Arlington MSA indicates excellent responsiveness to the needs of the AA. During the evaluation period, the bank originated or renewed ten CD loans, totaling \$43.4 million. CD loans were primarily made for affordable housing purposes. By dollar volume, 96.9 percent of these loans funded affordable housing and 3.1 percent funded economic development. The following are examples of CD loans made in this AA:

- GPNB provided a \$9.5 million loan to purchase and improve a 115-unit apartment complex located in a low-income CT. Rental rates are considered affordable for LMI individuals and families per the US Department of Housing and Urban Development’s (HUD) Fair Market Rents.
- GPNB provided a \$1.3 million loan to provide financing for improvements to a business located in a low-income CT. Funds helped support permanent job creation and retention in LMI geographies.

Broader Statewide Area

GPNB renewed a \$1.5 million loan to a 37-unit apartment complex located in a moderate-income CT with rental rates considered affordable for LMI individuals and families per HUD. The loan is in the broader statewide area that benefitted one or more AAs. The borrower did not have a purpose, mandate, or function to serve an AA. The loan was given positive consideration and supported the bank’s overall performance under the Lending Test in the state of Texas.

PPP

GPNB was also active in the second round of PPP with the state of Texas to help sustain the operations of local businesses and allow them to maintain employment of their workforce during the COVID-19

pandemic. GPNB funded eight PPP loans totaling \$2.4 million to business owners in the state. These loans are not captured in the CD loan summary table but reflect favorably on the bank's responsiveness to the credit needs of its AAs.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of #	\$(000's)	% of \$	#	\$(000's)
Dallas-Fort Worth-Arlington MSA	0	0	4	16	4	100.0	16	100.0	0	0
Total	0	0	4	16	4	100.0	16	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.

The level of qualified investments in the Dallas-Fort Worth-Arlington MSA indicates poor responsiveness to the needs of the AA. During the evaluation period, the bank made 4 donations, totaling \$16 thousand. The following is an example of a CD investment made in this AA:

- GPNB provided a \$10 thousand donation to a local United Way. The donation specifically funded a program aimed to ensure that LMI individuals and families have greater access to income and asset building products and services.

Extent to Which the Bank Provides Community Development Services

GPNB provides an adequate level of CD services.

During the evaluation period, one employee provided service to one organization. The employee served in a leadership role and donated 12 hours of CD service in the Dallas-Fort Worth-Arlington, MSA. The activity was to an organization providing community services targeted to LMI individuals and families. The organization's mission is to serve the indigent and uninsured residents of the local community.

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

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:	1/1/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage, small business, community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Oklahoma		
Oklahoma City MSA AA	Full-Scope	
Oklahoma Non-MSA AA	Full-Scope	
Enid MSA	Limited-Scope	
State of Texas		
Dallas-Fort Worth-Arlington MSA AA	Full-Scope	

Appendix B: Summary of MMSA and State Ratings

RATINGS: Great Plains National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Great Plains National Bank	Satisfactory	Outstanding	Satisfactory
State:			
Oklahoma	Satisfactory	Outstanding	Satisfactory
Texas	Satisfactory	Outstanding	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

The terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
Enid OK MSA	5	731,703	2.0	1,929	0.0	0.0	0.0	26.6	20.0	11.6	40.3	60.0	43.6	33.2	20.0	44.8	0.0	0.0	0.0
Oklahoma City OK MSA	184	43,384,769	75.1	62,423	3.7	1.1	2.0	18.9	15.8	12.7	41.9	35.3	37.5	35.5	47.8	47.7	0.1	0.0	0.1
Oklahoma Non-MSA	56	7,964,940	22.9	5,416	0.2	0.0	0.6	13.6	3.6	12.9	41.8	42.9	31.5	44.5	53.6	55.0	0.0	0.0	0.0
Total	245	52,081,412	100.0	69,768	3.1	0.8	1.8	18.5	13.1	12.7	41.8	37.6	37.2	36.5	48.6	48.2	0.1	0.0	0.1

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%
Great Plains National Bank (10000023049) excluded from Aggregate

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
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
Enid OK MSA	31	8,200,665	3.3	1,154	3.2	0.0	2.0	7.7	3.2	5.1	54.3	29.0	53.6	34.8	67.7	39.3	0.0	0.0	0.0
Oklahoma City OK MSA	672	171,253,462	70.5	31,024	3.8	3.0	3.6	18.3	15.2	16.1	39.2	33.6	36.5	37.8	47.9	43.1	1.0	0.3	0.7
Oklahoma Non-MSA	250	39,132,210	26.2	2,963	0.0	0.0	0.4	9.5	5.6	10.9	47.7	59.2	44.4	42.5	34.8	43.5	0.3	0.4	0.7
Total	953	218,586,337	100.0	35,141	3.3	2.1	3.3	16.7	12.3	15.3	40.9	40.2	37.7	38.2	45.1	43.0	0.8	0.3	0.7

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%
Great Plains National Bank (10000023049) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
Dallas-Fort Worth-Arlington AA	14	20,521,200	100.0	198,418	2.3	14.3	1.9	14.3	7.1	9.5	24.5	7.1	22.3	58.8	71.4	66.0	0.2	0.0	0.3
Total	14	20,521,200	100.0	198,418	2.3	14.3	1.9	14.3	7.1	9.5	24.5	7.1	22.3	58.8	71.4	66.0	0.2	0.0	0.3

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%
Great Plains National Bank (10000023049) excluded from Aggregate

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-23
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
Dallas-Fort Worth-Arlington AA	74	59,444,102	100.0	115,201	3.6	2.7	3.1	20.0	9.5	15.1	27.6	35.1	31.7	48.3	52.7	49.7	0.5	0.0	0.5
Total	74	59,444,102	100.0	115,201	3.6	2.7	3.1	20.0	9.5	15.1	27.6	35.1	31.7	48.3	52.7	49.7	0.5	0.0	0.5

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%
Great Plains National Bank (10000023049) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
Enid OK MSA	5	731,703	2.0	1,929	19.0	0.0	6.5	19.9	40.0	16.6	22.3	0.0	19.1	38.8	40.0	25.1	0.0	20.0	32.7
Oklahoma City OK MSA	184	43,384,769	75.1	62,423	21.5	7.6	4.6	17.3	16.8	14.1	20.5	22.8	17.3	40.8	37.0	32.6	0.0	15.8	31.4
Oklahoma Non-MSA	56	7,964,940	22.9	5,416	19.9	5.4	3.0	16.0	7.1	9.9	18.2	19.6	14.6	45.9	58.9	41.9	0.0	8.9	30.7
Total	245	52,081,412	100.0	69,768	21.1	6.9	4.6	17.3	15.1	13.9	20.2	21.6	17.1	41.3	42.0	33.1	0.0	14.3	31.3

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%
Great Plains National Bank (10000023049) excluded from Aggregate

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
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
Enid OK MSA	31	8,200,665	3.3	1,154	22.0	3.2	10.6	15.0	0.0	21.8	21.3	3.2	21.7	41.8	9.7	24.4	0.0	83.9	21.6
Oklahoma City OK MSA	672	171,253,462	70.5	31,024	21.1	2.5	5.3	17.8	6.3	16.5	20.4	7.0	19.1	40.7	12.5	32.9	0.0	71.7	26.2
Oklahoma Non-MSA	250	39,132,210	26.2	2,963	18.3	0.8	3.2	16.1	3.6	10.5	18.6	9.6	17.9	46.9	10.4	39.7	0.0	75.6	28.6
Total	953	218,586,337	100.0	35,141	20.8	2.1	5.3	17.4	5.4	16.2	20.2	7.6	19.1	41.5	11.9	33.2	0.0	73.1	26.3

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%
Great Plains National Bank (10000023049) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
Dallas-Fort Worth-Arlington AA	14	20,521,200	100.0	198,418	19.8	0.0	2.7	14.8	7.1	10.2	16.9	14.3	16.7	48.4	42.9	51.5	0.0	35.7	18.9
Total	14	20,521,200	100.0	198,418	19.8	0.0	2.7	14.8	7.1	10.2	16.9	14.3	16.7	48.4	42.9	51.5	0.0	35.7	18.9

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%
Great Plains National Bank (10000023049) excluded from Aggregate

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
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
Dallas-Fort Worth-Arlington AA	74	59,444,102	100.0	115,201	21.5	5.4	2.5	16.9	5.4	10.9	18.6	4.1	18.4	43.1	24.3	45.2	0.0	60.8	23.0
Total	74	59,444,102	100.0	115,201	21.5	5.4	2.5	16.9	5.4	10.9	18.6	4.1	18.4	43.1	24.3	45.2	0.0	60.8	23.0

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%
Great Plains National Bank (10000023049) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
Enid OK MSA	15	7,663,093	23.4	827	0.0	0.0	0.0	30.6	20.0	26.6	41.2	46.7	42.1	28.1	33.3	29.6	0.0	0.0	1.7
Oklahoma City OK MSA	20	6,111,519	31.3	31,692	4.7	5.0	4.6	21.4	15.0	19.7	34.9	40.0	34.8	36.1	40.0	37.8	2.9	0.0	3.0
Oklahoma Non-MSA	29	777,120	45.3	4,148	3.7	0.0	3.3	19.2	6.9	17.1	34.5	51.7	39.6	42.6	41.4	38.2	0.0	0.0	1.8
Total	64	14,551,732	100	36,667	4.4	1.6	4.4	21.5	12.5	19.6	35.1	46.9	35.6	36.5	39.0	37.7	2.5	0.0	2.8

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%
Great Plains National Bank (10000023049) excluded from Aggregate

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
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
Enid OK MSA	27	8,545,388	32.5	918	1.2	0.0	1.1	7.0	18.5	6.1	59.8	37.0	58.0	32.0	44.4	32.6	0.0	0.0	2.2
Oklahoma City OK MSA	30	8,962,236	36.2	29,705	4.8	3.3	4.1	21.3	10.0	19.7	33.5	40.0	32.1	38.2	46.7	41.5	2.3	0.0	2.6
Oklahoma Non-MSA	26	730,536	31.3	3,466	2.2	0.0	2.1	13.0	3.9	13.5	46.1	73.1	43.8	37.8	23.1	37.1	0.9	0.0	3.5
Total	83	18,238,160	100	34,089	4.5	1.2	3.8	20.1	10.8	18.7	35.4	49.4	34.1	38.0	38.6	40.7	2.1	0.0	2.7

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%
Great Plains National Bank (10000023049) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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
Dallas-Fort Worth-Arlington AA	20	21,764,805	100	151,112	5.6	0.0	7.4	15.5	20.0	19.2	23.0	30.0	24.3	54.9	50.0	47.9	1.0	0.0	1.1
Total	20	21,764,805	100	151,112	5.6	0.0	7.4	15.5	20.0	19.2	23.0	30.0	24.3	54.9	50.0	47.9	1.0	0.0	1.1

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%
 Great Plains National Bank (10000023049) excluded from Aggregate

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022-23
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
Dallas-Fort Worth-Arlington AA	49	61,367,337	100	183,278	4.4	0.0	4.5	17.8	8.2	17.9	27.5	20.4	27.9	49.1	71.4	48.5	1.1	0.0	1.2
Total	49	61,367,337	100	183,278	4.4	0.0	4.5	17.8	8.2	17.9	27.5	20.4	27.9	49.1	71.4	48.5	1.1	0.0	1.2

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2023 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%
 Great Plains National Bank (10000023049) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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	
Enid OK MSA	15	7,663,093	23.4	827	85.4	80.0	50.9	4.1	20.0	10.5	0.0	
Oklahoma City OK MSA	20	6,111,519	31.3	31,692	90.2	80.0	40.8	2.9	20.0	6.9	0.0	
Oklahoma Non-MSA	29	777,120	45.3	4,148	84.0	89.7	47.7	3.7	10.3	12.3	0.0	
Total	64	14,551,732	100	36,667	89.4	84.4	41.9	3.1	15.6	7.5	0.0	
<i>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%</i>												
<i>Great Plains National Bank (10000023049) excluded from Aggregate</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022-23	
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	
Enid OK MSA	27	8,545,388	32.5	918	86.8	85.2	58.0	3.6	14.8	9.7	0.0	
Oklahoma City OK MSA	30	8,962,236	36.1	29,705	91.4	70.0	52.2	2.4	30.0	6.1	0.0	
Oklahoma Non-MSA	26	730,536	31.3	3,466	85.9	96.1	55.4	3.1	3.9	11.0	0.0	
Total	83	18,238,160	100	34,089	90.8	83.1	52.7	2.5	16.9	6.7	0.0	
<i>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%</i>												
<i>Great Plains National Bank (10000023049) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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	
Dallas-Fort Worth-Arlington MSA	20	21,764,805	100	151,112	88.1	85.0	43.0	3.9	15.0	8.0	0.0	
Total	20	21,764,805	100	151,112	88.1	85.0	43.0	3.9	15.0	8.0	0.0	
<i>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%</i>												
<i>Great Plains National Bank (10000023049) excluded from Aggregate</i>												

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	
Dallas-Fort Worth-Arlington MSA	49	61,367,337	100	185,525	91.5	61.2	49.4	2.5	38.8	5.9	0.0	
Total	49	61,367,337	100	185,525	91.5	61.2	49.4	2.5	38.8	5.9	0.0	
<i>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%</i>												
<i>Great Plains National Bank (10000023049) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.