

**American Bank of Oklahoma
CRA Public File**

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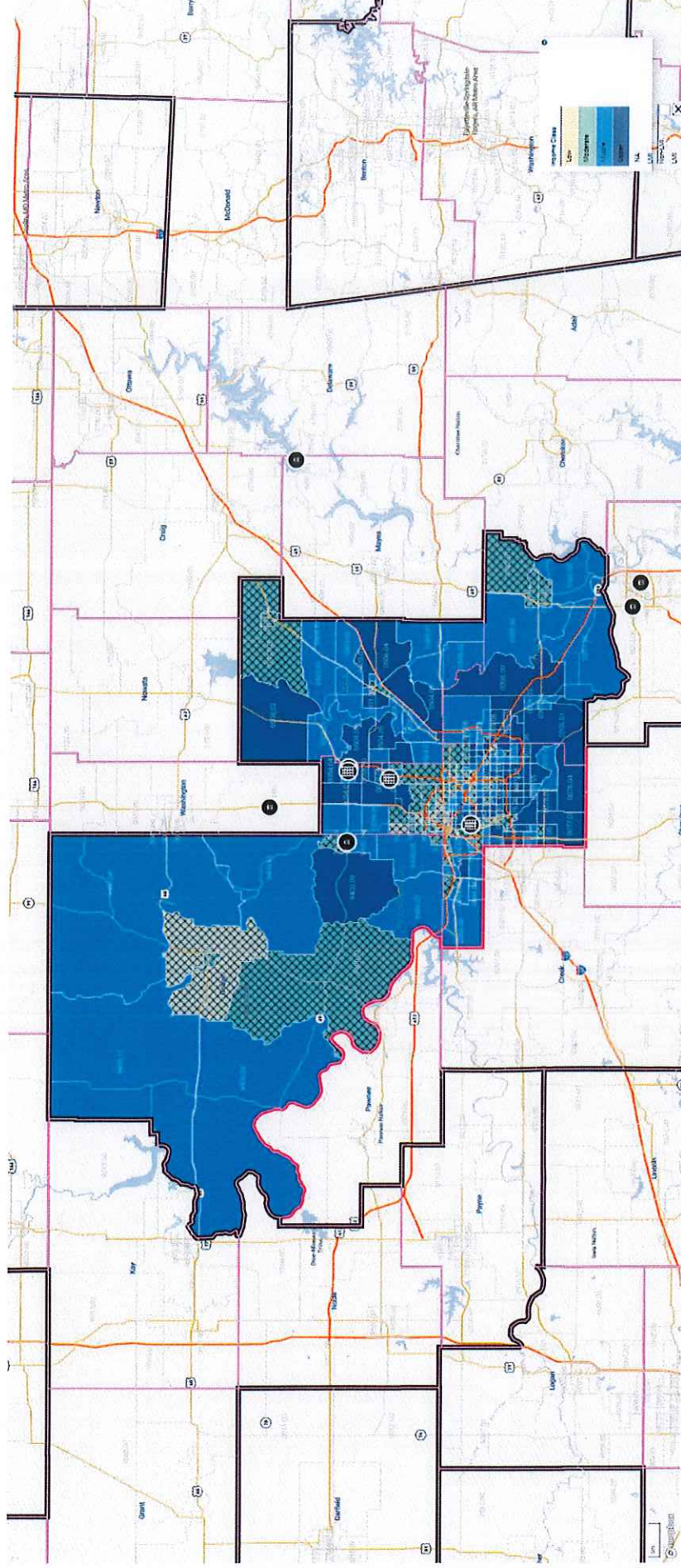
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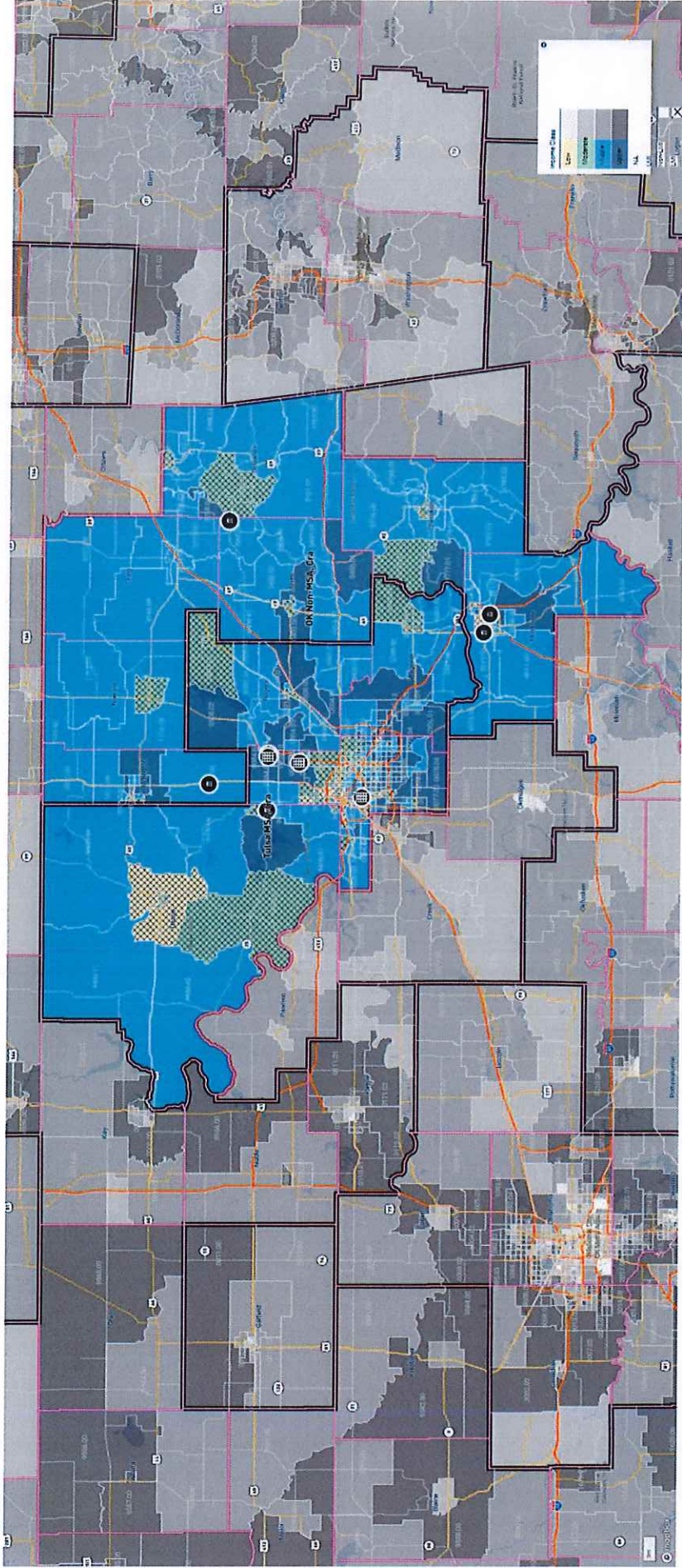
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American Bank of Oklahoma Performance Evaluation





Revised 02/16/2024

Loan to Deposit Ratio

12-31-2020	94.03%
03-31-2021	83.42%
06-30-2021	83.70%
09-31-2021	83.82%
12-31-2021	89.23%
03-31-2022	84.10%
06-30-2022	86.65%
09-31-2022	92.75%
12-30-2022	99.72%
03-31-2023	94.85%
06-30-2023	94.41%
09-30-2023	108.27%
12-31-2023	99.82%

Services Offered

All Products are offered at each branch location.

DEPOSIT PRODUCTS:

- American Freedom Checking
- American Economy Checking
- American Interest Checking
- American Senior Checking
- American Business Checking
- Business Interest Checking
- American Rewards Checking
- Platinum Money Market
- American Savers
- Young American Savers
- Certificate of Deposit

- 7 Day
- 30 Day
- 90 Day
- 6 Month
- 7 Month
- 9 Month
- 12 Month
- 18 Month
- 24 Month
- 30 Month
- 36 Month
- 60 Month

- American Individual Retirement

- 12 Month
- 18 Month
- 24 Month
- 36 Month
- 48 Month
- 60 Month

LOAN PRODUCTS:

- Consumer Loans
 - Mortgage
 - Real Estate – Conventional & Construction
 - Mobile Home
 - Home Improvement

- Home Equity Product
- Automobile – New & Used
- Recreational Equipment
- Savings and Certificate of Deposit
- Letter of Credit
- Property Improvement
- Vacation

Commercial

- Real Estate
- Modernization & Expansion
- Equipment
- Accounts Receivable
- Inventory
- Working Capital
- Construction
- Loan Participations
- Agricultural
- PPP Commercial (when available)

AMERICAN DISCOVERY PROGRAMS (CRA) Starting 11/1/22

- American Discovery Checking
- Endeavor Program to Build Credit
- Renew Program for Home Improvements

Loan applications are available at all lobby locations; they can be forwarded via email or Docu-sign. Residential applications through our secondary mortgage are also available online through our Bank's website.

It is our goal that our mortgage products and services are available to every citizen in our community. If anyone has needs that are not being met, please contact one of our Branch Managers so that we may discuss possible solutions.

We offer direct deposit, 24-hour telephone balances, stop payment, debit cards, and ATM privileges with most accounts.

In addition to the above-listed account products, we offer safe deposit boxes at all of our locations. All locations also have ATMs available.

We provide mobile banking via phones and devices that have internet access via a browser. Customers can access their deposit and loan account balances, histories, transfers, and bill pay.

FEE SCHEDULE

Effective October 18, 2013 (12-21-2016 added HSA/12-14-2017
added Disney Branch Fees)06-11-2018 Updated



www.americanbankok.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Account Closed in an Overdraft Position	\$39.95
ATM Service Charge (Inquiry or Transaction within Transfund Network)	\$0.00
ATM Service Charge (Per inquiry at Non-Transfund Network ATM)	\$0.50
ATM Service Charge (Per transaction at Non Transfund Network ATM)	\$1.00
ATM/VISA Check Card Express Delivery - Saturday	\$69.95
ATM/VISA Check Card Express Delivery - Weekday	\$49.95
ATM/VISA Check Card Issuance - per card	\$5.00
ATM/VISA Check Card PIN Replacement (Disney Branch)	\$2.50
ATM/VISA Check Card Replacement (Disney Branch)	\$5.00
ATM/VISA Check Card Replacement or PIN	\$10.95
Authorized Overdraft Charge (Paid Item on Disney Branch acquired products)	\$25.00
Authorized Overdraft Charge (Paid Item)	\$35.00
Cashier's Check Re-issue	\$29.95
Cashiers Check (per check)	\$4.00
Cashiers Check - Non-Account Holder	\$8.00
Chargeback/Returned Item Fee	\$5.95
Chargeback/Returned Item Fee/Returned Deposited Items (Disney Branch)	\$4.00
Collection Item - Express/Overnight Delivery Charge	\$30.00
Collection Item - Incoming or Outgoing (with documents)	\$40.00
Collection Item - Incoming or Outgoing (without documents)	\$30.00
DHS Child Support Levy Processing	\$20.00
Dormant Account Fee (per month)	\$8.95
Express Delivery for PIN Number	\$25.95
Fax - Account Holder (Local)	\$0.00
Fax - Account Holder (Long Distance - Domestic Call)	\$5.00
Fax - Account Holder (Long Distance - International)	\$10.00
Fax - NonAccount Holder (local only) per page	\$1.00
Garnishment Processing	\$50.00
Health Savings Account Annual Fee	\$50.00
Instant Statement (per request)	\$3.00
International Item - Processing Fee	\$34.95
IRA Direct Roll-over	\$50.00
IRA Termination Fee	\$50.00
IRA Transfer	\$50.00
Lien Release - Duplicate	\$20.00
New Account closed within first six (6) months	\$35.95
Night Deposit Locking Bag (per bag)	\$30.00
Night Depository Key Deposit	\$5.00
Non-Customer Check Cashing (per Item) \$5.00 or 2% whichever is greater	
Notary Service - Account Holder	\$0.00
Notary Service - Non-Account Holder (per page notarized)	\$5.00
Research Requests/Account Reconciliation (per hour) \$30.00 - Note: (per hour fee is charged in 1/2 hour increments)	
NSF Check Charge (Paid or Returned on Disney Branch acquired products)	\$25.00
NSF Check Charge (Paid or Returned)	\$35.00
Photocopy (per page)	\$0.25
Reclamation (per item)	\$5.00
Rejected Checks ordered from an Independent Processor (each item)	\$0.50
Return Item - Special Handling	\$8.95
Safe Deposit Box Fee to drill a box - \$195.00 (or actual cost of drilling the box by locksmith, whichever is greater).	
Safe Deposit Box Key Deposit (Initial Set-up)	\$15.00
Safe Deposit Box Rental (10 x 10 Box) Annual Fee	\$75.00
Safe Deposit Box Rental (3 x 10 box) Annual Fee	\$30.00
Safe Deposit Box Rental (5 x 10 Box) Annual Fee	\$45.00
Special Statement Request (per request)	\$5.00



Stop Payment Request	\$30.00
Stop Payment Request (Disney Branch)	\$25.00
Subpoena Processing (per hour)	\$30.00
Tax Levy	\$50.00
Telephone Funds Transfer (through customer service)	\$4.00
Temporary Check (each)	\$0.50
Undeliverable Statement (upon return of 2nd statement)	\$15.95
Verification of Deposit Form	\$25.95
VISA Check Card Chargeback (Account Holder Initiated Transaction)	\$20.95
VISA Check Card International Transaction (Point-of-sale)	2.000% of Point-of-sale transactions
VISA Check Card Renewal (per card)	\$5.00
VISA Check Card Transaction	\$0.00
VISA Gift Card	\$6.95
VISA Travel Card	\$6.95
Visa Travel Card - Reload Fee	\$2.00
Wire Transfer - Incoming	\$10.00
Wire Transfer - Incoming International	\$50.00
Wire Transfer - Outgoing	\$15.00
Wire Transfer - Outgoing International	\$50.00
Wire Transfer - Return Fee	\$15.00



American Bank of Oklahoma
Banking Office Locations and Hours

Main Bank

200 East Main Street
PO Box 66
Collinsville, OK 74021-0066
Tulsa Co – 0054.04
918-371-7300

Lobby	Monday through Friday	9:00 AM – 5:00 PM
Motor Bank	Monday through Friday	7:00 AM – 6:00 PM
	Saturday	8:00 AM – 12:00 PM

ATM

Skiatook Bank

1525 West Rogers Boulevard
PO Box 1060
Skiatook, OK 74070-5060
Osage Co – 9400.14
918-396-7300

Lobby	Monday through Friday	9:00 AM – 5:00 PM
Motor Bank	Monday through Friday	7:00 AM – 6:00 PM
	Saturday	8:00 AM – 12:00 PM

ATM

Ramona Bank

199 Caney Valley Place
PO Box 379
Ramona, OK 74061-0379
Washington Co – 0013.00
918-536-7300

Lobby	Monday through Friday	9:00 AM – 5:00 PM
Motor Bank	Monday through Friday	8:00 AM – 6:00 PM
	Saturday	8:00 AM – 12:00 PM

ATM

Muskogee West Bank

3300 West Broadway
PO Box 7009
Muskogee, OK 74401-7009
Muskogee Co – 0001.00

918-686-7000

Lobby

Monday through Friday

9:00 AM – 5:00 PM

Motor Bank

Monday through Friday

7:30 AM – 6:00 PM

Saturday

8:30 AM – 12:00 PM

ATM

Muskogee East Bank

2401 Chandler Road

PO Box 7009

Muskogee, OK 74403-7009

Muskogee Co – 0008.01

918-686-7300

Lobby

Monday through Friday

9:00 AM – 5:00 PM

Motor Bank

Monday through Friday

7:00 AM – 6:00 PM

Saturday

8:00 AM – 12:00 PM

ATM

Disney Branch Bank

249 E Main Street

PO Box 399

Disney, OK 74340-0399

Delaware Co. – 407.00

918-435-7300

Lobby

Monday through Friday

9:00 AM – 5:00 PM

Motor Bank

Monday through Friday

8:00 AM – 5:30 PM

Saturday

8:00 AM – 12:00 PM

ATM

Secondary Mortgage Branches Only

Collinsville Location

205 East Main Street
Collinsville, OK 74021
Tulsa Co – 0054.04

Owasso Location

102 West Eleventh Street
Owasso, OK 74055
Tulsa Co – 58.01

Tulsa Location

4224 South Peoria Avenue
Tulsa, OK 74105
Tulsa Co – 0050.01

Muskogee Location

2401 Chandler Road, 2nd Floor
PO Bos 7009
Muskogee, OK 74403
Muskogee Co – 0008.01

**BRANCH/LPO OPENINGS AND CLOSINGS
DURING THE CURRENT YEAR AND PREVIOUS TWO CALENDAR YEARS**

Last Revised as of 02/16/2024

Closed 06/01/2021

Temporary Branch for Disney Location

1750 N 3rd St

Langley, OK 74350 -0407.00

Used Officer Cells (918) 323-1266

Lobby-only location

Monday through Friday

9:00 AM – 4:00 PM

Submissions and Complaints

None to report as of 02/16/2024.



Home Mortgage Disclosure Act (HMDA) Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials.

These data are available online at the Consumer Financial Protection Bureau's Web site at: www.consumerfinance.gov/hmda beginning with calendar years 2017 forward. HMDA data for many other financial institutions are also available at this website.

PUBLIC DISCLOSURE

January 26, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Bank of Oklahoma
Certificate Number: 34606

200 East Main Street
Collinsville, Oklahoma 74021

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

1601 Bryan Street, Suite 1410
Dallas, Texas 75201

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, nor should it 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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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Needs to Improve.

An institution in this group needs to improve its overall record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Although the bank demonstrated satisfactory performance under the Lending Test, substantive violations of Regulation B, which implements the Equal Credit Opportunity Act, and the Fair Housing Act resulted in the bank's rating being downgraded from Satisfactory to Needs to Improve. The following points summarize the Lending Test performance.

- The loan-to-deposit ratio (LTD) is more than reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AAs' credit needs.
- A substantial majority of loans are in the institution's AAs.
- The geographic distribution of loans reflects reasonable dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

ABO maintains its headquarters in Collinsville, Oklahoma. AmeriBank Holding Company, Inc., a one-bank holding company also located in Collinsville, wholly owns the bank. ABO received a Satisfactory rating during the previous FDIC Performance Evaluation, dated December 8, 2014, using Small Institution Procedures.

Since the previous evaluation, ABO acquired one full-service office located in Disney, Oklahoma, on December 26, 2017. Additionally, the bank opened a temporary full-service office in Langley, Oklahoma, on December 24, 2020, due to limited access of the Disney office due to road construction. The temporary office, located in a middle-income census tract, must close upon completion of the construction project. No branches closed during the evaluation period. The bank currently operates from its main office, six branch offices, and two loan production offices (LPOs) in Oklahoma.

During the previous evaluation, ABO functioned primarily as a commercial bank. However, ABO now functions primarily as a 1-4 family home mortgage lender due to an increase in secondary market home mortgage lending. The also bank offers a full line of other loan products, including

agricultural, commercial, and consumer loans, as well as a variety of standard deposit products such as checking, savings, money market, and certificate of deposit accounts. Alternative delivery systems include internet banking, mobile banking, and six automated teller machines (ATMs). Five office locations have a 24-hour ATM available onsite, and ABO also operates one stand-alone ATM in West Okmulgee.

As of September 30, 2020, total assets equaled \$348.4 million, total loans equaled \$276.6 million, and total deposits equaled \$287.9 million. Total assets, total loans, and total deposits reflect an overall increase since the prior evaluation. As reflected in the following table, commercial lending represents the largest portion of the outstanding loan portfolio followed by 1-4 family home mortgage lending. However, management began offering secondary market home mortgage loans in 2018. These loans are not maintained on the bank's books and thus not reflected in the Reports of Condition and Income data in the following table.

Loan Portfolio Distribution as of 9/30/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	31,352	11.3
Secured by Farmland	8,289	3.0
Secured by 1-4 Family Residential Properties	50,729	18.3
Secured by Multifamily (5 or more) Residential Properties	772	0.3
Secured by Nonfarm Nonresidential Properties	65,858	23.8
Total Real Estate Loans	157,000	56.7
Commercial and Industrial Loans	72,749	26.3
Agricultural Production and Other Loans to Farmers	12,590	4.6
Consumer Loans	25,503	9.2
Obligations of State and Political Subdivisions in the U.S.	1,911	0.7
Other Loans	1,025	0.4
Lease Financing Receivable (net of unearned income)	5,791	2.1
Less: Unearned Income	0	0.0
Total Loans	276,569	100.0
<i>Source: Reports of Condition and Income.</i>		

Based on the information discussed in this section, examiners did not identify any financial, legal, or other impediments that would limit the institution's ability to meet the credit needs of its AAs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. ABO designated two AAs in the State of Oklahoma: the Tulsa Metropolitan Statistical Area (Tulsa MSA) and the Oklahoma Non-Metropolitan Statistical Area (Oklahoma Non-MSA). During the review, examiners determined the Tulsa MSA AA did not comply with the requirements of CRA. The bank revised the Tulsa MSA AA during the evaluation, and examiners assessed the bank's performance in this evaluation based on the revised Tulsa MSA AA. The Oklahoma Non-MSA AA complies with the requirements of CRA. The Description of Institution's Operations in the individual AAs' sections of this evaluation provides specific details on each AA.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated December 8, 2014, to the current evaluation dated January 26, 2021. To evaluate performance, examiners applied the CRA Small Bank Procedures, which include the Lending Test. The appendix lists the Lending Test's criteria.

Assessment Areas Reviewed

As noted previously, the bank operates in two AAs. Since both AAs contain a notable portion of total bank activities, examiners applied full-scope procedures to both AAs after contemplating all considerations in outstanding guidance. As seen in the following table, the Tulsa MSA AA generated a slight majority of loans and also contained a majority of deposits. Although the Oklahoma Non-MSA AA contained a majority of branches, examiners gave more consideration to the level of loans and deposits when determining AA weighting. Therefore, examiners afforded slightly more weight to the Tulsa MSA AA when arriving at conclusions.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Tulsa MSA AA	217,183	59.8	187,742	61.6	2	28.6
Oklahoma Non-MSA AA	146,119	40.2	117,191	38.4	5	71.4
Total	363,302	100.0	304,933	100.0	7	100.0

Source: 2020 Bank Data; FDIC Summary of Deposits (6/30/2020).

Activities Reviewed

Small Bank procedures require examiners to determine the bank's major product lines for review. Based on the number and dollar volume of lending in 2020 and management's stated business strategy, examiners determined that the bank's major product lines include commercial loans and home mortgage loans. None of the other typically reviewed loan types, including agricultural or consumer loans, represent major product lines and would not materially affect any conclusions or the rating. Therefore, this evaluation does not include a review of small farm or consumer loans. The following table shows loan origination activity for the most recent completed calendar year. As noted previously, the bank originates home mortgage loans sold on the secondary market, which are not maintained on the bank's books, and as a result, are not reflected in the following table.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	39,543	34.4	139	11.4
Secured by Farmland	1,034	0.9	7	0.6
Secured by 1-4 Family Residential Properties*	7,635	6.6	48	3.9
Multi-Family (5 or more) Residential Properties*	80	0.1	1	0.1
Commercial Real Estate Loans	17,596	15.3	124	10.2
Commercial and Industrial Loans	34,515	30.0	350	28.8
Agricultural Loans	4,629	4.0	109	9.0
Consumer Loans	8,593	7.5	428	35.2
Other Loans	1,451	1.2	10	0.8
Total Loans	115,076	100.0	1,216	100.0
<i>Source: 2020 Bank Data. *Does not include 840 home mortgage loans totaling \$45.7 million sold on the secondary market.</i>				

This evaluation includes a review of home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs). This included 438 home mortgage loans totaling \$66.9 million originated in 2018 and 610 home mortgage loans totaling \$99.2 million originated in 2019. This data includes home mortgage loans sold on the secondary market. Since no trends exist between the two years' data that materially affect conclusions or the rating, the geographic distribution and borrower profile analysis presents 2019 data, the most recent year for which aggregate data exists. However, the AA concentration discussion presents both years of home mortgage loan data reviewed. Aggregate data served as the primary standard of comparison for home mortgage loans.

This evaluation also includes a review of a sample of 60 small business loans totaling \$5.5 million taken from a universe of 467 small business loans totaling \$37.1 million. D&B data for 2019 served as the standard of comparison for small business loans.

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans because the number of loans remains a better indicator of the number of individuals and businesses served.

Loan Category Weighting

Examiners considered the universes by dollar and number among the products reviewed as well as management's business strategy to determine the weighting applied to each loan category. As detailed in the following table, home mortgage loans represent a majority of the loan categories reviewed, by both number and dollar volume. Therefore, examiners assigned more weight to home mortgage lending when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Home Mortgage	610	56.6	99,208	72.8
Small Business	467	43.4	37,104	27.2
Total	1,077	100.0	136,312	100.0
<i>Source: 2019 HMDA LAR; 2020 Bank Data.</i>				

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

ABO demonstrated a satisfactory record regarding the Lending Test. Reasonable records regarding geographic distribution and borrower profile primarily support this conclusion. The bank also demonstrated a more than reasonable LTD ratio and originated a substantial majority of loans in the AAs.

Loan-to-Deposit Ratio

The LTD ratio is more than reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AAs' credit needs. For the 24 quarters since the previous evaluation, ABO recorded a 100.6 percent average net LTD ratio. ABO's quarterly net LTD ratio ranged from a high of 109.1 percent on September 30, 2015, to low of 91.4 percent on June 30, 2020. Listed in the following table, examiners identified four similarly-situated institutions in ABO's AAs that report comparable lending emphases and asset sizes. As illustrated, ABO's average net LTD ratio exceeds each of the comparable institutions' ratios.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 9/30/2020 (\$000s)	Average Net LTD Ratio (%)
American Bank of Oklahoma, Collinsville, OK	348,437	100.6
AVB Bank, Broken Arrow, OK	443,176	86.1
First Bank of Owasso, Owasso, OK	530,067	96.6
First Priority Bank, Pryor, OK	260,901	76.6
Grand Bank, Tulsa, OK	452,023	95.3
<i>Source: Reports of Condition and Income 12/31/2014 – 9/30/2020.</i>		

Assessment Area Concentration

A substantial majority of loans are in the institution's AAs. A substantial majority of home mortgage loans and small business loans originated inside the AAs, by both number and dollar, supports this conclusion. See the following table for details.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2018	402	91.8	36	8.2	438	60,897	91.0	6,003	9.0	66,900
2019	535	87.7	75	12.3	610	86,907	87.6	12,301	12.4	99,208
Subtotal	937	89.4	111	10.6	1,048	147,804	89.0	18,304	11.0	166,108
Small Business	60	100.0	0	0.0	60	5,531	100.0	0	0.0	5,531

Source: 2020 Bank Data; 2018 and 2019 HMDA LARs.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AAs. A reasonable record in both AAs supports this conclusion. Examiners considered the bank's performance relative to the available comparative data and any performance context issues. They focused on the percentage by number of loans in low- and moderate-income geographies in the AAs when arriving at conclusions.

Borrower Profile

The distribution of loans reflects reasonable penetration among borrowers of different income levels and businesses of different sizes. Reasonable performance in both AAs supports this conclusion. Examiners considered the bank's performance relative to the available comparative data and any performance context issues. They focused on lending to low- and moderate-income borrowers and to businesses with gross annual revenue of \$1 million or less in the AAs when arriving at conclusions.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the Lending Test.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Consistent with the CRA, regulators must consider discriminatory and other illegal credit practices when arriving at the bank's CRA rating. Examiners considered the nature and extent of the violations, policies and procedures in place to prevent the practice, corrective action by the bank taken or committed to take, and other relevant information to determine the impact on the rating.

The FDIC lowered the CRA rating from Satisfactory to Needs to Improve due to discriminatory lending practices present during the review period. Examiners identified pattern or practice violations of the Equal Credit Opportunity Act and Fair Housing Act, pertaining to the bank's lending practices on the basis of redlining, at the concurrent January 26, 2021 Consumer Compliance Examination. Sufficient oversight, appropriate policies and procedures, and other

compliance management system controls were not in place to prevent these violations. Bank management committed to take action to improve the compliance management system to mitigate fair lending risks.

TULSA MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN TULSA MSA AA

The Tulsa MSA AA consists of 236 census tracts consisting of the following whole counties: Tulsa, Osage, Rogers, and Wagoner. As noted previously, the AA did not comply with the technical requirements of CRA. As a result, changes to this AA since the prior evaluation include adding Wagoner County and taking all census tracts in Osage, Tulsa, and Rogers counties as part of the AA instead of only select census tracts in these counties. The counties in the AA comprise four of the seven counties which make up the Tulsa MSA. The bank operates its main office, one branch, and two loan production offices in this AA.

Economic and Demographic Data

According to 2015 ACS data, the AA reflects the following income designations: 17 low-income, 62 moderate-income, 90 middle-income, and 67 upper-income tracts. The following table includes select demographic characteristics for the Tulsa MSA AA.

Demographic Information of the Assessment Area						
Tulsa MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	236	7.2	26.3	38.1	28.4	0.0
Population by Geography	835,970	6.0	23.4	39.4	31.2	0.0
Housing Units by Geography	362,829	6.3	25.2	39.5	29.0	0.0
Owner-Occupied Units by Geography	209,204	3.2	17.6	42.2	37.0	0.0
Occupied Rental Units by Geography	115,957	10.6	36.0	35.6	17.8	0.0
Vacant Units by Geography	37,668	10.4	34.1	36.1	19.3	0.0
Businesses by Geography	80,918	3.3	20.6	38.2	38.0	0.0
Farms by Geography	2,188	2.5	13.7	49.5	34.4	0.0
Family Distribution by Income Level	215,140	20.8	17.4	20.3	41.6	0.0
Household Distribution by Income Level	325,161	23.5	16.2	18.0	42.4	0.0
Median Family Income MSA - Tulsa MSA		\$61,182	Median Housing Value Median Gross Rent Families Below Poverty Level			\$138,026 \$778 11.2%
Source: 2015 ACS data and 2020 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.						

According to the community contact, major employers in the AA include American Airlines, Baker Hughes, and the public school systems. Data obtained from the U.S. Bureau of Labor Statistics indicates that the 2019 annual unemployment rate for the State of Oklahoma was 3.3 percent, while Osage, Rogers, Wagoner, and Tulsa counties reported unemployment rates of 3.8 percent, 3.0 percent, 3.1 percent and 3.2 percent, respectively, for the same period. Unemployment rates generally demonstrated an overall declining trend during the evaluation period.

Examiners used the 2019 FFIEC-updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle- and upper-income categories, based on the 2019 FFIEC-updated median family income of \$68,600, for the Tulsa MSA.

Median Family Income Ranges – Tulsa MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$68,600)	<\$34,300	\$34,300 to <\$54,880	\$54,880 to <\$82,320	≥\$82,320
Source: FFIEC.				

Competition

The AA reflects a moderate level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2020, 54 financial institutions operated 246 full-service offices within the AA. Of these institutions, ABO ranked 28th with a 0.5 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying credit and community needs. This information helps determine financial institutions' responsiveness to these needs and shows available credit opportunities.

Examiners contacted a representative of an economic development corporation knowledgeable of the area's real estate environment and local economic conditions. The contact stated small businesses in the area were greatly impacted by the COVID-19 pandemic in 2020. The contact indicated that small business loans represent the primary lending need of the area. Overall, the contact noted that financial institutions remain responsive to the credit needs of the area.

Credit Needs

Considering information obtained from the community contact, demographic and economic data, and bank management, examiners determined that small business lending represents the primary credit need of the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN TULSA MSA AA

LENDING TEST

ABO demonstrated a satisfactory record regarding the Lending Test in the Tulsa MSA AA. Reasonable geographic distribution and borrower profile support this conclusion

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Tulsa MSA AA. Reasonable home mortgage lending outweighs poor small business lending to support this conclusion. Examiners focused on the percentage by number of loans originated in moderate-income census tracts given the greater opportunity to lend within these tracts in the AA as reflected by the corresponding comparable data.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Tulsa MSA AA. Reasonable performance in moderate-income census tracts primarily supports this conclusion. The following table shows the bank's level of lending in low- income census tract falls slightly below aggregate data and reflects reasonable performance. The bank's lending in moderate-income census tracts falls 1.2 percentage points below aggregate data and reflects reasonable performance.

Geographic Distribution of Home Mortgage Loans						
Tulsa MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.2	0.9	1	0.3	89	0.2
Moderate	17.6	13.0	34	11.8	3,909	7.5
Middle	42.2	40.9	140	48.8	23,979	45.7
Upper	37.1	45.2	112	39.0	24,447	46.6
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	287	100.0	52,424	100.0

*Source: 2015 ACS data; 2019 HMDA LAR and Aggregate Data.
Due to rounding, totals may not equal 100.0.*

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion throughout the Tulsa MSA AA. Poor performance in moderate-income census tracts primarily supports this conclusion. Examiners afforded more weight to performance in moderate-income census tracts given the greater lending opportunity, as illustrated by corresponding demographic data. The following table shows that the bank did not originate any small business loans in low-income census tracts; however, just 3.2 percent of businesses operate in these tracts. The bank's level of lending in moderate-income census tracts falls 11.3 percentage points below demographic data, reflecting poor performance.

Geographic Distribution of Small Business Loans					
Tulsa MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.2	0	0.0	0	0.0
Moderate	20.1	3	8.8	562	14.3
Middle	38.1	21	61.8	1,704	43.4
Upper	38.5	10	29.4	1,664	42.3
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	34	100.0	3,930	100.0
Source: 2020 D&B Data; 2020 Bank Data. Due to rounding, totals may not equal 100.0.					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels and businesses of different sizes in the Tulsa MSA AA. Reasonable records regarding home mortgage and small business lending support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels in the Tulsa MSA AA. Reasonable records of lending to low- and moderate-income borrowers support this conclusion. The following table shows the bank's level of lending to low-income borrowers falls 2.0 percentage points below aggregate data, reflecting reasonable performance. To moderate-income borrowers, the bank's level of lending rises slightly above aggregate data by 2.3 percentage points and also evidences reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Tulsa MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.8	6.5	13	4.5	1,054	2.0
Moderate	17.4	17.6	57	19.9	7,900	15.1
Middle	20.3	19.9	61	21.3	10,137	19.3
Upper	41.6	37.0	129	44.9	29,342	56.0
Not Available	0.0	19.1	27	9.4	3,991	7.6
Totals	100.0	100.0	287	100.0	52,424	100.0
Source: 2015 ACS data; 2019 HMDA LAR and Aggregate Data. Due to rounding, totals may not equal 100.0.						

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Tulsa MSA AA. A reasonable record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. The following table shows the bank originated more than eight out of every ten small business loans to businesses with gross annual revenue of \$1 million or less, reflecting reasonable performance.

Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Tulsa MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	58.4	18	52.9	1,992	50.7
\$100,000 - \$249,999	20.7	8	23.6	1,276	32.5
\$250,000 - \$499,999	5.2	3	8.8	129	3.2
\$500,000 - \$1,000,000	3.1	1	2.9	117	3.0
Subtotal <= \$1,000,000	87.4	30	88.2	3,514	89.4
>\$1,000,000	4.4	4	11.8	416	10.6
Revenue Not Available	8.1	0	0.0	0	0.0
Total	100.0	34	100.0	3,930	100.0
<i>Source: 2020 D&B Data; 2020 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

OKLAHOMA NON-MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA NON-MSA AA

The Oklahoma Non-MSA AA consists of all of Washington, Muskogee, Craig, Delaware, Mayes, Cherokee, and Nowata counties. The addition of Cherokee and Nowata counties to the AA reflects a change from the prior evaluation. The bank operates five full-service offices in this AA, including the new Disney branch and the temporary Langley branch.

Economic and Demographic Data

The AA's 65 census tracts reflect the following income designations based on 2015 ACS data: 3 low-, 9 moderate-, 42 middle-, and 11 upper-income census tracts.

The following table illustrates select demographic characteristics for this AA.

Demographic Information of the Assessment Area						
Oklahoma Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	65	4.6	13.8	64.6	16.9	0.0
Population by Geography	277,796	2.0	13.3	66.3	18.4	0.0
Housing Units by Geography	131,801	1.9	12.4	69.0	16.7	0.0
Owner-Occupied Units by Geography	75,051	1.0	9.6	69.0	20.4	0.0
Occupied Rental Units by Geography	30,388	3.8	19.9	61.0	15.3	0.0
Vacant Units by Geography	26,362	2.3	11.6	78.2	7.8	0.0
Businesses by Geography	15,538	5.9	13.5	62.9	17.7	0.0
Farms by Geography	855	1.3	7.7	72.6	18.4	0.0
Family Distribution by Income Level	71,507	22.6	17.1	20.5	39.8	0.0
Household Distribution by Income Level	105,439	24.9	16.4	16.7	42.0	0.0
Median Family Income - OK Non-MSA	\$51,491		Median Housing Value Median Gross Rent Families Below Poverty Level			\$103,515 \$634 15.1%

Source: 2015 ACS data and 2020 D&B Data. Due to rounding, totals may not equal 100.0.
(*) The NA category consists of geographies that have not been assigned an income classification.

The following table presents the low-, moderate-, middle-, and upper-income categories, based on the 2019 FFIEC-updated median family income of \$55,800 for the Oklahoma Non-MSA.

Median Family Income Ranges – Oklahoma Non-MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$55,800)	<\$27,900	\$27,900 to <\$44,640	\$44,640 to <\$66,960	≥\$66,960
Source: FFIEC.				

According to bank management, major employers in the AA include Phillips, the VA Hospital, local government, and local hospitals. Data obtained from the U.S. Bureau of Labor and Statistics indicates the annual 2019 unemployment rate for counties in the AA ranged from 3.0 percent to 3.9 percent.

Competition

The AA contains a moderate level of competition in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2020, 29 financial institutions operated 91 full-service branches within the AA. Of these institutions, the ABO ranked 13th with a 2.4 percent deposit market share.

Community Contacts

Examiners utilized an existing community contact from a non-profit small business organization that serves the AA. The contact noted a general economic decline in the area, since the economy is driven by the oil industry. Further, the contact indicated that the area's credit needs include affordable housing. In general, the contact stated that local financial institutions remain involved in the community and meet the area's credit needs.

Credit Needs

Considering information obtained from the community contact, demographic and economic data, and bank management, examiners determined that home mortgage loans, especially for affordable housing, represent the primary credit need of the AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA AA

LENDING TEST

ABO demonstrated a satisfactory record regarding the Lending Test in the Oklahoma Non-MSA AA. Reasonable records regarding geographic distribution and borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the Oklahoma Non-MSA AA. A reasonable record regarding home mortgage loans outweighs a poor record regarding small business loans to support this conclusion. Examiners focused on the percentage by number of loans originated in moderate-income census tracts given the greater opportunity to lend within these tracts in the AA as reflected by the corresponding comparable data.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Oklahoma Non-MSA AA. Reasonable records in low- and moderate-income census tracts support this conclusion. The following table shows the bank's lending in low-income tracts reflects similar performance to aggregate data, evidencing reasonable performance. The bank's performance in moderate-income census tracts rises 1.6 percentage points above the aggregate data, also reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans						
Oklahoma Non-MSA AA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.0	0.5	1	0.4	116	0.3
Moderate	9.6	7.3	22	8.9	1,998	5.8
Middle	69.0	67.5	138	55.6	19,843	57.5
Upper	20.4	24.7	87	35.1	12,526	36.3
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	248	100.0	34,483	100.0
Source: 2015 ACS data; 2019 HMDA LAR and Aggregate Data. Due to rounding, totals may not equal 100.0						

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion throughout the Oklahoma Non-MSA AA. Poor performance in low- and moderate-income census tracts supports this conclusion. The following table shows that none of the sampled small business loans were originated in low-income census tracts, with the bank's performance lagging demographic data by 5.9 percentage points. Additionally, lending in moderate-income census tracts falls below demographic data by 5.7 percentage points.

Geographic Distribution of Small Business Loans					
Oklahoma Non-MSA AA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.9	0	0.0	0	0.0
Moderate	13.5	2	7.7	54	3.4
Middle	62.9	11	42.3	999	62.4
Upper	17.7	13	50.0	548	34.2
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	26	100.0	1,601	100.0
Source: 2020 D&B Data; 2020 Bank Data. Due to rounding, totals may not equal 100.0.					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels and among businesses of different sizes in the Oklahoma Non-MSA AA. Reasonable performance regarding home mortgage lending outweighs excellent performance regarding small business lending to support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels in the Oklahoma Non-MSA AA. Reasonable records to low- and moderate-income borrowers support this conclusion. The following table shows the bank's level of lending to low-income borrowers falls 3.0 percentage points below aggregate data, reflecting reasonable performance. To moderate-income borrowers, the bank's level of lending rises 3.0 percentage points above aggregate data, also reflecting reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Oklahoma Non-MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.6	4.6	4	1.6	271	0.8
Moderate	17.1	14.7	44	17.7	4,266	12.4
Middle	20.5	18.8	55	22.2	6,476	18.8
Upper	39.8	41.0	134	54.0	20,918	60.7
Not Available	0.0	20.9	11	4.4	2,552	7.4
Totals	100.0	100.0	248	100.0	34,483	100.0
<i>Source: 2015 ACS data; 2019 HMDA LAR and Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses of different sizes in the Oklahoma Non-MSA AA. An excellent record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. The following table shows that ABO originated all of the small business loans to businesses with gross annual revenue of \$1 million or less, evidencing excellent performance.

Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Oklahoma Non-MSA AA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	51.5	17	65.5	882	55.1
\$100,000 - \$249,999	21.9	7	26.9	602	37.6
\$250,000 - \$499,999	6.1	1	3.8	98	6.1
\$500,000 - \$1,000,000	3.5	1	3.8	19	1.2
Subtotal <= \$1,000,000	83.0	26	100.0	1,601	100.0
> \$1,000,000	4.3	0	0.0	0	0.0
Revenue Not Available	12.7	0	0.0	0	0.0
Total	100.0	26	100.0	1,601	100.0
<i>Source: 2020 D&B Data; 2020 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The institution's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the institution under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g, geographic distribution, borrower profile, 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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

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

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

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

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.