



American Bank of Oklahoma  
Community Reinvestment Act  
(CRA)

2025 CRA Public File



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## CRA PUBLIC NOTICE



## **Community Reinvestment Act Notice**

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them, the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the financial institutions that are scheduled for CRA examination in that quarter. This list is available from the Division Supervisor & Consumer Protection (DSC) Regional Director, 1601 Bryan Street, 38<sup>th</sup> Floor, Dallas, Texas 75201. You may send written comments about our performance in helping to meet community credit needs to Ms. Teresa Brown, at American Bank of Oklahoma, P.O. Box 66, Collinsville, Oklahoma 74021 and the Regional Manager of FDIC, 1601 Bryan Street, 38<sup>th</sup> Floor, Dallas, Texas 75201. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comment received by the Division Supervisor & Consumer Protection Regional Manager. You may also request from the Regional Manager an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of AmeriBank Holding Company, a bank holding company. You may request from the President of the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198, an announcement of the applications covered by the CRA filed by bank holding companies.



## BRANCHES OPENED AND CLOSED





# CRA BRANCH LOCATIONS AND HOURS OF OPERATIONS



Full-Service Branches			
Branch Name	Address		Hours
<b>Collinsville, OK - Main Office</b>	200 E. Main St	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	PO Box 66	Drive Up	Monday: Friday, 7 a.m. - 6 p.m.
	Collinsville, OK 74021		Saturday: 8 a.m.- Noon
		ATM	24 Hour ATM Available
Demographic Data	MSA 46140, State Code 40; County Code 143; Census Tract 0054.04		
<b>Disney</b>	249 E Main St	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	PO Box 399	Drive Up	Monday: Friday, 8 a.m. - 5:30 p.m.
	Disney, OK 74340		Saturday: 8 a.m.- Noon
		ATM	24 Hour ATM Available
Demographic Data	Non-MSA; State Code 40; County Code 097; Census Tract 0407.00		
<b>Muskogee East</b>	2401 Chandler Road	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	PO Box 7009	Drive Up	Monday: Friday, 7 a.m.- 6 p.m.,
	Muskogee, Okla. 74403		Saturday: 8 a.m.- Noon
		ATM	24 Hour ATM Available
Demographic Data	Non-MSA; State Code 40; County Code 101; Census Tract 0008.01		
<b>Muskogee West</b>	3300 W Broadway	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	PO Box 7009	Drive Up	Monday: Friday, 7:30 a.m.- 6 p.m.
	Muskogee OK 74402		Saturday: 8:30 a.m.- Noon
		ATM	24 Hour ATM located at 3200 W Okmulgee
Demographic Data	Non-MSA; State Code 40; County Code 101; Census Tract 0001.00		
<b>Ramona</b>	199 Caney Valley Place	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	Ramona, OK 74061	Drive Up	Monday: Friday, 8 a.m.- 6 p.m.
			Saturday: 8 a.m.- Noon
		ATM	24 Hour ATM Available
Demographic Data	Non-MSA; State Code 40; County Code 147; Census Tract 0013.00		
<b>Skiatook</b>	1525 W. Rogers Blvd.	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	P.O. Box 1060	Drive Up	Monday: Friday, 7 a.m.- 6 p.m.
	Skiatook OK 74070		Saturday: 8 a.m.- Noon
		ATM	24 Hour ATM Available
Demographic Data	MSA 46140; State Code 40; County Code 113; Census Tract 9400.14		





Secondary Market Loan Production Offices (LPOs)			
LPO Name	Address	Hours	
<b>Collinsville, OK LPO</b>	205 E. Main St	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	PO Box 66		
	Collinsville, OK 74021		
Demographic Data	MSA 46140, State Code 40; County Code 143; Census Tract 0054.04		
<b>Owasso, OK LPO</b>	102 W. 11 <sup>th</sup> St	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	Owasso, OK 74055		
Demographic Data	MSA 46140; State Code 40; County Code 143; Census Tract 5800.01		
<b>Muskogee East, OK LPO</b>	2401 Chandler Road, Second Floor	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	PO Box 7009		
	Muskogee, Okla. 74403		
Demographic Data	Non-MSA; State Code 40; County Code 101; Census Tract 0008.01		
<b>Tulsa, OK LPO</b>	134 North Greenwood Ave	Lobby	Monday: Friday, 9 a.m.- 5 p.m.
	Tulsa, OK 74120		
		ATM	24 Hour ATM Available
Demographic Data	MSA 46140; State Code 40; County Code 143; Census Tract 0025.00		



## LIST OF PRODUCTS AND SERVICES



<b>DEPOSIT PRODUCTS</b>	
<b>Account Name</b>	<b>Account Type</b>
American Freedom Checking	Checking
Senior American Account	
Rewards Checking Account	
American Economy	
American Interest Checking	
American Business Account	
American Business Interest Account	
American Savers Account	Savings
Young American Savers Account	
Health Savings Account	
American Platinum Money Market	Money Market
Certificates of Deposit – CD	Certificate of Deposit
Terms 7 day to 60 months	
Individual Retirement Account (IRA)	IRA
Traditional IRA	
Roth IRA	
<b>Mobile and Online Banking</b>	
Mobile apps for Apple and Android devices -24/7 Access to Funds	
Bill Pay	
View Accounts and Statements	
Make Deposits	
Transfer Funds	
Email and Text Alerts	
Print Cancelled Checks	
Order New Checks	
Download Account Information to Quicken® and QuickBooks®	
<b>Other Products and Services</b>	
Business Visa® Check Card or ATM card	
Direct Deposit Payroll	
Remote Deposit Capture	
Wire Transfers	
Safe Deposit Boxes	
Night Depository	
American Save Sweep Option	



<b>LOAN PRODUCTS</b>
<b>Consumer Loans</b>
Residential Real Estate Mortgage - Conventional, FHA, VA, RD, HUD 184 Secondary Market and Portfolio products
Mobile Home
Home Improvement
Home Equity Product
Automobile – New & Used
Recreational Equipment
Savings and Certificate of Deposit
Letters of Credit
Property Improvement
Unsecured
<b>Commercial Loans</b>
Real Estate
Modernization & Expansion
Equipment
Accounts Receivable
Inventory
Working Capital
Construction
Loan Participations
Agricultural
<b>AMERICAN DISCOVERY PROGRAMS (CRA)</b>
American Discovery Checking Account
American Discovery Endeavor Build Credit Program
American Discovery Direct Grant Program
American Discovery Renew

**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





## LOAN-TO-DEPOSIT RATIOS



## Loan to Deposit Ratio

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%

03-31-2024	96.15%
06-30-2024	96.13%
09-30-2024	89.46%
12-31-2024	89.52%

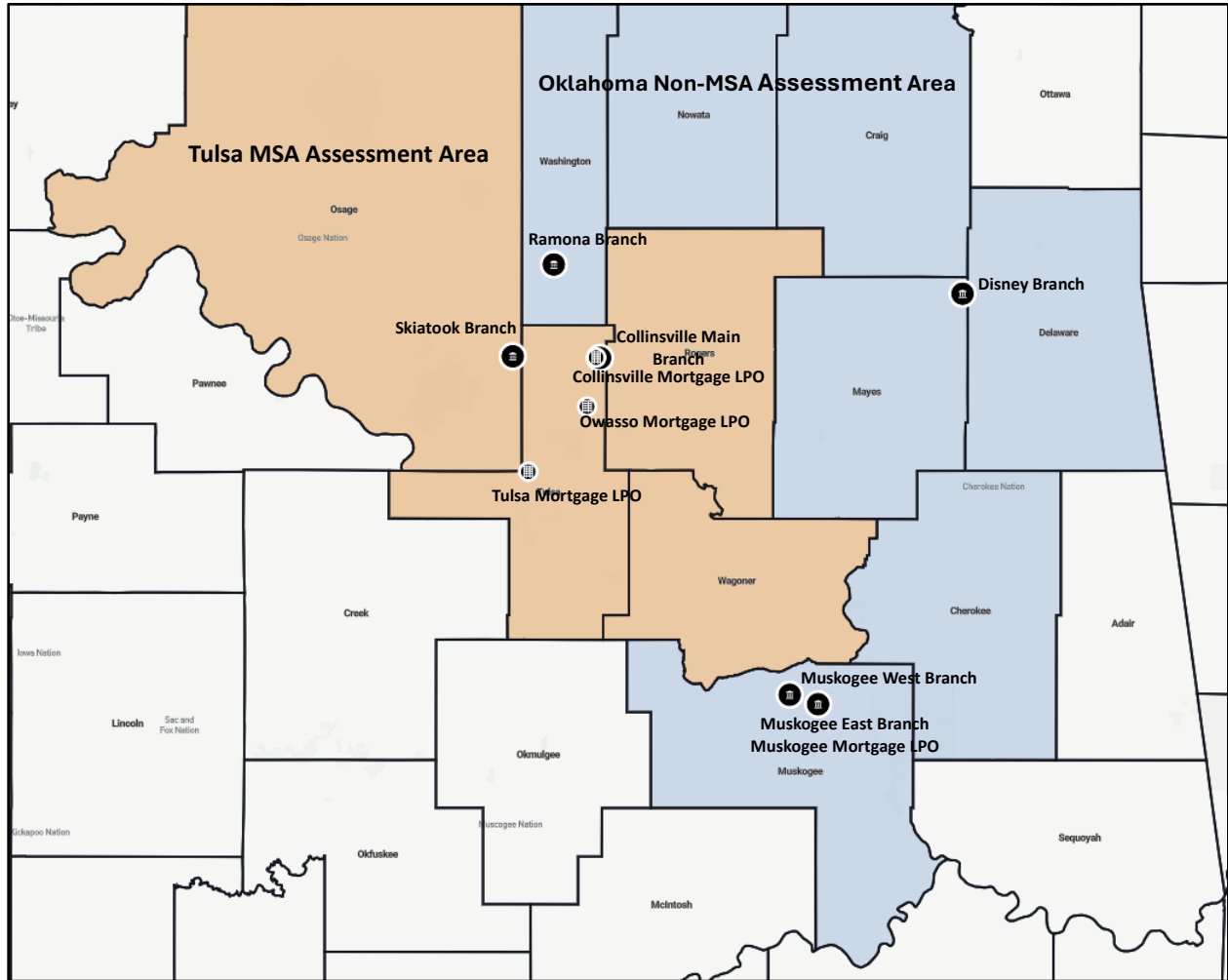





## MAP OF ASSESSMENT AREAS



# American Bank of Oklahoma CRA Assessment Area

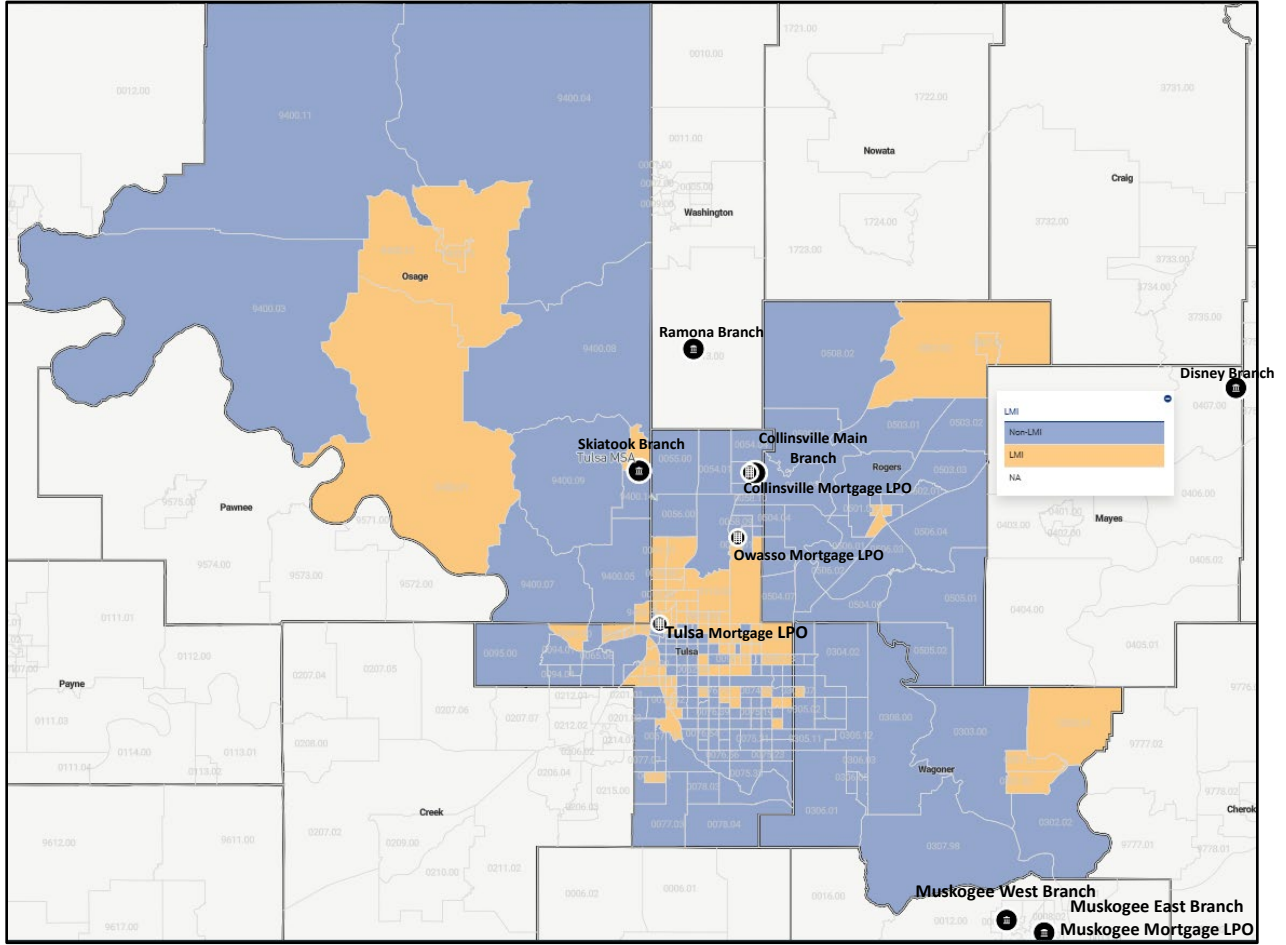


 Oklahoma Non-MSA Assessment Area

 Tulsa MSA Assessment Area



American Bank of Oklahoma  
Tulsa Ok MSA CRA Assessment Area  
Census Tract Income Level



2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 143 - TULSA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0002.00	Moderate	No	67.02	\$85,300	\$57,168	\$48,393	1380	93.41	1289	422	694
40	143	0003.00	Moderate	No	56.28	\$85,300	\$48,007	\$40,640	3986	81.69	3256	636	1329
40	143	0004.00	Low	No	44.60	\$85,300	\$38,044	\$32,208	4340	78.46	3405	561	1434
40	143	0005.00	Low	No	32.89	\$85,300	\$28,055	\$23,750	2331	91.93	2143	296	987
40	143	0008.00	Moderate	No	77.24	\$85,300	\$65,886	\$55,772	1342	80.18	1076	450	770
40	143	0009.00	Middle	No	104.30	\$85,300	\$88,968	\$75,313	1205	67.55	814	428	725
40	143	0010.00	Moderate	No	62.43	\$85,300	\$53,253	\$45,083	1366	89.82	1227	231	423
40	143	0012.00	Moderate	No	52.33	\$85,300	\$44,637	\$37,788	1730	80.69	1396	216	1053
40	143	0013.00	Moderate	No	55.50	\$85,300	\$47,342	\$40,074	2172	72.84	1582	341	833
40	143	0014.00	Moderate	No	60.06	\$85,300	\$51,231	\$43,368	5409	73.41	3971	776	1962
40	143	0015.00	Low	No	47.99	\$85,300	\$40,935	\$34,657	4241	59.92	2541	778	1796
40	143	0016.00	Low	No	47.14	\$85,300	\$40,210	\$34,043	5424	71.77	3893	961	1972
40	143	0017.00	Moderate	No	76.52	\$85,300	\$65,272	\$55,250	2521	39.31	991	758	1160
40	143	0018.00	Middle	No	89.12	\$85,300	\$76,019	\$64,351	1918	41.19	790	547	1001
40	143	0019.00	Middle	No	82.75	\$85,300	\$70,586	\$59,750	1600	34.81	557	454	815
40	143	0020.00	Middle	No	80.16	\$85,300	\$68,376	\$57,885	1792	44.64	800	316	730
40	143	0021.00	Unknown	No	0.00	\$85,300	\$0	\$0	3130	44.76	1401	104	354
40	143	0023.01	Low	No	43.28	\$85,300	\$36,918	\$31,250	2356	53.48	1260	409	1102
40	143	0025.00	Middle	No	102.01	\$85,300	\$87,015	\$73,661	4984	41.49	2068	144	200
40	143	0027.00	Moderate	No	63.40	\$85,300	\$54,080	\$45,781	2836	46.09	1307	685	1344
40	143	0029.00	Moderate	No	71.77	\$85,300	\$61,220	\$51,823	2689	35.59	957	546	1011
40	143	0030.00	Moderate	No	53.47	\$85,300	\$45,610	\$38,611	1818	39.22	713	406	882
40	143	0031.00	Upper	No	130.49	\$85,300	\$111,308	\$94,219	2468	27.51	679	396	652
40	143	0032.00	Upper	No	225.40	\$85,300	\$192,266	\$162,750	1479	23.87	353	486	708
40	143	0033.00	Upper	No	172.54	\$85,300	\$147,177	\$124,583	1978	24.47	484	501	999
40	143	0034.00	Middle	No	83.38	\$85,300	\$71,123	\$60,208	2309	37.46	865	377	897

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0035.00	Upper	No	129.47	\$85,300	\$110,438	\$93,487	2044	28.47	582	462	1116
40	143	0036.00	Upper	No	135.46	\$85,300	\$115,547	\$97,813	2041	22.83	466	845	1152
40	143	0037.00	Middle	No	104.07	\$85,300	\$88,772	\$75,147	2527	27.42	693	820	1408
40	143	0038.00	Middle	No	95.63	\$85,300	\$81,572	\$69,048	1854	38.08	706	448	912
40	143	0039.00	Middle	No	89.20	\$85,300	\$76,088	\$64,412	4040	32.90	1329	962	1877
40	143	0040.00	Middle	No	116.07	\$85,300	\$99,008	\$83,813	4209	28.91	1217	1217	1846
40	143	0041.01	Upper	No	321.31	\$85,300	\$274,077	\$232,000	2292	17.41	399	976	1108
40	143	0042.00	Upper	No	180.69	\$85,300	\$154,129	\$130,469	2879	18.76	540	1008	1218
40	143	0043.01	Upper	No	346.24	\$85,300	\$295,343	\$250,001	2214	14.59	323	828	953
40	143	0043.02	Upper	No	226.64	\$85,300	\$193,324	\$163,646	3414	17.14	585	1190	1865
40	143	0044.00	Middle	No	100.21	\$85,300	\$85,479	\$72,357	2102	25.31	532	463	981
40	143	0045.00	Upper	No	227.89	\$85,300	\$194,390	\$164,545	2524	17.75	448	1026	1146
40	143	0046.00	Low	No	28.60	\$85,300	\$24,396	\$20,653	3190	65.80	2099	139	592
40	143	0047.00	Middle	No	82.11	\$85,300	\$70,040	\$59,286	1962	36.65	719	505	878
40	143	0048.00	Moderate	No	63.60	\$85,300	\$54,251	\$45,923	4384	38.69	1696	886	1900
40	143	0049.00	Moderate	No	63.45	\$85,300	\$54,123	\$45,813	1666	46.16	769	427	740
40	143	0050.01	Moderate	No	76.86	\$85,300	\$65,562	\$55,500	1899	30.91	587	441	989
40	143	0050.02	Middle	No	92.14	\$85,300	\$78,595	\$66,532	3475	32.69	1136	801	1329
40	143	0051.00	Upper	No	189.28	\$85,300	\$161,456	\$136,667	1952	25.05	489	603	724
40	143	0052.00	Upper	No	162.24	\$85,300	\$138,391	\$117,143	2984	31.80	949	892	1174
40	143	0053.00	Middle	No	104.19	\$85,300	\$88,874	\$75,234	4618	34.02	1571	1512	2046
40	143	0054.01	Upper	No	152.92	\$85,300	\$130,441	\$110,417	3520	35.14	1237	982	1226
40	143	0054.03	Middle	No	89.19	\$85,300	\$76,079	\$64,402	4143	32.73	1356	1143	1742
40	143	0054.04	Upper	No	121.94	\$85,300	\$104,015	\$88,049	4835	34.73	1679	1419	1752
40	143	0055.00	Middle	No	91.10	\$85,300	\$77,708	\$65,781	3564	28.76	1025	975	1618
40	143	0056.00	Middle	No	83.47	\$85,300	\$71,200	\$60,274	2479	35.09	870	626	1067
40	143	0057.00	Moderate	No	58.66	\$85,300	\$50,037	\$42,356	2229	88.87	1981	553	1026
40	143	0058.01	Moderate	No	75.82	\$85,300	\$64,674	\$54,750	4114	38.11	1568	922	1519
40	143	0058.05	Middle	No	85.40	\$85,300	\$72,846	\$61,667	7369	35.62	2625	1647	2488

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0058.08	Upper	No	149.60	\$85,300	\$127,609	\$108,018	4154	32.84	1364	1296	1509
40	143	0058.09	Upper	No	129.95	\$85,300	\$110,847	\$93,833	8362	31.05	2596	2187	2580
40	143	0058.10	Upper	No	121.33	\$85,300	\$103,494	\$87,604	3660	36.23	1326	794	1008
40	143	0058.11	Upper	No	136.55	\$85,300	\$116,477	\$98,594	4668	34.79	1624	1051	1387
40	143	0058.12	Upper	No	162.86	\$85,300	\$138,920	\$117,596	3439	27.62	950	1035	1166
40	143	0058.13	Moderate	No	61.98	\$85,300	\$52,869	\$44,755	2946	37.00	1090	389	431
40	143	0059.00	Moderate	No	55.47	\$85,300	\$47,316	\$40,052	2693	68.70	1850	278	819
40	143	0060.00	Moderate	No	62.63	\$85,300	\$53,423	\$45,224	5167	71.67	3703	896	1877
40	143	0062.00	Moderate	No	50.33	\$85,300	\$42,931	\$36,343	2687	90.58	2434	472	1288
40	143	0065.06	Upper	No	127.87	\$85,300	\$109,073	\$92,333	2391	27.27	652	656	858
40	143	0065.07	Middle	No	119.70	\$85,300	\$102,104	\$86,429	1698	31.68	538	608	744
40	143	0066.00	Middle	No	98.10	\$85,300	\$83,679	\$70,833	2694	32.26	869	820	1125
40	143	0067.01	Moderate	No	57.52	\$85,300	\$49,065	\$41,536	3089	58.04	1793	528	1080
40	143	0067.03	Moderate	No	76.02	\$85,300	\$64,845	\$54,890	4587	37.45	1718	653	1254
40	143	0067.08	Upper	No	162.38	\$85,300	\$138,510	\$117,250	9430	27.82	2623	2526	2887
40	143	0067.09	Upper	No	157.78	\$85,300	\$134,586	\$113,925	8244	37.64	3103	2058	2586
40	143	0067.10	Upper	No	147.61	\$85,300	\$125,911	\$106,579	4533	43.68	1980	1106	1347
40	143	0067.11	Middle	No	99.89	\$85,300	\$85,206	\$72,125	3450	45.04	1554	858	982
40	143	0067.12	Upper	No	291.56	\$85,300	\$248,701	\$210,521	1877	27.12	509	305	392
40	143	0067.13	Middle	No	92.66	\$85,300	\$79,039	\$66,905	2488	33.04	822	228	420
40	143	0068.01	Moderate	No	57.13	\$85,300	\$48,732	\$41,250	3106	57.92	1799	412	802
40	143	0068.03	Moderate	No	64.18	\$85,300	\$54,746	\$46,346	3068	49.87	1530	422	825
40	143	0068.04	Moderate	No	68.49	\$85,300	\$58,422	\$49,457	2708	51.92	1406	380	1053
40	143	0069.01	Upper	No	138.80	\$85,300	\$118,396	\$100,218	4144	27.49	1139	1048	1481
40	143	0069.02	Upper	No	170.95	\$85,300	\$145,820	\$123,438	1559	23.41	365	618	674
40	143	0069.03	Middle	No	111.57	\$85,300	\$95,169	\$80,560	3790	36.57	1386	1221	1764
40	143	0069.05	Moderate	No	66.02	\$85,300	\$56,315	\$47,674	4543	65.00	2953	192	729
40	143	0069.06	Moderate	No	69.63	\$85,300	\$59,394	\$50,282	1956	60.02	1174	449	672

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0069.07	Middle	No	102.66	\$85,300	\$87,569	\$74,125	3126	54.00	1688	456	743
40	143	0070.00	Moderate	No	54.53	\$85,300	\$46,514	\$39,375	2835	45.29	1284	403	1001
40	143	0071.01	Moderate	No	71.51	\$85,300	\$60,998	\$51,635	3608	55.24	1993	728	1137
40	143	0071.02	Moderate	No	60.16	\$85,300	\$51,316	\$43,438	2493	63.66	1587	289	662
40	143	0072.00	Moderate	No	68.27	\$85,300	\$58,234	\$49,297	4093	57.49	2353	837	1602
40	143	0073.04	Moderate	No	59.56	\$85,300	\$50,805	\$43,008	3588	64.99	2332	705	1286
40	143	0073.06	Moderate	No	64.75	\$85,300	\$55,232	\$46,758	6037	78.12	4716	836	1563
40	143	0073.08	Moderate	No	75.27	\$85,300	\$64,205	\$54,350	3360	43.51	1462	870	1364
40	143	0073.09	Middle	No	80.90	\$85,300	\$69,008	\$58,417	1657	62.58	1037	399	571
40	143	0073.10	Moderate	No	77.12	\$85,300	\$65,783	\$55,688	3961	72.00	2852	761	1296
40	143	0073.11	Moderate	No	54.96	\$85,300	\$46,881	\$39,688	2885	70.54	2035	649	1122
40	143	0073.12	Moderate	No	62.17	\$85,300	\$53,031	\$44,890	4980	69.84	3478	1016	1643
40	143	0073.13	Middle	No	103.00	\$85,300	\$87,859	\$74,375	2565	72.32	1855	500	760
40	143	0073.14	Moderate	No	65.22	\$85,300	\$55,633	\$47,097	3758	66.29	2491	568	1036
40	143	0074.02	Moderate	No	76.88	\$85,300	\$65,579	\$55,511	2689	31.50	847	414	1043
40	143	0074.08	Low	No	40.00	\$85,300	\$34,120	\$28,887	1304	34.97	456	1107	1290
40	143	0074.09	Upper	No	120.41	\$85,300	\$102,710	\$86,944	4302	53.77	2313	1193	1516
40	143	0074.10	Moderate	No	76.39	\$85,300	\$65,161	\$55,156	2954	62.90	1858	257	420
40	143	0074.11	Moderate	No	67.37	\$85,300	\$57,467	\$48,646	3791	53.07	2012	155	287
40	143	0074.12	Upper	No	170.23	\$85,300	\$145,206	\$122,917	3748	42.18	1581	1063	1183
40	143	0074.13	Middle	No	102.09	\$85,300	\$87,083	\$73,713	3926	35.94	1411	978	1299
40	143	0074.14	Moderate	No	77.70	\$85,300	\$66,278	\$56,103	2763	41.22	1139	483	785
40	143	0074.15	Middle	No	105.29	\$85,300	\$89,812	\$76,029	1711	38.69	662	392	600
40	143	0074.16	Upper	No	136.14	\$85,300	\$116,127	\$98,300	1657	30.84	511	469	502
40	143	0074.17	Upper	No	145.68	\$85,300	\$124,265	\$105,188	1357	38.17	518	348	435
40	143	0075.03	Middle	No	89.37	\$85,300	\$76,233	\$64,531	2628	33.18	872	565	873
40	143	0075.07	Middle	No	96.32	\$85,300	\$82,161	\$69,550	3806	36.31	1382	1038	1429
40	143	0075.10	Middle	No	97.06	\$85,300	\$82,792	\$70,083	5463	35.99	1966	1276	1734
40	143	0075.11	Middle	No	104.39	\$85,300	\$89,045	\$75,375	3308	36.09	1194	908	1214

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0075.12	Middle	No	91.88	\$85,300	\$78,374	\$66,346	4445	31.47	1399	1144	1592
40	143	0075.18	Upper	No	153.47	\$85,300	\$130,910	\$110,816	3642	42.97	1565	1123	1192
40	143	0075.19	Upper	No	135.45	\$85,300	\$115,539	\$97,803	3698	37.91	1402	1046	1193
40	143	0075.20	Upper	No	144.12	\$85,300	\$122,934	\$104,063	4347	27.31	1187	1475	1737
40	143	0075.22	Middle	No	119.74	\$85,300	\$102,138	\$86,458	2456	34.73	853	508	695
40	143	0075.23	Upper	No	140.94	\$85,300	\$120,222	\$101,765	2622	27.35	717	778	976
40	143	0075.25	Moderate	No	71.88	\$85,300	\$61,314	\$51,905	1931	33.82	653	414	604
40	143	0075.26	Upper	No	148.03	\$85,300	\$126,270	\$106,888	1982	32.29	640	564	684
40	143	0075.27	Upper	No	131.82	\$85,300	\$112,442	\$95,179	1291	32.61	421	462	498
40	143	0075.28	Upper	No	136.45	\$85,300	\$116,392	\$98,523	2134	39.50	843	394	499
40	143	0075.29	Upper	No	135.69	\$85,300	\$115,744	\$97,974	4068	31.66	1288	1020	1395
40	143	0075.30	Upper	No	160.13	\$85,300	\$136,591	\$115,625	2560	34.30	878	781	813
40	143	0075.31	Upper	No	143.16	\$85,300	\$122,115	\$103,370	3859	27.39	1057	1063	1309
40	143	0075.32	Upper	No	144.55	\$85,300	\$123,301	\$104,375	3556	28.77	1023	1005	1110
40	143	0075.33	Upper	No	149.63	\$85,300	\$127,634	\$108,042	2772	26.01	721	911	954
40	143	0075.34	Upper	No	144.09	\$85,300	\$122,909	\$104,044	2740	30.55	837	705	902
40	143	0075.35	Upper	No	124.72	\$85,300	\$106,386	\$90,054	2609	30.93	807	546	692
40	143	0075.36	Upper	No	164.81	\$85,300	\$140,583	\$119,000	2864	27.41	785	736	926
40	143	0076.08	Low	No	34.50	\$85,300	\$29,429	\$24,911	2425	66.93	1623	51	272
40	143	0076.11	Upper	No	164.61	\$85,300	\$140,412	\$118,854	1252	31.87	399	345	416
40	143	0076.12	Upper	No	151.38	\$85,300	\$129,127	\$109,306	3867	40.47	1565	591	747
40	143	0076.13	Upper	No	161.72	\$85,300	\$137,947	\$116,768	3260	30.43	992	1069	1310
40	143	0076.14	Upper	No	184.13	\$85,300	\$157,063	\$132,950	2479	27.23	675	719	924
40	143	0076.15	Moderate	No	78.55	\$85,300	\$67,003	\$56,719	2332	30.32	707	401	428
40	143	0076.16	Upper	No	176.71	\$85,300	\$150,734	\$127,596	3478	31.83	1107	1254	1765
40	143	0076.17	Moderate	No	59.06	\$85,300	\$50,378	\$42,647	3899	52.47	2046	302	589
40	143	0076.19	Middle	No	110.61	\$85,300	\$94,350	\$79,866	3945	35.54	1402	1094	1408
40	143	0076.29	Middle	No	119.78	\$85,300	\$102,172	\$86,487	3728	36.51	1361	918	1159

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	143	0076.30	Upper	No	128.90	\$85,300	\$109,952	\$93,070	4983	42.77	2131	1224	1519
40	143	0076.31	Upper	No	163.47	\$85,300	\$139,440	\$118,036	3240	23.73	769	1134	1264
40	143	0076.32	Upper	No	184.37	\$85,300	\$157,268	\$133,125	3027	29.40	890	783	906
40	143	0076.33	Upper	No	145.61	\$85,300	\$124,205	\$105,139	2754	28.79	793	835	990
40	143	0076.34	Upper	No	122.22	\$85,300	\$104,254	\$88,250	3881	35.51	1378	609	830
40	143	0076.36	Upper	No	162.54	\$85,300	\$138,647	\$117,361	4313	26.50	1143	1112	1212
40	143	0076.38	Upper	No	264.18	\$85,300	\$225,346	\$190,746	4713	23.25	1096	1381	1545
40	143	0076.39	Upper	No	149.57	\$85,300	\$127,583	\$108,000	4902	34.07	1670	1219	1482
40	143	0076.41	Low	No	48.91	\$85,300	\$41,720	\$35,317	4584	69.52	3187	52	340
40	143	0076.42	Moderate	No	62.32	\$85,300	\$53,159	\$45,000	1996	61.82	1234	123	298
40	143	0076.43	Moderate	No	60.99	\$85,300	\$52,024	\$44,038	1071	53.31	571	136	232
40	143	0076.44	Moderate	No	67.84	\$85,300	\$57,868	\$48,984	3608	60.06	2167	546	919
40	143	0076.45	Middle	No	109.93	\$85,300	\$93,770	\$79,375	4003	47.56	1904	444	730
40	143	0076.46	Moderate	No	75.40	\$85,300	\$64,316	\$54,444	3058	55.00	1682	631	786
40	143	0076.47	Upper	No	161.71	\$85,300	\$137,939	\$116,765	2784	32.36	901	773	874
40	143	0076.48	Middle	No	96.75	\$85,300	\$82,528	\$69,861	2723	42.56	1159	256	622
40	143	0076.49	Upper	No	153.37	\$85,300	\$130,825	\$110,744	2233	29.02	648	916	833
40	143	0076.50	Moderate	No	61.93	\$85,300	\$52,826	\$44,722	3082	57.14	1761	23	305
40	143	0076.51	Upper	No	137.08	\$85,300	\$116,929	\$98,981	2718	22.96	624	807	972
40	143	0076.52	Upper	No	206.73	\$85,300	\$176,341	\$149,271	3539	25.06	887	1171	1245
40	143	0076.53	Upper	No	227.80	\$85,300	\$194,313	\$164,485	2042	17.19	351	630	668
40	143	0076.54	Upper	No	259.20	\$85,300	\$221,098	\$187,153	3714	23.26	864	1152	1210
40	143	0076.55	Middle	No	107.24	\$85,300	\$91,476	\$77,432	3321	37.55	1247	616	925
40	143	0076.56	Upper	No	141.41	\$85,300	\$120,623	\$102,105	3642	33.47	1219	854	973
40	143	0077.03	Upper	No	146.41	\$85,300	\$124,888	\$105,714	2872	31.23	897	764	920
40	143	0077.04	Moderate	No	79.52	\$85,300	\$67,831	\$57,418	4425	49.58	2194	861	1293
40	143	0077.05	Upper	No	133.26	\$85,300	\$113,671	\$96,220	2579	38.15	984	699	867
40	143	0077.06	Middle	No	107.18	\$85,300	\$91,425	\$77,389	3212	38.11	1224	902	1073
40	143	0077.07	Middle	No	89.15	\$85,300	\$76,045	\$64,375	3420	37.95	1298	801	1114

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40	143	0078.01	Middle	No	88.52	\$85,300	\$75,508	\$63,917	3187	37.56	1197	691	1303
40	143	0078.03	Upper	No	169.81	\$85,300	\$144,848	\$122,614	4388	30.79	1351	1135	1254
40	143	0078.04	Upper	No	137.38	\$85,300	\$117,185	\$99,199	2704	27.92	755	996	1156
40	143	0079.00	Moderate	No	55.95	\$85,300	\$47,725	\$40,404	4649	90.11	4189	754	2064
40	143	0080.01	Low	No	13.73	\$85,300	\$11,712	\$9,919	1975	69.67	1376	141	528
40	143	0080.02	Moderate	No	54.09	\$85,300	\$46,139	\$39,056	2724	88.55	2412	574	1153
40	143	0082.00	Moderate	No	69.46	\$85,300	\$59,249	\$50,156	2488	73.11	1819	490	813
40	143	0083.00	Moderate	No	73.79	\$85,300	\$62,943	\$53,281	1416	60.17	852	225	466
40	143	0084.00	Middle	No	86.75	\$85,300	\$73,998	\$62,639	3477	43.43	1510	978	1455
40	143	0085.01	Moderate	No	66.25	\$85,300	\$56,511	\$47,839	2772	54.18	1502	425	929
40	143	0085.02	Middle	No	95.63	\$85,300	\$81,572	\$69,048	4854	47.98	2329	1696	2144
40	143	0086.00	Moderate	No	77.42	\$85,300	\$66,039	\$55,903	3823	49.73	1901	505	938
40	143	0087.00	Upper	No	165.20	\$85,300	\$140,916	\$119,286	3216	27.21	875	842	1227
40	143	0088.00	Moderate	No	55.74	\$85,300	\$47,546	\$40,250	2045	40.54	829	477	1054
40	143	0089.00	Moderate	No	64.34	\$85,300	\$54,882	\$46,458	3579	69.74	2496	588	1024
40	143	0090.06	Moderate	No	74.79	\$85,300	\$63,796	\$54,004	7010	74.74	5239	1134	1881
40	143	0090.08	Low	No	48.50	\$85,300	\$41,371	\$35,023	3836	77.55	2975	185	451
40	143	0090.10	Middle	No	82.84	\$85,300	\$70,663	\$59,815	3930	73.64	2894	715	1083
40	143	0090.11	Low	No	48.64	\$85,300	\$41,490	\$35,125	2235	74.63	1668	229	347
40	143	0090.12	Moderate	No	57.13	\$85,300	\$48,732	\$41,250	3211	82.68	2655	341	671
40	143	0090.13	Moderate	No	78.63	\$85,300	\$67,071	\$56,774	2272	58.32	1325	280	452
40	143	0090.14	Upper	No	126.37	\$85,300	\$107,794	\$91,250	1924	65.33	1257	575	656
40	143	0090.15	Upper	No	143.57	\$85,300	\$122,465	\$103,667	4268	41.87	1787	1061	1195
40	143	0090.16	Upper	No	234.29	\$85,300	\$199,849	\$169,167	3695	28.77	1063	990	1101
40	143	0090.17	Middle	No	100.72	\$85,300	\$85,914	\$72,727	2417	67.11	1622	248	471
40	143	0090.18	Upper	No	174.31	\$85,300	\$148,686	\$125,863	1982	33.96	673	590	681
40	143	0090.19	Middle	No	93.68	\$85,300	\$79,909	\$67,642	3808	42.49	1618	544	763
40	143	0090.20	Upper	No	126.10	\$85,300	\$107,563	\$91,055	2963	37.73	1118	472	730

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40	143	0090.21	Middle	No	117.81	\$85,300	\$100,492	\$85,063	2675	40.45	1082	409	627
40	143	0091.01	Low	No	47.52	\$85,300	\$40,535	\$34,311	2495	75.15	1875	549	1224
40	143	0091.04	Moderate	No	74.95	\$85,300	\$63,932	\$54,118	2440	49.63	1211	546	1083
40	143	0092.00	Middle	No	91.01	\$85,300	\$77,632	\$65,714	3530	29.32	1035	866	1412
40	143	0093.00	Moderate	No	75.69	\$85,300	\$64,564	\$54,657	3821	30.28	1157	1042	1804
40	143	0094.01	Middle	No	109.22	\$85,300	\$93,165	\$78,864	4959	27.65	1371	1634	2008
40	143	0094.03	Middle	No	92.81	\$85,300	\$79,167	\$67,014	3566	29.44	1050	1156	1403
40	143	0094.04	Middle	No	89.08	\$85,300	\$75,985	\$64,324	2464	27.27	672	932	1036
40	143	0095.00	Middle	No	117.86	\$85,300	\$100,535	\$85,104	5140	28.21	1450	1735	2192
40	143	0113.00	Moderate	No	73.57	\$85,300	\$62,755	\$53,125	2735	63.62	1740	846	1338
40	143	0114.00	Moderate	No	55.70	\$85,300	\$47,512	\$40,221	3115	92.49	2881	601	1440

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 113 - OSAGE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	113	9400.01	Moderate	No	68.14	\$85,300	\$58,123	\$49,202	5393	41.33	2229	1450	2518
40	113	9400.03	Middle	No	91.90	\$85,300	\$78,391	\$66,360	4406	32.32	1424	1482	2267
40	113	9400.04	Middle	No	92.33	\$85,300	\$78,757	\$66,667	2356	31.62	745	912	1313
40	113	9400.05	Middle	No	106.92	\$85,300	\$91,203	\$77,206	4075	34.04	1387	1569	1932
40	113	9400.06	Moderate	No	66.98	\$85,300	\$57,134	\$48,364	5403	87.38	4721	1169	2360
40	113	9400.07	Middle	No	102.64	\$85,300	\$87,552	\$74,115	4480	23.19	1039	1732	2167
40	113	9400.08	Middle	No	98.81	\$85,300	\$84,285	\$71,346	2858	31.21	892	857	1458
40	113	9400.09	Upper	No	121.02	\$85,300	\$103,230	\$87,381	3521	27.44	966	1214	1455
40	113	9400.11	Middle	No	90.02	\$85,300	\$76,787	\$65,000	1220	26.15	319	517	794
40	113	9400.12	Low	No	44.83	\$85,300	\$38,240	\$32,375	2014	50.50	1017	712	1110
40	113	9400.13	Moderate	No	67.06	\$85,300	\$57,202	\$48,424	2195	50.39	1106	619	1207
40	113	9400.14	Middle	No	96.38	\$85,300	\$82,212	\$69,590	3914	32.58	1275	930	1269
40	113	9400.15	Moderate	No	58.46	\$85,300	\$49,866	\$42,214	3983	31.51	1255	959	1416

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 131 - ROGERS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	131	0501.01	Moderate	No	66.11	\$85,300	\$56,392	\$47,738	4998	43.86	2192	784	1349
40	131	0501.03	Middle	No	99.54	\$85,300	\$84,908	\$71,875	2482	37.83	939	538	912
40	131	0501.04	Moderate	No	64.53	\$85,300	\$55,044	\$46,599	2148	42.18	906	281	879
40	131	0501.05	Upper	No	126.70	\$85,300	\$108,075	\$91,484	5383	33.77	1818	1394	1862
40	131	0502.01	Upper	No	120.60	\$85,300	\$102,872	\$87,083	2614	37.49	980	886	1078
40	131	0502.02	Moderate	No	65.00	\$85,300	\$55,445	\$46,932	2972	41.08	1221	703	1492
40	131	0502.03	Middle	No	89.29	\$85,300	\$76,164	\$64,471	1507	31.39	473	437	691
40	131	0503.01	Middle	No	80.73	\$85,300	\$68,863	\$58,295	2501	34.79	870	785	1058
40	131	0503.02	Middle	No	88.21	\$85,300	\$75,243	\$63,697	2634	35.76	942	750	1097
40	131	0503.03	Middle	No	117.12	\$85,300	\$99,903	\$84,565	3084	36.06	1112	981	1165
40	131	0503.04	Middle	No	113.80	\$85,300	\$97,071	\$82,171	3305	30.32	1002	1196	1443
40	131	0504.03	Upper	No	134.31	\$85,300	\$114,566	\$96,983	5489	32.67	1793	2005	2279
40	131	0504.04	Middle	No	111.82	\$85,300	\$95,382	\$80,741	7678	33.72	2589	2016	2338
40	131	0504.05	Upper	No	203.06	\$85,300	\$173,210	\$146,618	4221	25.97	1096	1361	1486
40	131	0504.06	Upper	No	182.27	\$85,300	\$155,476	\$131,607	3645	24.25	884	1056	1221
40	131	0504.07	Middle	No	111.95	\$85,300	\$95,493	\$80,833	2338	40.38	944	704	920
40	131	0504.08	Middle	No	96.89	\$85,300	\$82,647	\$69,960	2902	39.73	1153	674	1320
40	131	0504.09	Upper	No	127.39	\$85,300	\$108,664	\$91,982	1887	38.21	721	697	847
40	131	0505.01	Middle	No	93.48	\$85,300	\$79,738	\$67,500	3258	31.49	1026	907	1195
40	131	0505.02	Middle	No	82.85	\$85,300	\$70,671	\$59,821	3391	30.64	1039	1014	1412
40	131	0506.01	Middle	No	108.83	\$85,300	\$92,832	\$78,583	3934	35.97	1415	1139	1413
40	131	0506.02	Middle	No	115.34	\$85,300	\$98,385	\$83,279	3638	32.41	1179	1409	1567
40	131	0506.03	Upper	No	125.80	\$85,300	\$107,307	\$90,833	2450	30.98	759	802	926
40	131	0506.04	Upper	No	120.41	\$85,300	\$102,710	\$86,944	3996	31.88	1274	1117	1477
40	131	0507.01	Moderate	No	59.51	\$85,300	\$50,762	\$42,969	2107	43.19	910	509	1061
40	131	0507.02	Moderate	No	75.84	\$85,300	\$64,692	\$54,761	3010	37.01	1114	921	1447

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	131	0508.01	Middle	No	117.50	\$85,300	\$100,228	\$84,840	4531	32.75	1484	1419	1795
40	131	0508.02	Upper	No	130.70	\$85,300	\$111,487	\$94,375	3137	32.45	1018	900	1244

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 145 - WAGONER COUNTY

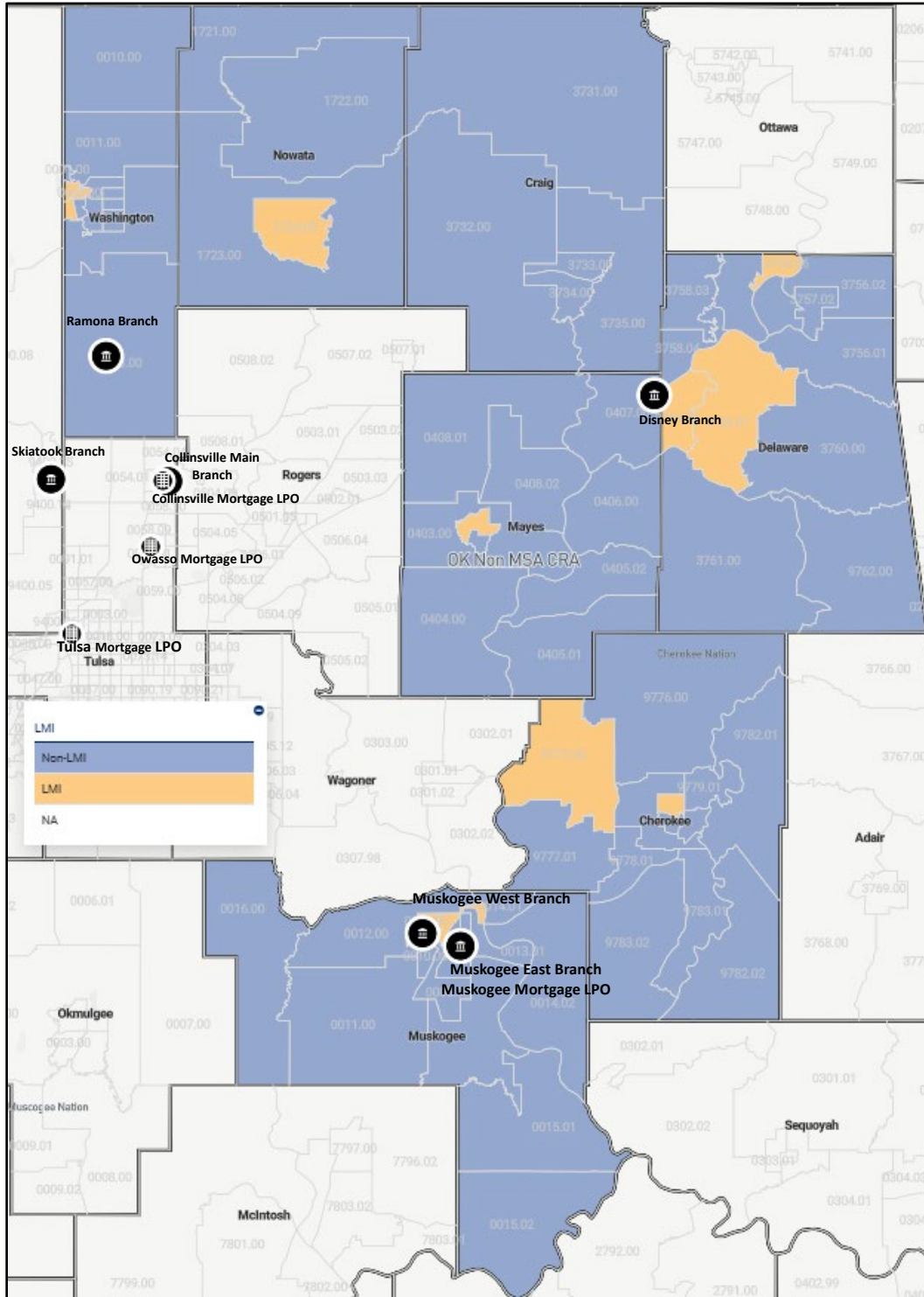


State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	145	0301.01	Moderate	No	75.07	\$85,300	\$64,035	\$54,207	4346	36.88	1603	1033	1997
40	145	0301.02	Moderate	No	76.32	\$85,300	\$65,101	\$55,110	4020	40.62	1633	1127	1950
40	145	0302.01	Moderate	No	76.25	\$85,300	\$65,041	\$55,061	2724	28.82	785	955	1739
40	145	0302.02	Middle	No	94.74	\$85,300	\$80,813	\$68,409	3080	35.36	1089	1102	1580
40	145	0303.00	Middle	No	100.55	\$85,300	\$85,769	\$72,604	1634	31.95	522	442	616
40	145	0304.02	Middle	No	107.87	\$85,300	\$92,013	\$77,888	4445	29.02	1290	1393	1700
40	145	0304.03	Middle	No	92.62	\$85,300	\$79,005	\$66,875	1913	41.87	801	512	780
40	145	0304.06	Middle	No	114.19	\$85,300	\$97,404	\$82,455	5238	41.07	2151	1474	1785
40	145	0304.07	Upper	No	139.98	\$85,300	\$119,403	\$101,076	4080	43.28	1766	967	1220
40	145	0304.08	Middle	No	98.14	\$85,300	\$83,713	\$70,865	2663	39.88	1062	712	844
40	145	0305.02	Upper	No	121.10	\$85,300	\$103,298	\$87,440	2731	30.17	824	802	956
40	145	0305.05	Middle	No	114.42	\$85,300	\$97,600	\$82,619	1746	27.09	473	604	666
40	145	0305.06	Middle	No	85.78	\$85,300	\$73,170	\$61,941	2019	31.65	639	626	712
40	145	0305.07	Moderate	No	68.09	\$85,300	\$58,081	\$49,167	2548	53.96	1375	511	770
40	145	0305.08	Upper	No	122.99	\$85,300	\$104,910	\$88,804	2161	27.02	584	768	858
40	145	0305.09	Upper	No	152.78	\$85,300	\$130,321	\$110,313	5548	31.25	1734	1703	1921
40	145	0305.10	Upper	No	123.78	\$85,300	\$105,584	\$89,375	2913	34.26	998	772	906
40	145	0305.11	Upper	No	149.17	\$85,300	\$127,242	\$107,708	2962	28.76	852	899	982
40	145	0305.12	Upper	No	127.40	\$85,300	\$108,672	\$91,987	4571	30.10	1376	1273	1424
40	145	0306.01	Upper	No	128.39	\$85,300	\$109,517	\$92,708	5349	32.31	1728	1721	2044
40	145	0306.03	Middle	No	84.91	\$85,300	\$72,428	\$61,314	3172	35.44	1124	777	1218
40	145	0306.04	Middle	No	92.82	\$85,300	\$79,175	\$67,019	2730	33.85	924	721	1076
40	145	0306.05	Middle	No	105.43	\$85,300	\$89,932	\$76,125	1698	36.69	623	356	503
40	145	0307.98	Middle	No	92.27	\$85,300	\$78,706	\$66,625	3059	39.59	1211	1087	1583
40	145	0308.00	Upper	No	126.10	\$85,300	\$107,563	\$91,055	3631	29.74	1080	1088	1294

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



# American Bank of Oklahoma Oklahoma Non-MSA CRA Assessment Area Census Tract Income Level





2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 035 - CRAIG COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	035	3731.00	Middle	Yes*	87.43	\$69,000	\$60,327	\$51,208	2989	33.69	1007	899	1309
40	035	3732.00	Middle	Yes*	94.39	\$69,000	\$65,129	\$55,284	2490	39.64	987	721	1103
40	035	3733.00	Middle	Yes*	81.34	\$69,000	\$56,125	\$47,639	3733	44.95	1678	858	1630
40	035	3734.00	Middle	Yes*	82.55	\$69,000	\$56,960	\$48,347	2695	43.38	1169	621	1168
40	035	3735.00	Middle	Yes*	95.22	\$69,000	\$65,702	\$55,769	2200	37.64	828	700	1174
40	035	9999.99	Middle	No	85.67	\$69,000	\$59,112	\$50,176	14107	40.19	5669	3799	6384

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 021 - CHEROKEE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	021	9776.00	Middle	Yes	111.90	\$69,000	\$77,211	\$65,540	5307	55.29	2934	1681	2327
40	021	9777.01	Upper	No	122.25	\$69,000	\$84,353	\$71,600	2854	46.64	1331	935	1305
40	021	9777.02	Moderate	No	70.58	\$69,000	\$48,700	\$41,337	3448	52.52	1811	907	1372
40	021	9778.01	Middle	Yes	80.12	\$69,000	\$55,283	\$46,927	2472	64.52	1595	709	1075
40	021	9778.02	Middle	Yes	103.66	\$69,000	\$71,525	\$60,714	4353	59.98	2611	1010	1354
40	021	9779.01	Middle	Yes	90.35	\$69,000	\$62,342	\$52,917	3356	59.54	1998	512	1075
40	021	9779.02	Moderate	No	76.14	\$69,000	\$52,537	\$44,596	3564	57.94	2065	357	1077
40	021	9780.00	Middle	Yes	87.66	\$69,000	\$60,485	\$51,339	4273	66.14	2826	716	1719
40	021	9781.00	Middle	Yes	105.11	\$69,000	\$72,526	\$61,563	5860	57.65	3378	1133	2049
40	021	9782.01	Middle	Yes	94.62	\$69,000	\$65,288	\$55,417	2702	61.32	1657	765	1079
40	021	9782.02	Middle	Yes	96.04	\$69,000	\$66,268	\$56,250	2822	47.80	1349	1092	2345
40	021	9783.01	Middle	Yes	95.01	\$69,000	\$65,557	\$55,643	3116	52.63	1640	1040	1839
40	021	9783.02	Middle	Yes	96.92	\$69,000	\$66,875	\$56,765	2951	55.98	1652	826	1451

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 041 - DELAWARE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	041	3756.01	Middle	No	93.60	\$69,000	\$64,584	\$54,821	3331	32.78	1092	1210	1923
40	041	3756.02	Middle	No	90.02	\$69,000	\$62,114	\$52,721	3108	25.19	783	1194	2133
40	041	3757.01	Middle	No	102.18	\$69,000	\$70,504	\$59,842	4394	24.90	1094	1420	2368
40	041	3757.02	Middle	No	87.44	\$69,000	\$60,334	\$51,213	3852	34.97	1347	899	1798
40	041	3758.03	Middle	No	101.23	\$69,000	\$69,849	\$59,286	1996	26.85	536	790	1905
40	041	3758.04	Upper	No	128.26	\$69,000	\$88,499	\$75,116	1039	25.31	263	585	1562
40	041	3758.05	Middle	No	106.49	\$69,000	\$73,478	\$62,371	2032	24.06	489	842	2218
40	041	3758.06	Moderate	No	74.17	\$69,000	\$51,177	\$43,438	1405	24.41	343	578	1085
40	041	3759.01	Moderate	No	77.05	\$69,000	\$53,165	\$45,125	2835	39.82	1129	794	1872
40	041	3759.02	Moderate	No	67.94	\$69,000	\$46,879	\$39,792	1070	32.62	349	301	1218
40	041	3760.00	Middle	No	99.60	\$69,000	\$68,724	\$58,333	5345	54.44	2910	1069	1985
40	041	3761.00	Middle	No	87.36	\$69,000	\$60,278	\$51,164	4429	61.68	2732	1531	2192
40	041	9762.00	Middle	No	96.48	\$69,000	\$66,571	\$56,506	5561	41.56	2311	1635	2680

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 097 - MAYES COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	097	0401.00	Moderate	No	77.24	\$69,000	\$53,296	\$45,240	4486	41.53	1863	920	1920
40	097	0402.00	Middle	No	93.21	\$69,000	\$64,315	\$54,590	5132	38.21	1961	1121	2006
40	097	0403.00	Upper	No	129.19	\$69,000	\$89,141	\$75,662	4180	38.83	1623	1394	1855
40	097	0404.00	Middle	No	105.96	\$69,000	\$73,112	\$62,059	5351	35.62	1906	1678	2343
40	097	0405.01	Upper	No	123.36	\$69,000	\$85,118	\$72,250	2899	43.29	1255	1148	1686
40	097	0405.02	Middle	No	98.60	\$69,000	\$68,034	\$57,750	3814	46.51	1774	1117	1812
40	097	0406.00	Middle	No	94.53	\$69,000	\$65,226	\$55,365	3783	49.41	1869	1170	2088
40	097	0407.00	Middle	No	92.13	\$69,000	\$63,570	\$53,958	3313	37.37	1238	1199	2179
40	097	0408.01	Middle	No	115.33	\$69,000	\$79,578	\$67,548	3294	32.85	1082	1050	1441
40	097	0408.02	Middle	No	103.90	\$69,000	\$71,691	\$60,850	2794	34.32	959	1229	1512

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 101 - MUSKOGEE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	101	0001.00	Moderate	No	75.70	\$69,000	\$52,233	\$44,336	4565	56.63	2585	1089	1824
40	101	0002.00	Low	No	45.99	\$69,000	\$31,733	\$26,938	1485	65.05	966	321	787
40	101	0003.00	Moderate	No	53.61	\$69,000	\$36,991	\$31,401	2935	62.66	1839	527	1253
40	101	0004.00	Low	No	37.03	\$69,000	\$25,551	\$21,688	1604	61.60	988	180	481
40	101	0006.00	Middle	No	93.97	\$69,000	\$64,839	\$55,039	3674	49.92	1834	1190	1738
40	101	0007.00	Middle	No	83.07	\$69,000	\$57,318	\$48,654	4599	57.84	2660	740	1986
40	101	0008.01	Middle	No	102.72	\$69,000	\$70,877	\$60,158	5421	44.11	2391	1566	2100
40	101	0008.02	Upper	No	140.46	\$69,000	\$96,917	\$82,266	2296	45.64	1048	556	862
40	101	0009.01	Upper	No	129.27	\$69,000	\$89,196	\$75,708	3488	45.56	1589	1051	1245
40	101	0009.02	Moderate	No	60.67	\$69,000	\$41,862	\$35,536	4476	49.02	2194	805	2116
40	101	0010.00	Middle	No	94.90	\$69,000	\$65,481	\$55,583	1610	57.20	921	363	708
40	101	0011.00	Middle	No	105.59	\$69,000	\$72,857	\$61,842	2776	40.67	1129	1032	1320
40	101	0012.00	Middle	No	105.65	\$69,000	\$72,899	\$61,875	4504	41.98	1891	918	1232
40	101	0013.01	Middle	No	91.10	\$69,000	\$62,859	\$53,355	2974	42.30	1258	612	1023
40	101	0013.02	Upper	No	126.08	\$69,000	\$86,995	\$73,839	3324	44.37	1475	1130	1338
40	101	0014.01	Middle	No	114.37	\$69,000	\$78,915	\$66,984	3938	46.44	1829	1085	1712
40	101	0014.02	Middle	No	106.40	\$69,000	\$73,416	\$62,319	3127	40.17	1256	1016	1326
40	101	0015.01	Middle	No	91.77	\$69,000	\$63,321	\$53,750	3531	39.65	1400	940	1557
40	101	0015.02	Middle	No	93.51	\$69,000	\$64,522	\$54,766	2189	37.32	817	825	1181
40	101	0016.00	Middle	No	105.57	\$69,000	\$72,843	\$61,830	3823	36.93	1412	1352	2126

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 105 - NOWATA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	105	1721.00	Middle	No	91.40	\$69,000	\$63,066	\$53,534	1921	32.48	624	656	1020
40	105	1722.00	Middle	No	83.24	\$69,000	\$57,436	\$48,750	1416	37.57	532	512	773
40	105	1723.00	Middle	No	107.26	\$69,000	\$74,009	\$62,821	1810	32.65	591	675	910
40	105	1724.00	Moderate	No	78.73	\$69,000	\$54,324	\$46,111	4173	42.20	1761	1173	2094
40	105	9999.99	Middle	No	88.15	\$69,000	\$60,824	\$51,630	9320	37.64	3508	3016	4797

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 147 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	147	0001.00	Middle	No	93.65	\$69,000	\$64,619	\$54,848	1831	42.87	785	470	795
40	147	0002.00	Moderate	No	57.75	\$69,000	\$39,848	\$33,824	1857	45.34	842	314	878
40	147	0003.00	Moderate	No	58.23	\$69,000	\$40,179	\$34,107	2391	35.17	841	310	1074
40	147	0004.00	Upper	No	127.60	\$69,000	\$88,044	\$74,732	4599	34.53	1588	1301	1935
40	147	0005.00	Middle	No	118.81	\$69,000	\$81,979	\$69,583	6311	36.19	2284	1572	2400
40	147	0006.01	Middle	No	110.50	\$69,000	\$76,245	\$64,717	5173	29.91	1547	1281	1866
40	147	0006.02	Upper	No	213.48	\$69,000	\$147,301	\$125,025	3137	32.67	1025	921	1058
40	147	0007.00	Upper	No	189.24	\$69,000	\$130,576	\$110,833	6375	24.96	1591	2120	2432
40	147	0008.00	Middle	No	84.84	\$69,000	\$58,540	\$49,688	3494	33.66	1176	885	1600
40	147	0009.00	Moderate	No	56.38	\$69,000	\$38,902	\$33,021	2081	42.00	874	386	859
40	147	0010.00	Middle	No	113.87	\$69,000	\$78,570	\$66,691	2096	26.81	562	902	1122
40	147	0011.00	Middle	No	105.22	\$69,000	\$72,602	\$61,627	5025	30.89	1552	1398	2306
40	147	0012.00	Upper	No	188.94	\$69,000	\$130,369	\$110,656	2286	26.86	614	939	1154
40	147	0013.00	Middle	No	118.40	\$69,000	\$81,696	\$69,345	5799	33.90	1966	1717	2490

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



# CRA PERFORMANCE EVALUATION 2024



# **PUBLIC DISCLOSURE**

May 6, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

American Bank of Oklahoma  
Certificate Number: 34606

200 E Main Street  
Collinsville, Oklahoma 74021

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

600 North Pearl Street, Suite 700  
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 **Satisfactory**.

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

- The loan-to-deposit (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.
- A majority of loans are inside 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 Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## DESCRIPTION OF INSTITUTION

American Bank of Oklahoma (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 Needs to Improve rating during the previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated January 26, 2021, using Small Institution Procedures.

ABO operates six full-service offices and four loan production offices (LPO) within two designated AAs located in the State of Oklahoma. The bank closed one temporary branch located in a middle-income census tract in Langley, Oklahoma since the prior evaluation. ABO did not open any branches or experience any merger or acquisition activity since the prior evaluation. Branch hours and days of service remain consistent with area and industry norms.

ABO offers a variety of loan products, including commercial, home mortgage, agricultural, and consumer loans, primarily focusing on commercial and home mortgage lending. Deposit products include checking, savings, money market, and certificate of deposit accounts. Alternative delivery systems include internet banking, mobile banking, and six automated teller machines (ATMs).

As of the December 31, 2023, Reports of Condition and Income, ABO reported total assets of \$364.1 million, total loans of \$297.4 million, and total deposits of \$294.4 million. Since the prior evaluation, total assets increased by 4.5 percent, total loans increased by 7.5 percent, and total deposits increased by 2.3 percent. As presented in the following table, the mix of outstanding loans

as of December 31, 2023, reflects a distribution supportive of the institution’s business focus, with commercial loans representing the largest portion followed by home mortgage loans.

<b>Loan Portfolio Distribution as of 12/31/2023</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	44,265	14.9
Secured by Farmland	5,765	1.9
Secured by 1-4 Family Residential Properties	41,686	14.0
Secured by Multifamily (5 or more) Residential Properties	423	0.1
Secured by Nonfarm Nonresidential Properties	85,394	28.7
<b>Total Real Estate Loans</b>	<b>177,533</b>	<b>59.6</b>
Commercial and Industrial Loans	71,282	24.0
Agricultural Production and Other Loans to Farmers	10,893	3.7
Consumer Loans	29,836	10.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	3,425	1.2
Lease Financing Receivable (net of unearned income)	4,438	1.5
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>297,407</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution’s ability to meet its AAs’ credit needs.

## **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 the following two Oklahoma AAs: a portion of the Tulsa Metropolitan Statistical Area (MSA) and a portion of the Oklahoma Non-MSA. The AAs meet the technical requirements of the CRA. The following table provides additional details regarding the composition of each AA. Refer to the individual AA sections for additional information.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
Tulsa MSA	Osage, Rogers, Tulsa, Wagoner	274	2
Oklahoma Non-MSA	Cherokee, Craig, Delaware, Mayes, Muskogee, Nowata, Washington	79	4
<i>Source: Bank Data &amp; 2020 U.S. Census Data.</i>			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated January 26, 2021, to the current evaluation dated May 6, 2024. To evaluate performance, examiners applied the CRA Small Bank Procedures, which include the Lending Test. The appendix lists the test’s criteria.

Examiners applied full-scope procedures to the Tulsa MSA AA, as this area contains a majority of lending and deposit activity. Examiners used limited-scope procedures for the Oklahoma Non-MSA AA since this area received a full-scope review at the prior evaluation and it contains a slightly lower proportion of the institution’s lending and deposit activity. As such, the Tulsa MSA AA received more weight than the Oklahoma Non-MSA AA when drawing conclusions. The following table shows the breakdown of the activities in each AA.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Tulsa MSA AA	75,182	54.2	193,251	61.7	2	33.3
Oklahoma Non-MSA AA	63,429	45.8	119,859	38.3	4	66.7
<b>Total</b>	<b>138,611</b>	<b>100.0</b>	<b>313,110</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>

*Source: Bank Data; FDIC Summary of Deposits (6/30/2023).*

### Activities Reviewed

CRA Small Institution Procedures require examiners to determine the bank’s major product lines for review. Examiners may select from among the same loan categories used for Large Bank CRA evaluations, including home mortgage, small business, small farm, and consumer loans. The following table details ABO’s originations and purchases over the most recent completed calendar year by loan type.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	37,539	19.5	125	8.1
Secured by Farmland	968	0.5	4	0.3
Secured by 1-4 Family Residential Properties	77,296	40.1	349	22.6
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	27,544	14.3	87	5.6
Commercial and Industrial Loans	30,939	16.0	272	17.6
Agricultural Loans	2,555	1.3	65	4.2
Consumer Loans	15,840	8.2	642	41.5
Other Loans	289	0.2	3	0.2
<b>Total Loans</b>	<b>192,970</b>	<b>100.0</b>	<b>1,547</b>	<b>100.0</b>
<i>Source: 2023 Bank Data. Due to rounding, totals may not equal 100.0.</i>				

Considering the dollar volume and number of loans originated or purchased during 2023, as well as management’s stated business strategy, examiners determined that the bank’s major product lines consist of home mortgage and commercial loans. Since the other categories typically reviewed for CRA do not represent major product lines, considering both number and dollar volume, they would not materially affect any conclusions or the rating. Therefore, this evaluation does not include a review of small farm or consumer loans. Bank records indicate the lending focus and product mix remained generally consistent throughout the evaluation period.

ABO reports home mortgage loans pursuant to the Home Mortgage Disclosure Act (HMDA). Therefore, this evaluation includes a review of home mortgage loans reported on the bank’s HMDA Loan Application Register (LAR) since the prior evaluation, as follows:

- 2021: 780 home mortgage loans totaling \$164.3 million,
- 2022: 656 home mortgage loans totaling \$149.6 million, and
- 2023: 366 home mortgage loans totaling \$83.3 million.

Although lending volume declined during the review period, examiners did not identify any significant trends in performance between the different years’ data that materially affects applicable conclusions or ratings. Therefore, the geographic distribution and borrower profile analyses present home mortgage loan data for 2022, the most recent year for which aggregate data exists. However, the Assessment Area Concentration presents home mortgage loan data for all years reviewed. Examiners primarily compared the bank’s home mortgage lending to aggregate data in 2021 and 2022 and 2020 U.S. Census Data for home mortgage lending in 2023.

This evaluation also includes a review of the universe of 348 small business loans totaling \$42.0 million originated or purchased in 2023, which represents the most recent completed calendar year of available data. Since readily available gross annual revenue data did not exist for the universe of loans, examiners selected a sample of 58 small business loans totaling approximately \$7.0 million originated inside the AAs to evaluate the borrower profile criterion. D&B data for 2023 provided a standard of comparison for small business loans.

Examiners considered the universes by dollar volume and number of loans originated as well as management’s stated business strategy to determine the loan product weighting when arriving at overall conclusions. The following table shows that home mortgage loans represent a majority by both number and dollar volume of the loan categories reviewed. Therefore, home mortgage loans received slightly more weight when drawing conclusions.

<b>Loan Products Reviewed</b>				
<b>Loan Category</b>	<b>Universe</b>			
	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Mortgage	366	51.3	83,265	66.5
Small Business	348	48.7	41,952	33.5
<b>Total Loans</b>	<b>714</b>	<b>100.0</b>	<b>125,217</b>	<b>100.0</b>

*Source: 2023 HMDA LAR; 2023 Bank Data.*

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans when arriving at conclusions for individual performance factors because the number of loans better indicates the number of individuals and businesses served.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

ABO demonstrated satisfactory performance regarding the Lending Test. Reasonable records regarding geographic distribution and borrower profile, a majority of loans originated inside the AAs, and a more than reasonable LTD ratio support this conclusion.

### **Loan-to-Deposit Ratio**

ABO’s 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. The LTD ratio, calculated from Reports of Condition and Income data, averaged 90.3 percent over the past 12 quarters, from March 31, 2021, to December 31, 2023, representing a decrease from the 100.6 percent average LTD at the prior evaluation. The ratio ranged from a high of 99.8 percent on December 31, 2023, to a low of 82.7 percent as of June 30, 2021.

Examiners identified and listed in the following table three comparable institutions operating in the AAs with similar asset sizes and lending emphases. As illustrated, ABO reported the highest average net LTD ratio compared to the similar institutions.

<b>Loan-to-Deposit (LTD) Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 12/31/2023 (\$000s)</b>	<b>Average Net LTD Ratio (%)</b>
<b>American Bank of Oklahoma, Collinsville, OK</b>	<b>364,074</b>	<b>90.3</b>
AVB Bank, Broken Arrow, OK	499,769	80.5
Local Bank, Hulbert, OK	338,007	69.6
First Priority Bank, Pryor, OK	417,111	89.2

*Source: Reports of Condition and Income 3/31/2021 - 12/31/2023.*

### **Assessment Area Concentration**

A majority of loans are inside the institution's AAs. As reflected in the following table, a majority of home mortgage loans, by both number and dollar, originated in the AAs outweighs a substantial majority of small business loans, by both number and dollar, originated within the AAs to support this conclusion.

<b>Lending Inside and Outside of the Assessment Areas</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollars Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Home Mortgage										
2021	671	86.0	109	14.0	780	134,764	82.0	29,568	18.0	164,332
2022	563	85.8	93	14.2	656	126,479	84.5	23,147	15.5	149,626
2023	313	85.5	53	14.5	366	68,632	82.4	14,633	17.6	83,265
<b>Subtotal</b>	<b>1,547</b>	<b>85.8</b>	<b>255</b>	<b>14.2</b>	<b>1,802</b>	<b>329,875</b>	<b>83.0</b>	<b>67,348</b>	<b>17.0</b>	<b>397,223</b>
Small Business	323	92.8	25	7.2	348	36,449	86.9	5,503	13.1	41,952

*Source: 2021, 2022, and 2023 HMDA LAR; 2023 Bank Data.*

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable penetration throughout the AAs. Reasonable performance in both AAs supports this conclusion. Examiners considered the loan product types reviewed relative to the available comparative data and any performance context issues when arriving at conclusions. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts when arriving at conclusions for this performance factor. Refer to the individual AA sections for details.

### **Borrower Profile**

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. Reasonable performance in both AAs supports this conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income individuals and to



businesses with gross annual revenue of \$1 million or less when arriving at conclusions for this performance factor. Refer to the individual AA sections for details.

### **Response to Complaints**

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

### **TULSA MSA AA - Full-Scope Review**

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN TULSA MSA AA**

According to the 2020 U.S. Census Data, the Tulsa MSA AA includes all 274 census tracts within Osage, Rogers, Tulsa, and Wagoner counties in northeastern Oklahoma. These counties represent four of the seven counties that comprise the entire Tulsa MSA. ABO operates two full-service branches, two ATMs, and three LPOs in this AA. Delivery systems and range of products and services remain consistent with those discussed previously for the institution as a whole.

### **Economic and Demographic Data**

The AA's census tracts reflect the following income designations based on 2020 U.S. Census Data: 14 low-, 79 moderate-, 86 middle-, and 94 upper-income census tracts as well as 1 census tract with no income designation. The following table illustrates select demographic, housing, and business information 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)	274	5.1	28.8	31.4	34.3	0.4
Population by Geography	891,318	4.8	28.2	31.1	35.5	0.4
Housing Units by Geography	377,607	5.5	29.5	32.3	32.4	0.3
Owner-Occupied Units by Geography	216,094	2.9	21.3	34.1	41.7	0.0
Occupied Rental Units by Geography	120,978	9.5	40.6	29.6	19.7	0.7
Vacant Units by Geography	40,535	7.4	40.3	30.8	20.9	0.7
Businesses by Geography	139,313	3.6	23.6	31.3	41.4	0.1
Farms by Geography	4,164	2.9	19.3	40.4	37.2	0.1
Family Distribution by Income Level	219,295	20.6	17.5	19.5	42.4	0.0
Household Distribution by Income Level	337,072	23.1	16.2	17.8	43.0	0.0
Median Family Income – Tulsa MSA		\$72,203	Median Housing Value Median Gross Rent Families Below Poverty Level			\$162,332 \$888 10.1%

*Source: 2020 U.S. Census Data; 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.*

According to Moody’s Analytics, the Tulsa MSA’s largest employers include Saint Francis Health System, Hillcrest Healthcare System, and American Airlines Maintenance Base. The following table shows the annual unemployment rates for the AA, State of Oklahoma, and nationwide declined and stabilized during the evaluation period.

Unemployment Rates Tulsa MSA AA			
Area	2021	2022	2023
	%	%	%
Osage County	4.4	3.6	3.7
Rogers County	3.7	2.9	2.9
Tulsa County	4.2	3.1	3.2
Wagoner County	3.7	3.0	3.2
State of Oklahoma	4.0	3.1	3.2
National Average	5.3	3.6	3.6

*Source: Bureau of Labor Statistics.*

Examiners used the applicable Federal Financial Institutions Examination Council (FFIEC)-updated median family income levels to analyze home mortgage loans under the borrower profile criterion. The following table presents the low-, moderate-, middle-, and upper-income ranges based on 2022 FFIEC-updated median family income of \$81,300 for the Tulsa MSA.

<b>Median Family Income Ranges – Tulsa, OK MSA</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2022 (\$81,300)	<\$40,650	\$40,650 to <\$65,040	\$65,040 to <\$97,560	≥\$97,560
<i>Source: FFIEC.</i>				

### **Competition**

The AA reflects a fairly low competition level for financial services, considering the AA’s population. According to the FDIC Deposit Market Share data as of June 30, 2023, 53 financial institutions operate 238 offices in the AA. Of these institutions, ABO ranked 30<sup>th</sup> with 0.6 percent of the area’s deposit market share.

### **Community Contact**

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

Examiners conducted a community contact with a member from an economic development organization serving the AA. The contact indicated the local economy continues to improve and grow due to an increasing population. The contact stated housing and new businesses represent the primary credit needs of the community. In addition, the contact stated that local banks remain involved in the community and appropriately serve the credit needs.

### **Credit Needs**

Considering information from bank management, the community contact, as well as demographic and economic data, examiners determined that home mortgage and small business lending represent the primary credit needs for the AA.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN TULSA MSA AA**

### **LENDING TEST**

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

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable penetration throughout the Tulsa MSA AA. Reasonable performance regarding home mortgage loans sufficiently outweighs poor performance regarding small business loans to support this conclusion.

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable penetration throughout the Tulsa MSA AA. Reasonable performance in low- and moderate-income census tracts supports this conclusion. The following table shows ABO’s level of lending slightly trails aggregate data by 0.8 percentage points in low-income census tracts and 3.1 percentage points in moderate-income census tracts, both of which evidence reasonable performance.

<b>Geographic Distribution of Home Mortgage Loans Tulsa MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	2.9	1.4	2	0.6	169	0.2
Moderate	21.3	17.5	47	14.4	8,032	9.8
Middle	34.1	32.3	124	37.9	26,660	32.4
Upper	41.7	48.7	154	47.1	47,485	57.7
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>327</b>	<b>100.0</b>	<b>82,346</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data; 2022 HMDA LAR; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.*

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor penetration throughout the Tulsa MSA AA. Poor performance in moderate-income census tracts outweighs reasonable performance in low-income census tracts to support this conclusion. As seen in the following table, ABO’s lending in low-income census tracts trails demographic data by 1.9 percentage points, which reflects reasonable performance. In moderate-income census tracts, ABO’s lending trails demographic data by 9.1 percentage points, reflective of poor performance. Examiners placed more weight on performance in moderate-income census tracts when arriving at an overall conclusion given the larger percentage of businesses located in these areas indicating a likely greater opportunity to lend.

<b>Geographic Distribution of Small Business Loans Tulsa MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.6	3	1.7	482	2.2
Moderate	23.6	25	14.5	2,840	13.1
Middle	31.3	84	48.6	10,039	46.3
Upper	41.4	61	35.3	8,337	38.4
Not Available	0.1	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>173</b>	<b>100.0</b>	<b>21,698</b>	<b>100.0</b>

*Source: 2023 D&B Data; 2023 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 (including low and moderate income) and businesses of different sizes. Reasonable performance regarding home mortgage loans outweighs excellent performance regarding small business loans to support this conclusion.

### ***Home Mortgage Loans***

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels. The following table shows the bank's lending to low-income borrowers trails aggregate data by 2.4 percentage points, reflecting a reasonable level. The table further shows ABO's lending to moderate-income borrowers exceeds aggregate data by 4.2 percentage points, which remains within a reasonable range.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Tulsa MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	20.6	6.4	13	4.0	1,916	2.3
Moderate	17.5	17.2	70	21.4	12,074	14.7
Middle	19.5	19.1	74	22.6	16,961	20.6
Upper	42.4	33.8	148	45.3	47,614	57.8
Income Not Available	0.0	23.4	22	6.7	3,781	4.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>327</b>	<b>100.0</b>	<b>82,346</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data; 2022 HMDA LAR; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.*

### ***Small Business Loans***

The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among businesses of different sizes. As shown in the following table, ABO originated more than 9 out of every 10 small business loans to businesses with gross annual revenues of \$1 million or less, which reflects excellent performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Tulsa MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	70.0	12	38.7	1,250	31.5
\$100,000 - \$249,999	15.8	11	35.5	1,087	27.4
\$250,000 - \$499,999	3.6	5	16.1	666	16.8
\$500,000 - \$1,000,000	1.9	0	0.0	0	0.0
<b>Subtotal ≤ \$1,000,000</b>	<b>91.3</b>	<b>28</b>	<b>90.3</b>	<b>3,003</b>	<b>75.7</b>
> \$1,000,000	2.7	3	9.7	964	24.3
Revenue Not Available	5.9	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>	<b>3,967</b>	<b>100.0</b>

*Source: 2023 D&B Data; 2023 Bank Data. Due to rounding, totals may not equal 100.0.*

## **OKLAHOMA NON-MSA AA - Limited-Scope Review**

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

The Oklahoma Non-MSA AA includes all of Cherokee, Craig, Delaware, Mayes, Muskogee, Nowata, and Washington counties. The bank operates four full-service branches, four ATMs, and one LPO within the AA.

The AA's census tracts reflect the following income designations based on 2020 U.S. Census Data: 2 low-, 13 moderate-, 53 middle-, and 11 upper-income census tracts. The following table illustrates select demographic, housing, and business information for the Oklahoma Non-MSA 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)	79	2.5	16.5	67.1	13.9	0.0
Population by Geography	268,742	1.1	14.6	70.7	13.6	0.0
Housing Units by Geography	133,729	1.1	15.6	70.5	12.8	0.0
Owner-Occupied Units by Geography	75,186	0.7	11.3	72.0	16.1	0.0
Occupied Rental Units by Geography	31,704	2.1	22.2	68.4	7.3	0.0
Vacant Units by Geography	26,839	1.3	19.8	68.8	10.0	0.0
Businesses by Geography	26,112	4.1	15.6	66.0	14.3	0.0
Farms by Geography	1,650	1.3	10.7	76.2	11.8	0.0
Family Distribution by Income Level	70,437	21.9	18.0	20.2	40.0	0.0
Household Distribution by Income Level	106,890	24.8	16.9	16.5	41.8	0.0
Median Family Income – Oklahoma Non-MSA		\$58,565	Median Housing Value Median Gross Rent Families Below Poverty Level			\$118,433 \$703 13.7%

*Source: 2020 U.S. Census Data; 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.*

## CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA AA

The institution’s performance in the Oklahoma Non-MSA AA is consistent with the institution’s lending performance overall.

### Geographic Distribution

#### *Home Mortgage Loans*

Geographic Distribution of Home Mortgage Loans Oklahoma Non-MSA AA						
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.7	0.5	1	0.4	332	0.8
Moderate	11.3	12.1	44	18.6	5,915	13.4
Middle	72.0	68.1	135	57.2	27,795	63.0
Upper	16.1	19.4	56	23.7	10,092	22.9
Not Available	0.0	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>236</b>	<b>100.0</b>	<b>44,134</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data; 2022 HMDA LAR; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.*

### ***Small Business Loans***

<b>Geographic Distribution of Small Business Loans Oklahoma Non-MSA AA</b>					
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	4.1	11	7.3	1,275	8.6
Moderate	15.6	13	8.7	2,370	16.1
Middle	66.0	106	70.7	9,029	61.2
Upper	14.3	20	13.3	2,077	14.1
Not Available	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>150</b>	<b>100.0</b>	<b>14,751</b>	<b>100.0</b>

*Source: 2023 D&B Data; 2023 Bank Data. Due to rounding, totals may not equal 100.0.*

### **Borrower Profile**

#### ***Home Mortgage Loans***

<b>Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma Non-MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	21.9	5.2	11	4.7	977	2.2
Moderate	18.0	13.5	45	19.1	6,026	13.7
Middle	20.2	18.3	56	23.7	9,584	21.7
Upper	40.0	38.4	104	44.1	24,968	56.6
Income Not Available	0.0	24.6	20	8.5	2,579	5.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>236</b>	<b>100.0</b>	<b>44,134</b>	<b>100.0</b>

*Source: 2020 U.S. Census Data; 2022 HMDA LAR; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.*

### ***Small Business Loans***

<b>Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma Non-MSA AA</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	66.4	10	37.0	781	26.0
\$100,000 - \$249,999	16.1	7	25.9	938	31.3
\$250,000 - \$499,999	4.0	1	3.7	127	4.2
\$500,000 - \$1,000,000	2.1	4	14.8	367	12.2
<b>Subtotal ≤ \$1,000,000</b>	<b>88.6</b>	<b>22</b>	<b>81.4</b>	<b>2,213</b>	<b>73.7</b>
> \$1,000,000	2.7	4	14.8	699	23.3
Revenue Not Available	8.7	1	3.7	91	3.0
<b>Total</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>3,003</b>	<b>100.0</b>

*Source: 2023 D&B Data; 2023 Bank Data. Due to rounding, totals may not equal 100.0.*



## 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 bank'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 bank 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.



# HOME MORTGAGE DISCLOSURE ACT NOTICE



## Home Mortgage Disclosure Act (HMDA) Notice

The Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending are available online for review. The data shows the geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's website at <https://www.consumerfinance.gov/data-research/hmda/>.