



PUBLIC DISCLOSURE

June 28, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

SNB Bank, National Association
Charter 9987
503 South Main
Shattuck, OK 73858

Office of the Comptroller of the Currency
Oklahoma City Field Office
The Harvey Parkway Building
301 NW 63rd Street, Suite 490
Oklahoma City, OK 73116-7908

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

| | |
|--|------------|
| OVERALL CRA RATING..... | 1 |
| DESCRIPTION OF INSTITUTION | 2 |
| SCOPE OF THE EVALUATION | 2 |
| DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW | 3 |
| STATE RATING..... | 4 |
| STATE OF OKLAHOMA | 4 |
| LENDING TEST | 5 |
| STATE RATING..... | 7 |
| STATE OF TEXAS..... | 7 |
| LENDING TEST | 8 |
| APPENDIX A: SCOPE OF EXAMINATION | A-1 |
| APPENDIX B: SUMMARY OF MMSA AND STATE RATINGS | B-1 |
| APPENDIX C: DEFINITIONS AND COMMON ABBREVIATIONS..... | C-1 |
| APPENDIX D: TABLES OF PERFORMANCE DATA | D-1 |

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.
The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on the one full-scope assessment area (AA) in the state of Oklahoma and one full-scope AA in the state of Texas.
- The loan-to-deposit (LTD) ratio is more than reasonable.
- The distribution of loans to individuals of different incomes and businesses of different sizes is reasonable.
- The bank originated 335 Small Business Administration Payroll Protection Program loans totaling \$17 million during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio is more than reasonable.

SNB Bank's quarterly LTD ratio since the previous CRA Performance Evaluation (PE) averaged 82 percent. We compared the bank's LTD ratio to four banks similarly situated in the surrounding area. The aggregate average LTD ratio for the competing banks was 47 percent, with a low average of 38 percent and a high average of 62 percent.

Lending in Assessment Area

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

The bank originated and purchased 46.7 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|--|-----------------|-------------|-----------|-------------|------------|---------------------------------|-------------|--------------|-------------|-------------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Small Business | 31 | 51.7 | 29 | 48.3 | 60 | 2,312 | 43.9 | 2,954 | 56.1 | 5,266 |
| Agriculture | 25 | 41.7 | 35 | 58.3 | 60 | 3,710 | 57.6 | 2,736 | 42.4 | 6,446 |
| Total | 56 | 46.7 | 64 | 53.3 | 120 | 6,022 | 51.4 | 5,690 | 48.6 | 11,712 |
| <i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | |

The lower number of loans in the bank's AAs can be attributed to the lack of loan demand in their AAs and the bank's efforts to originate additional loans through a leasing program. The bank participates in a

leasing program that provides capital leases to counties and cities to purchase equipment in Oklahoma and Texas. These leases have resulted in a higher number and dollar amount of loans outside the bank's AAs.

Description of Institution

SNB Bank is a \$135 million community bank headquartered in Shattuck, Oklahoma. SNB Bank is entirely owned by Shattuck Bancshares, Inc., Shattuck, Oklahoma. SNB Bank is a multi-state institution, with one AA in northwest Oklahoma and one AA in north Texas. SNB Bank has two locations and eight automatic teller machines (ATMs). The bank's main office and drive-thru is located at 503 S. Main in Shattuck, Oklahoma. Another full-service branch, drive-thru, and ATM is located at 010 S. Main in Booker, Texas. Of the eight ATMs, four ATMs are located in Shattuck, one in Fargo, Oklahoma, two in Booker, Texas, and one in Follett, Texas. No branch locations have been opened or closed since the previous CRA examination.

SNB Bank's primary focus is to serve commercial, agriculture, and consumer customers in Ellis, Lipscomb, Ochiltree, and Beaver Counties. SNB Bank meets the loan and deposit needs of the local communities by providing various traditional loan and deposit products and services, as well as internet banking and mobile banking services.

As of December 31, 2021, tier 1 capital was \$12.4 million, and loans totaled \$95 million or 70 percent of total assets. By dollar volume, the loan portfolio consists of 42 percent agricultural loans, 28 percent commercial and related real estate loans, 6 percent consumer loans, 3 percent residential real estate loans, 2 percent other loans, and 19 percent leases.

There are no legal, financial, or other factors impeding SNB Bank's ability to help meet the credit needs in its AAs. The bank was rated Satisfactory at its last CRA examination dated December 4, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a full-scope review of SNB Bank's CRA activities in its AAs under the Small Bank CRA procedures. This includes the Lending Test which evaluates the bank's record of meeting the credit needs of the AAs through its lending activities.

Conclusions regarding the Lending Test are based on a sample of small business loans and a sample of agriculture loans from loans originated in both AAs. The evaluation period of loans is January 1, 2019 through December 31, 2021. Both loan categories were weighted equally in evaluating performance.

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

SNB Bank has two AAs, one in Oklahoma and one in Texas. The bank's overall rating is based on full-scope reviews of these AAs. Both states were equally weighted.

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans to individuals of different incomes and businesses of different sizes reflects reasonable distribution.

Description of Institution’s Operations in Oklahoma

SNB Bank operates one location in their AA in Oklahoma. The AA consists of two CTs in Ellis County. One of the CTs is categorized as middle-income and the other as upper-income. There are no low- or moderate-income CTs in the AA. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income geographies.

OK Non-MSA

| Demographic Information of the Assessment Area | | | | | | |
|--|-------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: SNB Bank OK Non-MSA AA 2021 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 2 | 0.0 | 0.0 | 50.0 | 50.0 | 0.0 |
| Population by Geography | 4,121 | 0.0 | 0.0 | 69.6 | 30.4 | 0.0 |
| Housing Units by Geography | 2,267 | 0.0 | 0.0 | 69.8 | 30.2 | 0.0 |
| Owner-Occupied Units by Geography | 1,318 | 0.0 | 0.0 | 68.2 | 31.8 | 0.0 |
| Occupied Rental Units by Geography | 392 | 0.0 | 0.0 | 73.2 | 26.8 | 0.0 |
| Vacant Units by Geography | 557 | 0.0 | 0.0 | 71.1 | 28.9 | 0.0 |
| Businesses by Geography | 328 | 0.0 | 0.0 | 73.5 | 26.5 | 0.0 |
| Farms by Geography | 46 | 0.0 | 0.0 | 54.3 | 45.7 | 0.0 |
| Family Distribution by Income Level | 1,127 | 18.2 | 11.7 | 15.3 | 54.8 | 0.0 |
| Household Distribution by Income Level | 1,710 | 22.4 | 12.8 | 14.0 | 50.8 | 0.0 |
| Median Family Income Non-MSAs – OK | | \$51,491 | Median Housing Value | | | \$81,798 |
| | | | Median Gross Rent | | | \$655 |
| | | | Families Below Poverty Level | | | 9.3% |

*Source: 2015 ACS 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.*

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

The level of competition in the bank's market area is moderate. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Data, SNB Bank's deposit share in their AA was 55.5 percent. The bank ranks one among three depository institutions in the AA.

We reviewed one community contact conducted in the area to gain a better understanding of the credit needs in the area, as well as the local economic conditions. The contact indicated a need for agriculture loans and limited business loans. The contact was not aware of any housing needs. It was also indicated that the banks in the area are involved and meeting the needs.

Scope of Evaluation in Oklahoma

SNB Bank has one AA in Oklahoma which consists of all of Ellis County. The AA received a full-scope review. There are no limited-scope area reviews.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the OK Non-MSA AA is good.

Distribution of Loans by Income Level of the Geography

An analysis of the geographic distribution of loans sampled would not be meaningful since there are no low- or moderate-income CTs in the OK Non-MSA AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

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

The percentage of bank loans to businesses with revenues of less than or equal to \$1 million slightly exceeded the percentage of businesses identified as having revenues of less than or equal to \$1 million and exceeded the aggregate lending to those businesses.

Small Loans to Farms

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

The percentage of bank loans to farms with revenues of less than or equal to \$1 million is lower than the percentage of farms identified as having revenues of less than or equal to \$1 million but exceeded the aggregate lending to those farms.

Responses to Complaints

There have been no complaints pertaining to SNB Bank's CRA performance during the evaluation period

State Rating

State of Texas

CRA rating for the State of Texas²: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans to individuals of different incomes and businesses of different sizes reflects reasonable distribution.

Description of Institution's Operations in Texas

SNB Bank operates one location in their AA in Texas. The AA consists of six CTs in Lipscomb, Ochiltree, and Beaver Counties. One of the CTs is categorized as middle-income and five as upper-income. There are no low- or moderate-income CTs in the AA. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income geographies.

TX Non-MSA

| Demographic Information of the Assessment Area | | | | | | |
|--|--------|---------------|------------------------------|------------------|-----------------|---------------|
| Assessment Area: SNB Bank TX Non-MSA AA 2021 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 6 | 0.0 | 0.0 | 16.7 | 83.3 | 0.0 |
| Population by Geography | 15,464 | 0.0 | 0.0 | 24.7 | 75.3 | 0.0 |
| Housing Units by Geography | 6,242 | 0.0 | 0.0 | 22.6 | 77.4 | 0.0 |
| Owner-Occupied Units by Geography | 3,982 | 0.0 | 0.0 | 21.0 | 79.0 | 0.0 |
| Occupied Rental Units by Geography | 1,440 | 0.0 | 0.0 | 32.7 | 67.3 | 0.0 |
| Vacant Units by Geography | 820 | 0.0 | 0.0 | 12.6 | 87.4 | 0.0 |
| Businesses by Geography | 1,067 | 0.0 | 0.0 | 28.3 | 71.7 | 0.0 |
| Farms by Geography | 135 | 0.0 | 0.0 | 4.4 | 95.6 | 0.0 |
| Family Distribution by Income Level | 4,016 | 16.4 | 12.7 | 18.5 | 52.5 | 0.0 |
| Household Distribution by Income Level | 5,422 | 16.5 | 13.4 | 15.5 | 54.6 | 0.0 |
| Median Family Income Non-MSAs – OK | | \$51,491 | Median Housing Value | | | \$89,063 |
| Median Family Income Non-MSAs – TX | | \$52,198 | Median Gross Rent | | | \$701 |
| | | | Families Below Poverty Level | | | 10.6% |

Source: 2015 ACS 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.

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

The level of competition in the bank's market area is moderate. According to the FDIC Deposit Market Share Data, SNB Bank's deposit share in their AA was 4.9 percent. The bank ranks fifth among nine depository institutions in the AA.

Scope of Evaluation in Texas

SNB Bank has one AA in Texas which consists of all of Lipscomb and Ochiltree Counties, and one CT in Beaver County. The AA received a full-scope review. There are no limited-scope area reviews.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the TX Non-MSA AA is good.

Distribution of Loans by Income Level of the Geography

An analysis of the geographic distribution of loans sampled would not be meaningful since there are no low- or moderate-income CTs in the TX Non-MSA AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

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

The percentage of bank loans to businesses with revenues of less than or equal to \$1 million slightly exceeded the percentage of businesses identified as having revenues of less than or equal to \$1 million and exceeded the aggregate lending to those businesses.

Small Loans to Farms

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

The percentage of bank loans to farms with revenues of less than or equal to \$1 million is lower than the percentage of farms identified as having revenues of less than or equal to \$1 million but exceeded the aggregate lending to those farms.

Responses to Complaints

There have been no complaints pertaining to SNB Bank's CRA performance during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

| | | |
|---|-------------------------------|---|
| Time Period Reviewed: | (01/01/19 to 12/31/21) | |
| Bank Products Reviewed: | Small Business and Small Farm | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None | | |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| Oklahoma | | |
| OK Non-MSA | Full-scope | County of Ellis |
| Texas | | |
| TX Non-MSA | Full-scope | Counties of Lipscomb and Ochiltree and Partial County of Beaver |

Appendix B: Summary of MMSA and State Ratings

| RATINGS SNB Bank | |
|------------------|---------------------|
| Overall Bank: | Lending Test Rating |
| SNB Bank | Satisfactory |
| MMSA or State: | |
| Oklahoma | Satisfactory |
| Texas | Satisfactory |

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

OK Non-MSA AA

| Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2019-21 |
|--|---------------------------------|--------------|------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|----------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$(000) | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| OK Non-MSA AA | 20 | 1,058 | 100 | 33 | 82.3 | 90.0 | 39.4 | 5.8 | 5.0 | 11.9 | 5.0 |
| Total | 20 | 1,058 | 100 | 33 | 82.3 | 90.0 | 39.4 | 5.8 | 5.0 | 11.9 | 5.0 |
| <i>Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | | |

| Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues | | | | | | | | | | | 2019-21 |
|--|----------------------|--------------|------------|----------------|----------------------------|--------------|-------------|---------------------------|--------------|-----------------------------------|----------------|
| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
| | # | \$ | % of Total | Overall Market | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| OK Non-MSA AA | 20 | 1,102 | 100 | 10 | 97.8 | 90.0 | 70.0 | 2.2 | 0.0 | 0.0 | 10.0 |
| Total | 20 | 1,102 | 100 | 10 | 97.8 | 90.0 | 70.0 | 2.2 | 0.0 | 0.0 | 10.0 |
| <i>Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | | |

TX Non-MSA AA

| Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2019-21 |
|--|---------------------------------|--------------|------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|----------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$ | % of Total | Overall Market | % Businesses | % Bank Loans | Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| TX Non-MSA AA | 21 | 1,732 | 100 | 197 | 78.0 | 81.0 | 32.0 | 5.5 | 19.0 | 16.5 | 0.0 |
| Total | 21 | 1,732 | 100 | 197 | 78.0 | 81.0 | 32.0 | 5.5 | 19.0 | 16.5 | 0.0 |
| <i>Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | | |

| Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues | | | | | | | | | | | 2019-21 |
|--|----------------------|--------------|------------|----------------|----------------------------|--------------|-------------|---------------------------|--------------|-----------------------------------|----------------|
| Assessment Area: | Total Loans to Farms | | | | Farms with Revenues <= 1MM | | | Farms with Revenues > 1MM | | Farms with Revenues Not Available | |
| | # | \$ | % of Total | Overall Market | % Farms | % Bank Loans | Aggregate | % Farms | % Bank Loans | % Farms | % Bank Loans |
| TX Non-MSA AA | 20 | 3,547 | 100 | 70 | 97.0 | 80.0 | 57.1 | 0.7 | 20.0 | 2.2 | 0.0 |
| Total | 20 | 3,547 | 100 | 70 | 97.0 | 80.0 | 57.1 | 0.7 | 20.0 | 2.2 | 0.0 |
| <i>Source: 2020 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i> | | | | | | | | | | | |