



PUBLIC DISCLOSURE

February 17, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Peoples National Bank of Checotah
Charter Number #10051

300 W Gentry Ave., Checotah, OK 74426

Office of the Comptroller of the Currency

8282 S Memorial Dr, 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 **Outstanding**

The lending test is rated: Outstanding

The major factors that support this rating include:

The Lending Test rating is based on the state of Oklahoma rating and the following overall conclusions:

- The bank's loan-to-deposit (LTD) ratio was reasonable.
- The bank originated a substantial majority of loans inside its assessment area (AA).
- The geographic distribution of loans reflects excellent distribution.
- The bank exhibited excellent distribution of loans to borrowers of different income levels and farms of different sizes in its AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of its AA, the bank's LTD ratio was reasonable.

People's National Bank of Checotah's (PNB) quarterly average LTD from March 31, 2021 to December 2025 is 33.4 percent. PNB's LTD ratio ranged from a high of 35.2 percent as of September 30, 2025, and a low of 31 as of March 31, 2025. To assess PNB's performance, we compared it to four similarly situated institutions (SSIs). These SSIs were chosen based on geographic location and size. The average quarterly LTD for SSIs ranged from 77.1 percent to 30.2 percent, resulting in an overall average LTD of 57.5 percent.

Lending in Assessment Area

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

The bank originated and purchased 79.4 percent of its total loans inside the bank's AA 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.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	408	86.4	64	13.6	472	7,751,790	83.9	1,451,253	16.1	9,023,043
Consumer	2,481	78.3	686	21.7	3,167	27,342,878	76.2	8,555,476	23.8	35,898,354
Total	2,889	79.4	750	20.6	3,639	34,914,668	77.7	10,006,729	22.3	44,921,397

Source: 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

PNB is a \$169 million community bank located in Checotah, Oklahoma, and is a subsidiary of Peoples National Bancshares, a one-bank holding company located in Checotah, Oklahoma. PNB has one subsidiary, Peoples Community Development Corporation, organized in 1997. There have been no mergers or acquisitions since the previous CRA Performance Evaluation (PE). PNB is not required to report under the Home Mortgage Disclosure Act.

The bank has one rating area, the state of Oklahoma, with one AA. PNB's AA includes 12 census tracts (CTs) in Eastern Oklahoma. The AA includes all eight in McIntosh County and four in Muskogee County. PNB serves McIntosh County and Muskogee County through the main banking location at 300 W Gentry Ave., Checotah, Oklahoma, which is in a moderate-income CT.

A limited-service drive-thru branch is in a moderate-income CT at 202 N Broadway, Checotah, Oklahoma. A full-service branch with an automated teller machine (ATM) is in the Walmart at 131 Paul Carr Dr., Checotah, Oklahoma. Bank owned ATMs are located inside the bank's AA. PNB's primary lending is focused on serving consumer and agricultural loan customers within McIntosh and Muskogee Counties and the surrounding areas. Most of the bank's consumer and agricultural lending are transacted through the Checotah main branch.

The bank offers a variety of loan and deposit products to meet the needs of the local community. As of December 31, 2025, PNB's tier 1 capital totaled \$27.1 million resulting in a tier 1 leverage ratio of 16.1 percent, relative to the peer group average of 12.1 percent. The bank reported total loans of \$45.7 million, or 27.4 percent of average assets, and total deposits of \$136.7 million. The loan portfolio composition by dollar volume includes the following: 33.4 percent consumer loans, 32.2 percent 1-4 family loans, 17.8 percent consumer loans, and 16.3 percent agricultural loans with less than one percent in other loans.

There are no legal, financial, or other factors impeding PNB's ability to meet credit needs in its AA. The prior CRA PE dated August 24, 2020, assigned an overall "Outstanding" rating to PNB's lending performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Our scope for this evaluation focused on the most recent three years since the previous CRA evaluation, which included the period of January 1, 2023, through December 31, 2025. To evaluate lending performance, we analyzed a random sample of 35 consumer loans and 35 small farm loans originated during the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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.

PNB’s overall rating is based on performance in the state of Oklahoma. The state rating is based on performance in the bank’s only AA. We considered lending volume within the AA relative to the bank’s capacity based on deposits, competition, and market presence. We placed equal weight on the bank’s consumer loans and small farm loans as they are both primary products for the bank.

The state ratings in rating areas with a single AA are based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the “Scope” section under each 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 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 Oklahoma¹: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The geographic distribution of loans reflects excellent distribution.
- The bank exhibited excellent distribution of loans to borrowers of different income levels and farms of different sizes in its AA.

Description of Institution's Operations in Oklahoma

PNB operates three locations in Oklahoma: the main branch on West Gentry in Checotah, a drive-in branch on North Broadway in Checotah, and a Wal-Mart branch on Paul Carr Dr in Checotah. PNB has three ATMs: a drive-up ATM with a walk-in vestibule on West Gentry across the street from the main branch, one in their Wal-Mart branch, and one in Lakeview Grocery in Eufaula. All branches and ATMs are in the bank's AA, which consists of the entirety of McIntosh County and a portion of Muskogee County. The AA meets the requirements of the regulation and does not arbitrarily exclude any low- and moderate-income (LMI) geographies.

All deposits held by PNB are in the AA. According to the FDIC Deposit Market Share report as of June 30, 2025, PNB has 7.3 percent of the deposits in the AA and is ranked sixth out of 11 banks that operate in the same AA as PNB. Major competitors in the AA include Armstrong Bank, BOKF, NA, and Arvest Bank, among others.

Community Contact

We identified a community contact within the AA to gain a better understanding of the credit needs of the community and local economic conditions. The contact stated that the local economy was stable with underlying support from tourism to Lake Eufaula leading to some growth in new small businesses. The contact stated that credit needs for small businesses are being met. Banks in the AA are responsive to the credit needs of the community and participate in community endeavors.

Oklahoma Non-MSA

The Oklahoma non-MSA AA consists of the entirety of McIntosh County and a portion of Muskogee County, neither of which are in an MSA. Combined, the two counties have 12 CTs. Most of the CTs (10) are middle-income geographies while two are moderate-income geographies. There are no low- or upper-income geographies in the AA. The three branches operated by the bank are all in a moderate-income CT in McIntosh County.

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.

According to the Bureau of Labor Statistics, unemployment rates for the AA was 5.7 percent compared to 3.6 percent for the state of Oklahoma. Families below the poverty level amount to 16.1 percent in the AA.

Assessment Area(s) - 2025 Oklahoma Non-MSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.00	16.67	83.33	0.00	0.00
Population by Geography	31,260	0.00	19.36	80.64	0.00	0.00
Housing Units by Geography	20,078	0.00	15.74	84.26	0.00	0.00
Owner-Occupied Housing by Geography	10,550	0.00	15.38	84.62	0.00	0.00
Occupied Rental Units by Geography	2,946	0.00	25.08	74.92	0.00	0.00
Vacant Units by Geography	6,582	0.00	12.12	87.88	0.00	0.00
Businesses by Geography	700	0.00	25.86	74.14	0.00	0.00
Farms by Geography	75	0.00	12.00	88.00	0.00	0.00
Family Distribution by Income Level	8,939	24.76	18.36	22.51	34.38	0.00
Household Distribution by Income Level	13,496	29.20	17.66	15.96	37.18	0.00
Unemployment rate (%)	5.68	0.00	8.31	5.14	0.00	0.00
Households Below Poverty Level (%)	19.87	0.00	23.84	19.03	0.00	0.00
Median Family Income (Non-MSAs - OK)		\$58,565		Median Housing Value		\$105,000
Median Family Income (Non-MSAs - OK) for 2025		\$74,200		Median Gross Rent		\$662
				Families Below Poverty Level		16.09
FFIEC File - 2020 Census FFIEC File - 2024 Census 2025 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						

Scope of Evaluation in Oklahoma

As the bank’s only AA, the Oklahoma non-MSA AA received a full-scope review.

LENDING TEST

The bank’s performance under the Lending Test in Oklahoma is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Oklahoma non-MSA AA was excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans to LMI geographies in the state of Oklahoma.

Small Loans to Farms

Refer to table 11 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 farms.

The distribution to small farms in LMI geographies is excellent. The percentage of loans to small farms made in moderate-income geographies exceeded the percentage of small farms and the aggregate level of lending in moderate-income geographies.

Consumer Loans

Refer to table 13 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans in LMI geographies is excellent. The percentage of consumer loans to moderate-income geographies exceeds the percentage of households in the AA in moderate-income geographies.

Lending Gap Analysis

There were no lending gaps identified during the lending test analysis.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent 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 Farms

Refer to table 12 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 distribution of small loans to farms is excellent. The percentage of loans to farms with annual revenues of \$1 million or less exceeds the percentage of small farms in the AA. Aggregate data was not available for small farm loans.

Consumer Loans

Refer to table 14 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to individuals of different income levels was excellent. The percentage of consumer loans to low-income borrowers exceeded the percentage of those households in the AA. The percentage of consumer loans to moderate-income borrowers was near the percentage of those households in the AA. Aggregate data was not available for consumer loans.

Responses to Complaints

PNB did not receive any complaints regarding the institution's CRA or fair lending 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:	January 1, 2023, to December 31, 2025	
Bank Products Reviewed:	Small farm loans, consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Peoples Community Development Corporation	Bank owned subsidiary	None
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Oklahoma		
Oklahoma Non-MSA	Full-scope	McIntosh County and part of Muskogee County

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating:
Peoples National Bank of Checotah	Outstanding
State:	
Oklahoma	Outstanding

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 the 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 low- and moderate-income 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): 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** – Compares 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 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 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-,

middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

- Table 12. 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 \$500,000) 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.
- Table 13. 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 in those geographies.
- Table 14. 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 MMSA/AA.

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Oklahoma Non-MSA	35	454,819	100.00	396	--	0.00	--	12.00	31.43	14.39	88.00	68.57	85.61	--	0.00	--
Total	35	454,819	100.00	396	--	0.0	--	12.00	31.43	14.39	88.00	68.57	85.61	--	0.00	--

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue 2023 - 2025

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Oklahoma Non-MSA	35	454,819	100.00	396	98.67	100.00	80.81	1.33	0.00	--	0.00
Total	35	454,819	100.00	396	98.67	100.00	80.81	1.33	0.00	--	0.00

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography 2023 - 2025

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
Oklahoma Non-MSA	35	427,450	100.00	--	0.00	17.50	45.71	82.50	54.29	--	0.00	--	0.00
Total	35	427,450	100.00	--	0.00	17.50	45.71	82.50	54.29	--	0.00	--	0.00

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower 2023 - 2025

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Oklahoma Non-MSA	35	427,450	100.00	29.20	42.86	17.66	17.14	15.96	20.00	37.18	8.57	--	11.43
Total	35	427,450	100.00	29.20	42.86	17.66	17.14	15.96	20.00	37.18	8.57	--	11.43

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.