



PUBLIC DISCLOSURE

May 20, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community National Bank of Okarche
Charter Number 18233

653 North Main Highway 81
Okarche, Oklahoma 73762

Office of the Comptroller of the Currency
Oklahoma City Office
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 major factors that support this rating include:

- The loan-to-deposit (LTD) ratio remains reasonable given the size, financial condition, and credit needs of the AA. Community National Bank of Okarche's (CNB Okarche) average quarterly LTD is 44 percent which is comparable to similarly situated financial institutions.
- The majority of loans continue to be originated or purchased inside the bank's assessment area (AA); 74 percent of loans were purchased or originated within the bank's AA.
- The borrower distribution reflects reasonable penetration for lending to small farms and small businesses and meets the standard of satisfactory performance.

Loan-to-Deposit Ratio

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

The average quarterly LTD ratio is 43.64 percent for the period ranging from September 30, 2019, to December 31, 2023. This is slightly higher than the 37 percent average quarterly LTD ratio for similarly situated banks over the same period. This information is depicted in the table below: Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is reasonable. The quarterly LTD has observed a slight decline since the previous examination driven primarily by stable loan volume and a steadily increasing deposit base.

Loan-to-Deposit Ratios		
Institution	Total Assets \$000s (As of 12/31/23)	Average LTD Ratio
Community National Bank of Okarche, Okarche, Oklahoma	\$140,130	43.64%
The Farmers & Merchants National Bank of Fairview, Fairview, Oklahoma	\$122,426	36.09%
The First Bank of Okarche, Okarche, Oklahoma	\$137,800	31.74%
Community State Bank, Hennessey, Oklahoma	\$87,235	32.39%
Cleo State Bank, Cleo Springs, Oklahoma	\$106,061	48.55%

Source: Institution Reports of Condition from September 2019 to December 2023

Lending in Assessment Area

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

The bank originated and purchased 73.97 percent of its total loans inside the bank's AAs during the evaluation period. CNB Okarche's lending in their AA meets the standard for satisfactory performance. A majority of the number and dollar amount of small business loans were originated in CNB Okarche's AA with a majority number of small farm loans also originated within the AA. This conclusion is based on a random sample of 34 small business and 39 farm loans that were originated from 2021 to 2023. 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. The following table depicts CNB Okarche's lending in their AA during the evaluation period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	21	61.76	13	38.24	34	\$1,708	49.28	\$1,758	50.72	\$3,466
Small Farm	33	84.62	6	15.38	39	\$1,336	74.14	\$466	25.86	\$1,802
Total	54	73.97	19	26.03	73	\$3,044	57.78	\$2,224	42.22	\$5,268

Description of Institution

CNB Okarche is a community bank based in Okarche, Oklahoma. Bank locations include CNB Okarche's headquarters and a non-deposit ATM at 653 North Main Highway 81 in Okarche, Oklahoma and one branch location at 101 North Main in Fairview, Oklahoma. An additional non-deposit ATM in Fairview is located at the Sooner Coop Convenience Store at the intersection of South Main Street and Highway 60. CNB Okarche has not opened or closed any branch locations since the prior CRA examination. CNB Okarche's primary focus is to serve agricultural, commercial, and consumer customers in the Okarche and Fairview areas. CNB Okarche is a full-service institution providing traditional loan and deposit products to meet community needs.

As of December 31, 2023, total bank assets amounted to approximately \$140 million, of which the loan portfolio totaled \$48 million or 34 percent. CNB Okarche's loan portfolio composition is depicted in the following table:

Loan Portfolio Composition as of December 31, 2023		
Loan Category	\$(000)	%
Real Estate	\$21,562	43.1
Commercial	\$7,086	14.2
Agriculture	\$9,926	19.9
Individual	\$3,325	6.6
Other	\$8,109	16.2
Total	\$50,008	100.0

Source: 12/31/23 Call Report Schedule RC-C

There are no legal, financial, or other impediments preventing CNB Okarche from meeting the credit needs of the designated AA. CNB Okarche received an overall rating of “Satisfactory” at the previous evaluation dated October 14, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

CNB Okarche’s products sampled include small business and small farm loans. Both loan categories represented a similar portion of the bank’s overall loan portfolio and loan originations for the period and received equal weight in evaluating the bank’s performance. These lending products were sampled from 2021, 2022, and 2023. While onsite, the CRA public file was reviewed along with the loan files.

Selection of Areas for Full-Scope Review

CNB Okarche was evaluated under the Small Bank examination procedures, which include a lending test. The lending test evaluates the bank’s record of meeting the credit needs of its AA through its lending activities. The bank’s lending activity during 2021 was compared to 2010 U.S. census demographic information and certain information updated by the 2015 American Community Survey (ACS). 2022 and 2023 lending activity was compared to 2020 U.S. Census Demographic information. The bank’s AA was received and includes CTs located in three counties: Kingfisher County, Canadian County, and Major County. These CTs were combined and evaluated as a single AA that received a full-scope review.

Ratings

The bank’s overall rating is the same as the state rating. Multistate and MMSA ratings are not applicable.

Refer to the “Scope” section under the state section for details regarding how the areas were weighted in arriving at the respective ratings. There was only one AA in this case, so no other weights were used.

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 Oklahoma: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans reflects reasonable penetration among businesses and farm operations of different sizes and meets the standard for satisfactory performance.

Description of Institution's Operations in Oklahoma

CNB Okarche has two locations and two non-deposit taking ATMs. The AA consists of two Census Tracts (CT) in Kingfisher County, three CTs in Major County, and two CTs in Canadian County. There are no low- or moderate- income CTs in the AA. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate- income geographies.

Okarche, OK and surrounding areas (CNB Okarche AA)

Table A – Demographic Information of the Assessment Area (2021)						
Assessment Area: Community NB of Okarche						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	0.0	42.9	57.1	0.0
Population by Geography	26,259	0.0	0.0	44.8	55.2	0.0
Housing Units by Geography	11,037	0.0	0.0	41.7	58.3	0.0
Owner-Occupied Units by Geography	7,671	0.0	0.0	44.3	55.7	0.0
Occupied Rental Units by Geography	2,029	0.0	0.0	29.8	70.2	0.0
Vacant Units by Geography	1,337	0.0	0.0	44.4	55.6	0.0
Businesses by Geography	3,072	0.0	0.0	44.3	55.7	0.0
Farms by Geography	285	0.0	0.0	55.8	44.2	0.0
Family Distribution by Income Level	7,094	13.2	13.8	21.6	51.4	0.0
Household Distribution by Income Level	9,700	16.1	13.2	15.0	55.6	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		\$64,058	Median Housing Value			\$126,520
Median Family Income Non-MSAs - OK		\$51,491	Median Gross Rent			\$670
			Families Below Poverty Level			6.8%

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 (2022-2023)						
Assessment Area: Community NB of Okarche						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	7	0.0	0.0	57.1	42.9	0.0
Population by Geography	27,220	0.0	0.0	67.5	32.5	0.0
Housing Units by Geography	11,621	0.0	0.0	66.8	33.2	0.0
Owner-Occupied Units by Geography	8,670	0.0	0.0	68.5	31.5	0.0
Occupied Rental Units by Geography	1,691	0.0	0.0	58.3	41.7	0.0
Vacant Units by Geography	1,260	0.0	0.0	66.3	33.7	0.0
Businesses by Geography	4,065	0.0	0.0	70.3	29.7	0.0
Farms by Geography	352	0.0	0.0	53.7	46.3	0.0
Family Distribution by Income Level	7,798	12.2	17.6	19.4	50.7	0.0
Household Distribution by Income Level	10,361	13.1	13.3	18.4	55.1	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		\$75,170	Median Housing Value			\$171,122
Median Family Income Non-MSAs - OK		\$58,565	Median Gross Rent			\$757
			Families Below Poverty Level			6.3%
<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>						

Total population of the AA is 27,220 persons and represents an increase of 3.66 percent over the evaluation period. While the AA does not have any low- or moderate-income CTs, low- and moderate-income families are present at 12.2 percent as low-income and 17.6 percent as moderate-income. Families below the poverty level have decreased slightly from 6.8 percent to 6.3 percent. The majority of families in the AA continue to be upper-income levels with median family income for both MSA and Non-MSAs improving over the evaluation period.

The overall economy of the AA is good. Both the number of businesses and farms have increased while the unemployment rate for Kingfisher County remains low at 2.1 percent according to the Oklahoma Employment Security Commission, which compares favorably to the Oklahoma state unemployment rate of 3.5 percent.

A community contact for Kingfisher County and Major County was referenced during the evaluation. The contact noted many residents of Kingfisher County commute to the Oklahoma City metropolitan area for work which has led to housing construction and subsequent residential mortgages as the primary credit need for the county. Major County remains a rural county with credit needs centered around agricultural credit. The contact believes local financial institutions are meeting the needs of both counties with no complaints heard from any businesses the organization serves.

Scope of Evaluation in Oklahoma

CNB Okarche has delineated one AA within which a full-scope review will be performed to evaluate the bank's record of helping to meet the credit needs of its community. No adjustments were made to the bank's designated AA.

CNB Okarche's AA consists of two whole CTs, 9583 and 9584, located in the southern portion of Kingfisher County, two whole CTs, 3002.01 and 3002.02, located in the northern portion of Canadian County, and the entirety of Major County, which includes CTs 9551, 9552, and 9553. CNB Okarche's headquarters is in Okarche, Oklahoma, which is situated on the county line dividing Kingfisher County and Canadian County. CNB Okarche's Fairview, Oklahoma branch is in the central portion of Major County.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the CNB Okarche AA is satisfactory.

Distribution of Loans by Income Level of the Geography

An analysis of the geographic distribution of loans sampled would not be meaningful since there are no low- or moderate-income CTs in CNB Okarche's AA.

Distribution of Loans by Income Level of the Borrower

The bank's distribution of loans to borrowers of different income levels is reasonable and meets the standard for satisfactory performance.

Small Loans to Businesses

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

The borrower distribution of loans to small businesses based on the sample of 2021 originations is excellent. The percentage of bank loans to businesses with revenues less than or equal to \$1 million is higher than the reported percentage of businesses with revenues less than or equal to \$1 million and exceeded the aggregate lending to those businesses.

The borrower distribution of loans to small businesses based on the sample of 2022 and 2023 originations is good. The percentage of bank loans originated to businesses with revenues less than or equal to \$1 million is near the reported percentage of businesses with revenues less than \$1 million and exceeded the aggregate lending to those businesses.

Small Loans to Farms

Refer to Table T in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The borrower distribution of loans to small farms based on a sample of loan originations from 2021 is good. The percentage of bank loans originated to farms with revenues less than or equal to \$1 million is near the reported percentage of farms with revenues less than or equal to \$1 million and exceeds the aggregate peer percentage.

The borrower distribution of loans to small farms based on a sample of loan originations from 2022 and 2023 is good. The percentage of bank loans originated to farms with revenues less than or equal to \$1 million is near the reported percentage of farms with revenues less than or equal to \$1 million and exceeds the aggregate peer percentage.

Responses to Complaints

There have been no consumer complaints pertaining to CNB Okarche's CRA performance during this evaluation period.

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 MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	10/15/19 – 5/20/24	
Bank Products Reviewed:	Small Business Small Farm	
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		
CNB Okarche AA	Full-Scope	Census Tracts #3002.01 and #3002.02 in Canadian County Census Tracts #9583 and #9584 in Kingfisher County Census Tracts #9551, #9552, and #9553 in Major County

Appendix B: Summary of MMSA and State Ratings

RATINGS: Community National Bank of Okarche	
Overall Bank:	Lending Test Rating
CNB Okarche	Satisfactory
MMSA or State:	
Oklahoma	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

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

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 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 T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm 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 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
Community NB of Okarche	20	\$5,287,363	100	851	86.7	90.0	48.6	4.2	10.0	9.2	0
Total	20	\$5,287,363	100	851	86.7	90.0	48.6	4.2	10.0	9.2	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>											

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
Community NB of Okarche	20	5,506,730	100	773	89.4	85.0	58.9	3.2	10.0	7.4	5.0
Total	20	5,506,730	100	773	89.4	85.0	58.9	3.2	10.0	7.4	5.0
<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>											

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 T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Community NB of Okarche	20	\$818,360	100	160	98.6	85	70.0	1.1	10	0.4	5
Total	20	\$818,360	100	160	98.6	85.0	70.0	1.1	10.0	0.4	5.0
<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>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022-23
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Community NB of Okarche	20	\$1,057,521	100	159	99.1	85	66.7	0.6	10	0.3	5
Total	20	\$1,057,521	100	159	99.1	85	66.7	0.6	10	0.3	5
<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>											

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.