



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

August 18, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank
Charter Number: 9888

400 E 1st Street
Heavener, OK 74937

Office of the Comptroller of the Currency

8282 S. Memorial Drive, Suite 300
Tulsa, OK 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.

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is more than reasonable.
- A majority of loans were originated or purchased inside the bank's assessment area (AA).
- The bank exhibits a reasonable geographic distribution of loans.
- The bank exhibits reasonable distribution of loans to individuals of different income levels.

Loan-to-Deposit Ratio

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

The quarterly LTD ratio since the previous Community Reinvestment Act (CRA) performance evaluation (PE) averaged 79.95 percent. First National Bank's (FNB) LTD ratio had an average high ratio of 88.25 percent in the third quarter of 2023. We compared the bank's LTD ratio to eight similarly situated banks located in Poteau, Valliant, Sallisaw, Antlers, Wilburton, Broken Bow, Spiro, and Idabel ranging in total asset sizes of \$67 million to \$1.1 billion. The peer group bank's average LTD ratio was 61.88 percent with a high average ratio of 88.93 percent and a low average ratio of 20.74 percent.

Lending in Assessment Area

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

The bank originated and purchased 75.41 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.

| Table 1: Lending Inside and Outside of the Assessment Area | | | | | | | | | | 2022 - 2024 |
|--|-----------------|-------|---------|-------|---------|---------------------------------|-------|---------|-------|----------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Home Mortgage | 26 | 74.29 | 9 | 25.71 | 35 | 3,099 | 62.05 | 1,895 | 37.95 | 4,994 |
| Small Business | 20 | 76.92 | 6 | 23.08 | 26 | 10,020 | 87.97 | 1,370 | 12.03 | 11,390 |
| Total | 46 | 75.41 | 15 | 24.59 | 61 | 13,119 | 80.07 | 3,265 | 19.93 | 16,384 |
| Source: 1/1/2022 - 12/31/2024 Bank Data. | | | | | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | | | | | |

Description of Institution

First National Bank (FNB) is a \$102 million community bank located in Heavener, Oklahoma. FNB is a single state institution with the main banking branch located in downtown Heavener, Oklahoma. The bank is a wholly owned subsidiary of Sooner Southwest Bancshares, Inc., a three-bank holding company headquartered in Tulsa, Oklahoma. No subsidiaries were considered for this evaluation.

The bank offers a range of loan and deposit products to meet the needs of the local community. As of December 31, 2024, tier 1 capital was approximately \$9.5 million and net loans totaled \$72.7 million, or 71.4 percent of total assets. The loan portfolio consists of 35.9 percent agricultural loans, 31.7 percent residential real estate loans, 26.1 percent commercial loans, 3.5 percent consumer loans, and 2.8 percent other loans.

The bank has one AA that includes all 12 census tracts (CTs) of LeFlore, County, Oklahoma. The bank has three locations within the AA: two branches in Heavener, Oklahoma and a branch in Poteau, Oklahoma. ATM service is available at the Heavener branch drive-thru and the Poteau branch. Lobby hours run from 9:00 to 4:00 Monday through Friday, while the bank's drive-thru locations offer extended hours from 7:30 to 5:30 and limited hours on Saturdays. There were no branch openings or closures since the previous examination.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. A CRA PE was last prepared as of February 22, 2021, and the bank received an overall rating of "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

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

Conclusions regarding the Lending Test are based on a sample of residential mortgage loans originated from January 1, 2022, through December 31, 2024, and a sample of commercial loans originated during the same period. As of December 31, 2024, residential real estate loans accounted for 32.5 percent of total loans, while commercial loans accounted for 26.1 percent. We placed greater weight on mortgage loans based on the percentage of loan activities, which is consistent with FNB's lending strategy.

The bank was not a HMDA-reporter during the evaluation period.

Selection of Areas for Full-Scope Review

For purposes of this evaluation, the bank delineated AAs located within the same MSA, MMSA, or combined statistical area 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. FNB has only one AA in one state. The state rating is based on performance in the bank's single AA. Refer to the "Scope" section under the State Rating section 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) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's geographic distribution of loans reflects reasonable distribution throughout the AA.
- The bank's distribution of loans to individuals of different income levels is reasonable.

Description of Institution's Operations in Oklahoma

FNB has three locations within the state of Oklahoma. The AA consists of 12 CTs, all are located within LeFlore County, Oklahoma. Within the AA, there are three moderate-income CTs and nine middle-income CTs. There were no low- or upper-income CTs in the AA during the 2022-2024 evaluation period.

LeFlore County is located near the Southeastern border of the state, and its county seat is Poteau. FNB has two branches, including its main full-service branch in a moderate-income CT. FNB also has a branch in Poteau, Oklahoma, which is in a middle-income CT that is also classified as a "distressed or underserved" tract. The largest employers in the area are Carl Albert State College, Eastern Oklahoma Medical Center, OG&E, and Choctaw Nation Rubin White Health Clinic. As of December 2024, the unemployment rate in LeFlore County was 3.6 percent, which is above the state unemployment rate of 3 percent, but below the national unemployment rate of 4.1 percent as of December 2024.

The level of banking competition in FNB's market area is moderate. According to the FDIC Deposit Market Share Data, FNB's deposit share in the AA was 11.08 percent. FNB is ranked fourth among six depository institutions in the AA.

| Assessment Area(s) - LeFlore County AA 2024 | | | | | | |
|--|--------|------------|------------------------------|---------------|--------------|------------|
| 2022 - 2024 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 12 | 0.00 | 25.00 | 75.00 | 0.00 | 0.00 |
| Population by Geography | 48,129 | 0.00 | 18.67 | 81.33 | 0.00 | 0.00 |
| Housing Units by Geography | 22,149 | 0.00 | 18.38 | 81.62 | 0.00 | 0.00 |
| Owner-Occupied Housing by Geography | 13,129 | 0.00 | 16.08 | 83.92 | 0.00 | 0.00 |
| Occupied Rental Units by Geography | 5,180 | 0.00 | 23.73 | 76.27 | 0.00 | 0.00 |
| Vacant Units by Geography | 3,840 | 0.00 | 19.01 | 80.99 | 0.00 | 0.00 |
| Businesses by Geography | 1,301 | 0.00 | 22.29 | 77.71 | 0.00 | 0.00 |
| Farms by Geography | 124 | 0.00 | 7.26 | 92.74 | 0.00 | 0.00 |
| Family Distribution by Income Level | 12,778 | 25.50 | 20.34 | 20.95 | 33.21 | 0.00 |
| Household Distribution by Income Level | 18,309 | 26.53 | 17.52 | 19.18 | 36.77 | 0.00 |
| Unemployment rate (%) | 5.27 | 0.00 | 7.60 | 4.77 | 0.00 | 0.00 |
| Households Below Poverty Level (%) | 19.27 | 0.00 | 27.37 | 17.47 | 0.00 | 0.00 |
| Median Family Income (Non-MSAs - OK) | | \$58,565 | Median Housing Value | | | \$87,150 |
| Median Family Income (Non-MSAs - OK) for 2024 | | \$69,000 | Median Gross Rent | | | \$670 |
| | | | Families Below Poverty Level | | | 16.19 |
| FFIEC File - 2024 Census | | | | | | |
| 2024 Dun & Bradstreet SBSF Demographics | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | |
| (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

We consulted with one community contact in the AA to gain a better understanding of the general community needs, as well as economic conditions. The community contact said the economy is growing alongside housing costs and that most new business prefer to bank with local institutions. There is also ample opportunity for community participation and economic development activities, including a community organization/economic development council that consists of all of the bank presidents in Le Flore County. Overall, local banking institutions are meeting the credit needs of the community.

Scope of Evaluation in Oklahoma

FNB has one AA, which consists of all LeFlore County, Oklahoma. The AA in LeFlore County will receive a full-scope review.

LENDING TEST

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

Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Oklahoma is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state.

There were no low-income CTs in the AA during the evaluation period.

Home Mortgage Loans

Refer to Table 7 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

The geographic distribution of home mortgage reflects reasonable distribution.

During the evaluation period, the percentage of bank loans in moderate-income CTs was below the percentage of owner-occupied housing units but near the aggregate level of lending in those geographies.

Small Loans to Businesses

Refer to Table 9 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During the evaluation period, the bank's geographic distribution of loans to small businesses was excellent. The AA does not have any low-income CTs. For moderate-income geographies, the percentage of bank loans exceeded both the percentages of businesses and aggregate lending in those CTs.

Lending Gap Analysis

The OCC evaluated the lending distribution in the LeFlore County AA to determine if any unexplained, conspicuous gaps existed. We reviewed summary reports, maps, and analyzed the bank's lending activity during the lending period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table 8 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During the evaluation period the distribution of home mortgage loans to low- and moderate-income borrowers is reasonable. The percentage of loans to low-income borrowers was below the percentage of low-income families in the AA but greatly exceeded the aggregate distribution of low-income borrowers in the AA. The percentage of bank loans to moderate-income borrowers was below the percentage of families in the AA but was near the aggregate level of lending to those borrowers.

Small Loans to Businesses

Refer to Table 10 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.

During the evaluation period, the bank's distribution of loans to small businesses by revenue is excellent. The bank's percentage of loans to small businesses with gross annual revenues less than \$1MM was above the percentage of small businesses with less than \$1MM in gross annual revenue in the AA and above the aggregate distribution of loans to those businesses.

Responses to Complaints

FNB received no CRA-related complaints 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: | 01/01/2022 to 12/31/2024 | |
| Bank Products Reviewed: | Home mortgage loans Small business loans | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| N/A | N/A | N/A |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| Oklahoma | | |
| LeFlore County AA | Full-scope | LeFlore County, Oklahoma |

Appendix B: Summary of MMSA and State Ratings

| RATINGS | |
|---------------------|---------------------|
| Overall Bank: | Lending Test Rating |
| First National Bank | Satisfactory |
| MMSA or State: | |
| Oklahoma | Satisfactory |

Appendix C: Definitions and Common Abbreviations

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

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

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

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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/AA.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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/AA. 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 7. 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 8. 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 MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022 - 2024 |
|---|---------------------------|--------------|-------------------|----------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|--------------|-----------------------------------|--------------|-------------|-----------------------------------|--------------|-------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | \$ | % of Total Number | 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 |
| LeFlore County AA 2024 | 26 | 3,099 | 100 | 1,671 | -- | -- | -- | 16.08 | 13.56 | 14.30 | 83.92 | 86.44 | 85.64 | -- | -- | -- | -- | -- | -- |
| Total | 26 | 3,099 | 0.00 | 1,671 | -- | -- | -- | 16.08 | 13.56 | 14.30 | 83.92 | 86.44 | 85.64 | -- | -- | -- | -- | -- | -- |
| Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available. | | | | | | | | | | | | | | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | | | | | | | | | | | | | | |

| Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower | | | | | | | | | | | | | | | | | | | 2022 - 2024 |
|---|---------------------------|--------------|-------------------|----------------|----------------------|--------------|-------------|---------------------------|--------------|--------------|-------------------------|--------------|--------------|------------------------|--------------|--------------|--------------------------------|--------------|--------------|
| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
| | # | \$ | % of Total Number | Overall Market | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate | % Families | % Bank Loans | % Aggregate |
| LeFlore County AA 2024 | 26 | 3,099 | 100 | 1,671 | 25.50 | 19.23 | 5.57 | 20.34 | 15.38 | 17.35 | 20.95 | 19.23 | 23.22 | 33.21 | 46.15 | 30.34 | -- | -- | 23.52 |
| Total | 26 | 3,099 | 100 | 1,671 | 25.50 | 19.23 | 5.57 | 20.34 | 15.38 | 17.35 | 20.95 | 19.23 | 23.22 | 33.21 | 46.15 | 30.34 | -- | -- | 23.52 |
| Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available. | | | | | | | | | | | | | | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | | | | | | | | | | | | | | |

| Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography | | | | | | | | | | | | | | | | | | | 2022 - 2024 |
|--|---------------------------------|--------|-------------------|----------------|-------------------|--------------|-------------|------------------------|--------------|--------------|----------------------|--------------|--------------|---------------------|--------------|-------------|-----------------------------|--------------|-------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate |
| LeFlore County AA 2024 | 20 | 11,390 | 100 | 1,120 | -- | -- | -- | 22.29 | 50.00 | 18.21 | 77.71 | 50.00 | 81.79 | -- | -- | -- | -- | -- | -- |
| Total | 20 | 11,390 | 100 | 1,120 | -- | -- | -- | 22.29 | 50.00 | 18.21 | 77.71 | 50.00 | 81.79 | -- | -- | -- | -- | -- | -- |
| Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available. | | | | | | | | | | | | | | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | | | | | | | | | | | | | | |

| Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues | | | | | | | | | | | 2022 - 2024 |
|--|---------------------------------|--------|-------------------|----------------|---------------------------------|--------------|-------------|--------------------------------|--------------|--|--------------|
| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| LeFlore County AA 2024 | 20 | 11,390 | 100 | 1,120 | 76.10 | 85.00 | 56.70 | 9.30 | 15.00 | 14.60 | -- |
| Total | 20 | 11,390 | 100 | 1,120 | 76.10 | 85.00 | 56.70 | 9.30 | 15.00 | 14.60 | -- |
| Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available. | | | | | | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | | | | | | |