



PUBLIC DISCLOSURE

January 7, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

McCurtain County National Bank
Charter Number 17269

20 North Park Drive
Broken Bow, Oklahoma, 74728

Office of the Comptroller of the Currency
8282 South Memorial Drive, Suite 300
Tulsa, Oklahoma, 74133

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 COMMUNITY REINVESTMENT ACT (CRA) RATING	3
DEFINITIONS AND COMMON ABBREVIATIONS	4
DESCRIPTION OF INSTITUTION	8
SCOPE OF THE EVALUATION.....	9
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	9
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	10
LENDING TEST	10
APPENDIX A: SCOPE OF EXAMINATION.....	A-1
APPENDIX B: COMMUNITY PROFILES FOR FULL-SCOPE AREA.....	B-1
APPENDIX C: TABLES OF PERFORMANCE DATA.....	C-1

Overall CRA Rating

This institution is rated: Satisfactory.
The Lending Test is rated: Satisfactory.

McCurtain County National Bank (MCNB) has a satisfactory record of meeting the credit needs of the community.

- The loan-to-deposit (LTD) ratio is **reasonable** based on MCNB's performance context and lending opportunities within their designated assessment area (AA).
- MCNB's distribution of residential real estate and consumer loans reflects a **reasonable penetration** of loan originations among borrowers of different income levels.
- The geographic distribution of residential real estate and consumer loans reflects an **excellent dispersion** of loans throughout the AA.
- A **substantial majority** of MCNB's residential real estate and consumer loans originated during the evaluation period are inside the AA.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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 (MA)/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of MAs. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. The CT physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under U.S. Department of Housing and Urban Development (HUD) Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancing, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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 (MSA): 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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

MCNB is a \$238 million national bank headquartered in Broken Bow, Oklahoma, and a subsidiary of McCurtain County Bancshares, a one-bank holding company. Within McCurtain County MCNB serves its AA with the following Oklahoma locations: a main banking facility at 20 North Park (Broken Bow), located in a moderate-income CT; a full-service branch facility at 1501 Southeast Washington (Idabel), located in a middle-income CT; a full-service branch facility at 50 North Pinyon Road (Hochatown), located in a moderate-income CT; and a full-service branch facility at 101 West Wilson (Valliant), located in a middle-income CT. The bank is not subject to the data collection and reporting requirements of the HMDA.

Despite a moderate level of competition for banking services, to meet the credit and deposit needs of the AA MCNB offers a diverse line of loan and deposit services during reasonable hours Monday through Saturday. MCNB also offers an internet banking product that provides customers with deposit, transfer, and bill payment opportunities when a bank facility is closed or not convenient. MCNB's strategic lending focus remains consumer, real estate purchase, construction, refinance, general commercial, and commercial real estate loans. The following table describes the composition of MCNB's loan portfolio as of December 31, 2017, which represents 51 percent of total assets. Management does not anticipate significant changes to the composition of the loan portfolio in the near future.

Loan Portfolio Composition as of December 31, 2017			
Loan Type	Amount (000s)	Percent of Total Gross Loans	Percent of Total Assets
Construction and Land Development	\$8,867	7%	3%
Farmland	\$4,861	4%	2%
1-4 Family Residential	\$76,521	59%	31%
Multifamily (5 or more) Residential	\$0	0%	0%
Commercial (nonfarm, nonresidential)	\$13,551	10%	5%
Total Real Estate Loans	\$103,800	79%	41%
Agriculture	\$2,295	2%	1%
Commercial and Industrial	\$6,346	5%	2%
Consumer Loans	\$16,252	12%	6%
Other Loans	\$2,079	2%	1%
Total Gross Loans	\$130,772	100%	51%

Source: December 31, 2017 Consolidated Reports of Condition and Income

Based on the June 30, 2018 Federal Deposit Market Share Report, MCNB's presence within the AA is satisfactory as they have 39 percent of the deposit market share in McCurtain County. A CRA Performance Evaluation (PE) was last prepared January 23, 2014, and a "Satisfactory" rating was assigned. There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated MCNB using the Small Bank standards for assessing performance. MCNB's primary loan products include first lien residential real estate loans and consumer automobile loans. The lending test evaluates MCNB's record of meeting the credit needs of the AA. We assessed the bank's performance under this test using a sample of 40 first lien residential real estate loans and 40 consumer automobile loans originated from January 2, 2016 through December 31, 2018. The comprehensive sample is representative of MCNB's business strategy since the last CRA PE.

Data Integrity

As a part of our loan sample we verified the applicable loan file data maintained by bank management. Additionally, we have previously tested and verified the accuracy of the data.

Selection of Areas for Full-Scope Review

MCNB's AA comprises one non-MSA, McCurtain County, Oklahoma. The AA includes complete CTs and meets the requirements of the CRA regulation and does not arbitrarily exclude any low- and moderate-income geographies.

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 assessment area 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 Consumer Financial Protection Bureau, 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.

Conclusions with Respect to Performance Tests

LENDING TEST

MCNB's performance under the lending test is **Satisfactory**. This assessment is based on our loan sample for first lien residential mortgage and consumer automobile loans beginning January 2, 2016 through December 31, 2018.

Loan-to-Deposit Ratio

MCNB has a **reasonable** LTD ratio relative to their financial condition, local banking competition, and credit needs of the AA. Since the previous CRA PE, the bank's quarterly average LTD ratio was 58 percent, compared to a 65 percent aggregate quarterly average by three other similarly situated banks during the evaluation period. One of the comparable banks has a quarterly average ratio of 59 percent.

Institution	Total Assets (as of December 31, 2017)	Average LTD Ratio
MCNB	\$255 Million	58%
1 st Bank and Trust	\$153 Million	59%
The Idabel National Bank	\$121 Million	68%
First State Bank	\$67 Million	69%

Source: December 31, 2017 Consolidated Reports of Condition and Income; Uniform Bank Performance Report

Lending in the AA

Our review disclosed that a **substantial majority** of the number and dollar level of loans originated during the evaluation period are inside MCNB's AA. The following table presents a more specific identification of this lending performance.

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)			
	Inside		Outside			Inside		Outside	
	#	%	#	%		\$	%	\$	%
Home Mortgage	40	95	1	5	41	2,570	98	63	2
Consumer Automobile	34	92	6	8	40	282	85	48	15
Total	74	91	7	9	81	2,852	96	111	4

Source: 01/02/2016-12/31/2018 Bank Data

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

Lending patterns during the evaluation period indicate a **reasonable penetration** of loan originations within MCNB's AA, particularly among low- and moderate-income borrowers. The penetration of loans strongly represents the income demographics of residents within each CT. Please refer Table P and Table V in Appendix C for a more specific identification of first lien residential and consumer automobile loan penetration activity. Since the bank is a non-HMDA reporter, some table data fields are unavailable.

Geographic Distribution of Loans

Lending patterns during the evaluation period indicate an **excellent dispersion** of loans throughout all of MCNB's AA, particularly CTs designated as low-income and moderate-income. The dispersion of loans strongly represents the income demographics of each CT in which the residents live. Please refer to Table O and Table U in Appendix C for a more specific identification of first lien residential and consumer automobile loan dispersion activity.

Responses to Complaints

MCNB did not receive any consumer complaints regarding their performance under the CRA during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation. Affiliate activities were reviewed and loan products considered. The table also reflects the metropolitan and non-metropolitan areas 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	Lending Test : (01/02/2016 to 12/31/2018)	
Financial Institution		Products Reviewed
MCNB Broken Bow, Oklahoma		First Lien Residential Mortgage Loans Consumer Automobile
Affiliate(s)	Affiliate Relationship	Products Reviewed
<i>[Instructions: Provide only if affiliate products are reviewed.]</i> N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Single, non-MSA comprising one complete county in Oklahoma: McCurtain County	Full-Scope	N/A.

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: McCurtain County - 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	37.5	62.5	0.0	0.0
Population by Geography	33,143	0.0	34.5	65.5	0.0	0.0
Housing Units by Geography	15,571	0.0	33.0	67.0	0.0	0.0
Owner-Occupied Units by Geography	8,902	0.0	27.9	72.1	0.0	0.0
Occupied Rental Units by Geography	4,006	0.0	49.2	50.8	0.0	0.0
Vacant Units by Geography	2,663	0.0	25.8	74.2	0.0	0.0
Businesses by Geography	1,694	0.0	35.4	64.6	0.0	0.0
Farms by Geography	84	0.0	25.0	75.0	0.0	0.0
Family Distribution by Income Level	9,103	31.8	18.7	21.7	27.8	0.0
Household Distribution by Income Level	12,908	32.5	18.4	16.7	32.4	0.0
Median Family Income Non-MSAs - KS		\$51,698	Median Housing Value			\$73,474
			Median Gross Rent			\$555
			Families Below Poverty Level			20.7%
<i>Source: 2015 ACS Census and 2017 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

MCNB only has one AA, McCurtain County, Oklahoma, which comprises eight complete CTs (three are designated as moderate-income tracts and five are designated as middle-income tracts). There are no census tracts designated as low-income or upper-income, and all of the middle-income tracts are designated as distressed or underserved. The only significant change in demographics since the 2010 census is one CT changed from a low-income designation to moderate-income, and one from a middle-income designation to moderate-income. All banking facilities are located inside the AA.

Community Contact

We relied on contacts with members of the local community within the AA to get a better understanding of the general community credit and development needs, and discuss local economic conditions. The contact described the economy as strong, although centered in the retail and rental/vacation housing sectors thanks to a recent significant increase in tourism in the northern part of McCurtain County near and adjacent to Broken Bow Lake. Despite these economic conditions, housing and rental units are generally not affordable for low- and moderate-income residents. The contact also stated that financial education such as budgeting and credit counseling will benefit the local residents.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower – Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households throughout those geographies.

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower – Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MA/assessment area.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2016**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
McCurtain County	--	--	--	223	9.9	15.0	5.8	11.9	35.0	15.0	78.2	50.0	73.1	0.0	--	0.0	0.0	--	0.0
Total	--	--	--	223	9.9	15.0	5.8	11.9	16.4	15.0	78.2	50.0	73.1	0.0	--	0.0	0.0	--	0.0

Source: 2010 United States Census: 01/02/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2017-2018**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
McCurtain County	--	--	--	352	0.0	--	0.0	27.9	33.8	16.5	72.1	66.2	83.5	0.0	--	0.0	0.0	--	0.0
Total	--	--	--	352	0.0	--	0.0	27.9	30.0	16.5	72.1	66.2	70.0	0.0	--	0.0	0.0	--	0.0

Source: 2015 ACS Census: 01/02/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2016**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
McCurtain County	--	--	--	223	32.2	25.0	5.4	13.6	15.0	12.1	20.6	35.0	17.0	33.6	25.0	45.7	0.0	--	19.7
Total	--	--	--	223	32.2	25.0	5.4	13.6	15.0	12.1	20.6	35.0	17.0	33.6	25.0	45.7	0.0	--	19.7

Source: 2010 United States Census: 01/02/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017-2018**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
McCurtain County	--	--	--	352	31.8	20.0	2.6	18.7	30.0	13.9	21.7	25.0	13.9	27.8	25.0	54.8	0.0	--	14.8
Total	--	--	--	352	31.8	20.0	2.6	18.7	30.0	13.9	21.7	25.0	13.9	27.8	25.0	54.8	0.0	--	14.8

Source: 2015 ACS Census: 01/02/2017 - 12/31/2018 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2016	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
McCurtain County	--	--	--	13.1	15.0	16.0	25.0	70.8	60.0	0.0	--	0.0	--	

*Source: 2010 United States Census; 01/02/2016 - 12/31/2016 Bank Data.
Due to rounding, totals may not equal 100.0*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2017-2018	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
McCurtain County	--	--	--	0.0	--	34.5	40.0	65.5	60.0	0.0	--	0.0	--	

*Source: 2015 ACS Census; 01/02/2017 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2016**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
McCurtain County	--	--	--	33.6	30.0	15.6	25.0	15.4	20.0	35.4	25.0	0.0	--
Total	--	--	--	33.6	30.0	15.6	25.0	15.4	20.0	35.4	25.0	0.0	--

Source: 2010 United States Census; 01/02/2016 - 12/31/2016 Bank Data.
 Due to rounding, totals may not equal 100.0

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2017-2018**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
McCurtain County	--	--	--	32.5	35.0	18.4	50.0	16.7	5.0	32.4	10.0	0.0	--
Total	--	--	--	32.5	35.0	18.4	50.0	16.7	5.0	32.4	10.0	0.0	--

Source: 2015 ACS Census; 01/02/2017 - 12/31/2018 Bank Data.
 Due to rounding, totals may not equal 100.0