



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Stillwater National Bank and Trust Company
Charter Number: 5347

608 South Main Street
Stillwater, OK 74074-4059

Office of the Comptroller of the Currency

Oklahoma City (Central & Western Oklahoma) Field Office
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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 following table indicates the performance level of **Stillwater National Bank and Trust Company** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Stillwater National Bank & Trust Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The geographic distribution of small loans to businesses by income of the area is good, while the geographic distribution of home mortgage loans by income of the area is only adequate.
- The distribution of small loans to businesses by borrower income is excellent, but the distribution of home mortgage loans by borrower income is poor.
- CD lending is substantial and has a positive impact on the bank’s performance.
- SNB provided an adequate amount of CD investments within its AAs.
- The bank’s retail delivery systems are good. The bank is reasonably accessible to geographies and individuals of different income levels.

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 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 metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their 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: 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 size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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 do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on 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 refinancings, 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 ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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) and the Thrift Financial Reporting (TFR) 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

Stillwater National Bank and Trust Company (SNB) is an interstate bank that was originally chartered June 16, 1894 to meet the deposit and credit needs of individuals and businesses located in Stillwater, Oklahoma. SNB has since expanded its operations and currently offers commercial and consumer lending, deposit and investment services, and specialized cash management, consulting and other financial services from offices in Oklahoma City, Tulsa, and Chickasha, Oklahoma; Austin, Dallas, and San Antonio, Texas; and on the Internet through *SNB DirectBanker®*. SNB is wholly owned by Southwest Bancorp, Inc. (Southwest), a financial holding company headquartered in Stillwater. Southwest also owns Bank of Kansas; Wichita, Kansas.

SNB has fifteen full-service branches in addition to the main bank. In Oklahoma, there are ten full-service offices; located in Stillwater (4), Tulsa (2), Oklahoma City (3) and Chickasha (1). In Texas, there are six full-service offices; located in Dallas (1), Frisco (1), Austin (1), Tilden (1) and San Antonio (2). The bank also operates a loan production office (LPO) in Leawood, Kansas and operates a cyber office (internet). The bank's historic geographic expansion has been based on the identification of markets with concentrations of customers in the bank's traditional area of expertise: healthcare and health professionals, small businesses and their managers and owners; and commercial and commercial real estate lending.

There are no significant legal, financial or other factors impeding SNB's ability to help meet the credit needs of its communities. The bank is adequately capitalized and operates profitably. As of June 30, 2009, the bank reported a net loan to deposit ratio of 109.55 percent with net loans representing 88.16 percent of the bank's total assets. Total Equity Capital was at \$309.6 million on this date. We noted that over the evaluation period, SNB has increased gross loans by 46 percent. This is through a lending philosophy focused on developing relationships with businesses, professionals and their principals. The vast majority of growth was related to real estate and commercial lending. Consumer lending declined.

The following table shows the portfolio composition and changes over the evaluation period:

Loan Portfolio Composition (in 000s)					
Loan Type	12/31/2005		6/30/2009		% Change During Period
	\$ Amount	% of Portfolio	\$ Amount	% of Portfolio	
Real Estate	\$939,343	55%	\$1,880,420	76%	100%
Commercial	\$336,850	20%	\$503,436	20%	49%
Individuals	\$387,202	23%	\$50,835	2%	-87%
Agricultural	\$8,694	1%	\$8,694	<1%	2%
Other	\$19,595	1%	\$19,595	1%	4%
Total Gross Loans	\$1,691,684	100%	\$2,463,807	100%	46%

SNB's last CRA examination was dated July 5, 2006. The bank was rated "Satisfactory". A review of OCC records, as well as SNB's CRA Public File, did not reveal any complaints relating to the CRA performance of the bank since the prior performance evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. In evaluating the bank's lending performance, we reviewed their residential mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), small business and small farm loans, and community development (CD) loans. With the exception of CD loans, the evaluation period for the Lending Test is January 1, 2006 through June 30, 2009. For CD loans and the Investment and Service Tests, the evaluation period is July 6, 2006 through December 31, 2009. The Investment Test included a review of investments, grants, and donations made in the bank's Assessment Areas (AAs) that meet the definition of community development investments. The Service Test included a review of retail and community development services provided in the bank's AAs.

Data Integrity

Prior to this CRA examination, we verified the accuracy of data available to the public in accordance with the HMDA and CRA regulations. This public data included home mortgage purchase, refinance, improvement and multi-family loans; and small business and small farm loans. We found the data to be accurate and reliable for use in the performance evaluation.

Additionally, during this examination we verified the accuracy of all community development loans, investments and services identified by the bank. Only those activities that met community development criteria and were not reported on the HMDA or CRA LARs (except multi-family loans) are presented and considered in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of AAs within that state was selected for full-scope reviews based on their volume of loan and deposit activity. Refer to the "Scope" section under each state rating for details regarding how the areas were selected and why they are representative of the bank's overall performance.

Ratings

The bank's overall rating is a blend of the state ratings. Performance in the state of Oklahoma received substantially more weight than the state of Texas in the overall rating. Oklahoma accounts for 93 percent of the dollar amount of total deposits, 86 percent of the number of all CRA reportable loans, and contains 63 percent of the total number of offices.

The state ratings are based primarily on those areas that received full-scope reviews within each state. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall rating.

Other

A number of community contacts were made during the evaluation period by the OCC to better understand the public's perception of SNB's and other bank's performance in the noted AA's. This includes one community contact that we conducted during this examination in Stillwater (Payne County AA). The community contacts are designed to determine credit needs and opportunities in the AA's. A total of 5 community contacts were reviewed. The group of contacts included small business development, affordable housing and neighborhood associations. Community contacts most commonly cited the continuing need for small business and affordable housing loans. It was also mentioned that investment opportunities in Oklahoma were limited. Refer to the "Scope" section under each state rating for details regarding community contacts

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of illegal discrimination or other illegal credit practices.

State of Oklahoma

CRA Rating for Oklahoma: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- The geographic distribution of small loans to businesses by income of the area is good, while the geographic distribution of home mortgage loans by income of the area is only adequate.
- The distribution of small loans to businesses by borrower income is excellent, but the distribution of home mortgage loans by borrower income is poor.
- CD lending is substantial and has a positive impact on the bank's performance.
- SNB provided an adequate amount of CD investments within the AAs.
- The bank's retail delivery systems are good. The bank is reasonably accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Oklahoma

SNB's AA's in the state of Oklahoma consist of Payne County, the Oklahoma City Region, and Tulsa County. The Oklahoma City Region includes three counties located in the Oklahoma City, OK MSA: Oklahoma County, Cleveland County and Grady County. Tulsa County is located in the Tulsa, OK MSA. The largest cities in these AA's include Oklahoma City, Tulsa, Norman, Stillwater and Chickasha.

The bank operates ten offices within the state. The Oklahoma offices generate 93 percent of SNB's total dollar amount of deposits and 86 percent of the total number of CRA reportable loans. Competition in the AA includes numerous smaller community banks and other regional banks such as Midfirst Bank, Bank of Oklahoma and BancFirst.

Refer to the market profiles for the state of Oklahoma in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Oklahoma

Our analysis included full-scope examination procedures for all three Oklahoma AAs. The ratings for the state of Oklahoma are based upon results of these reviews. Please refer to the table in Appendix A for additional information on the scope of our review.

Evaluating performance within Oklahoma, the overall conclusions were weighted heavier in the Payne County AA as it generates 49 percent of total Oklahoma deposits and is where SNB is headquartered. Lending products in Oklahoma are fairly equally distributed between Payne County and the Oklahoma City Region with slightly less in Tulsa County at 44 percent, 39 percent and 17 percent, respectively. As for loan product analysis in Oklahoma, small business loans were weighted heavier than the sum of HMDA products as they make up the largest share of total reportable CRA loans at 55 percent and are reflective of the bank's primary lending strategy. As for HMDA products; home purchase and refinance loans were weighted considerably heavier than home improvement loans since they represent approximately 58 percent, 34 percent and 7 percent, respectively, of the total number of HMDA reportable loans. We gave little weight to small farm loans since the number of small farm originations was less than 1 percent of the total number of HMDA and CRA reportable loans.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

SNB's performance under the lending test in Oklahoma is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Payne County AA is good, in the Oklahoma City Region AA is good, and in Tulsa County AA is adequate.

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Payne County

In the Payne County AA, 60 percent, 39 percent, and 1 percent of the loans originated/purchased were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans in the AA; 63 percent, 6 percent, 30 percent and 1 percent were distributed as home purchase, home improvement, home refinance and multifamily loans, respectively.

SNB ranks 1st in deposit market share at 58.48 percent in the Payne County AA. Based on 2008 HMDA market share data, SNB ranks 1st in overall market share for home purchase loans at 13.94 percent, 2nd in home improvement loans at 9.55 percent, 3rd in home refinance loans at 8.05 percent, and 1st in multifamily at 42.86 percent. Based on 2008 CRA market share data, SNB ranks 5th in overall market share for small loans to businesses at 9.36 percent, although it is ranked 1st among community banks. SNB ranked 4th for small loans to farms at 6.32 percent. This demonstrates excellent performance as the bank's market rank performance equals or is near to its deposit market share rank in all categories.

Oklahoma City Region

In the Oklahoma City Region AA, 31 percent and 69 percent of the loans originated/ purchased were home mortgage loans, and small loans to businesses, respectively. Among home mortgage loans in the AA; 53 percent, 8 percent, 37 percent and 2 percent were distributed as home purchase, home improvement, home refinance and multifamily loans, respectively.

SNB ranks 10th in deposit market share at 2.57 percent in the Oklahoma City Region AA. Based on 2008 HMDA market share data, SNB does not hold a significant market share for HMDA loans. SNB ranks 17th in overall market share for small loans to businesses at 0.93 percent. SNB ranks 10th in overall market share for small loans to farms at 0.73 percent. While SNB’s market share of home mortgage and small loans to businesses/farms is lower than its deposit market share, performance is adequate given the level of competition from numerous financial institutions in this AA.

Tulsa County

In the Tulsa County AA, 32 percent and 68 percent of the loans originated/purchased were home mortgage loans, and small loans to businesses, respectively. Among home mortgage loans in the AA; 50 percent, 8 percent, 40 percent and 2 percent were distributed as home purchase, home improvement, home refinance and multifamily loans, respectively.

SNB ranks 9th in deposit market share at 2.93 percent in the Tulsa County AA. Based on 2008 HMDA market share data, SNB does not hold a significant market share for HMDA loans or small loans to farms. SNB ranks 19th in overall market share for small loans to businesses at 0.56 percent. While SNB’s market share of home mortgage and small loans to businesses/farms is lower than its deposit market share, performance is adequate given the level of competition from numerous financial institutions in this AA.

Distribution of Loans by Income Level of the Geography

The overall distribution of loans by income level of geographies is good. Given lending volumes, we placed more weight on the distribution of small loans to businesses followed by home purchase loans and home refinance loans. Less weight was placed on home improvement loans.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations/purchases.

Home Purchase Loans

Payne County

The bank’s geographic distribution of home purchase loans in Payne County is excellent. The bank’s percentage of home purchase loans exceeds the percentage of owner occupied housing units in low-income census tracts (CTs) and is near to the percentage in moderate-income CTs. The bank’s market share in low-income CTs exceeds its overall market share and the market share in moderate-income CTs is somewhat lower than its overall market share.

Oklahoma City Region

The bank's geographic distribution of home purchase loans in the Oklahoma City Region AA is very poor. There were no home purchase loans originated in low-income CTs and the percentage of home purchase loans in moderate-income CTs is significantly lower than the percentage of owner occupied units. The market share in moderate-income tracts is lower than its overall market share in the Oklahoma City Region AA. The very poor distribution is primarily the result of the bank focusing its limited home mortgage resources in this AA toward upper-income geographies.

Tulsa County

The bank's geographic distribution of home purchase loans in the Tulsa County AA is very poor. There were no home purchase loans originated in low-income CTs and the percentage of home purchase loans in moderate-income CTs is significantly lower than the percentage of owner occupied units. The market share in moderate-income tracts is lower than its overall market share in Tulsa County AA. The very poor distribution is primarily the result of the bank focusing its limited home mortgage resources in this AA toward upper-income geographies.

Home Improvement Loans

Payne County

The bank's geographic distribution of home improvement loans in Payne County is excellent. The bank's percentage of home improvement loans exceeds the percentage of owner occupied housing units in both the low-income and moderate-income CTs. However, the bank's market share is zero in both the low- and moderate-income CTs based on 2008 market share data. This is reflective of the overall low volume of home improvement loans which is not a significant bank product. The volume of loans required to meet the demographic in both the low-income and moderate-income CTs is very low and does not provide a significant basis for comparison.

Oklahoma City Region

The bank's geographic distribution of home improvement loans in the Oklahoma City Region AA is good. There were no home improvement loans originated in low-income CTs while home improvement loans in moderate-income CTs exceeded the percentage of owner occupied units. The bank's market share in the moderate-income CTs exceeds its overall market share. However, because this is not a significant bank product, the volume of loans required to meet the demographic in both the low-income and moderate-income CTs is very low and does not provide a significant basis for comparison.

Tulsa County

The bank's geographic distribution of home improvement loans in the Tulsa County AA is very poor. There were no home improvement loans originated in low-income CTs while home improvement loans in moderate-income CTs is somewhat lower than the percentage of owner occupied units. The bank's market share is zero in both the low- and moderate-income CTs based on 2008 market share data. This is reflective of the overall low volume of home improvement loans which is not a significant bank product. The volume of loans required to meet the demographic in both the low-income and moderate-income CTs is very low and does not provide a significant basis for comparison.

Home Mortgage Refinance Loans

Payne County

The bank's geographic distribution of home refinance loans in Payne County is excellent. The bank's percentage of home refinance loans exceeds the percentage of owner occupied housing units in low-income CTs and is near to the percentage in moderate-income CTs. The bank's market share in both low- and moderate-income CTs exceeds its overall market share.

Oklahoma City Region

The bank's geographic distribution of home refinance loans in the Oklahoma City Region AA is poor. There were no home refinance loans originated in low-income CTs and the percentage of home refinance loans in moderate-income CTs is lower than the percentage of owner occupied units. The market share in moderate-income tracts is lower than its overall market share in the Oklahoma City Region AA. The poor distribution is primarily the result of the bank focusing its limited home mortgage resources in this AA toward upper-income geographies.

Tulsa County

The bank's geographic distribution of home refinance loans in the Tulsa County AA is poor. There were no home refinance loans originated in low-income CTs and the percentage of home refinance loans in moderate-income CTs is lower than the percentage of owner occupied units. However, the market share in moderate-income tracts exceeds its overall market share in Tulsa County AA. The poor distribution is primarily the result of the bank focusing its limited home mortgage resources in this AA toward upper-income geographies.

Multi-Family Loans

Refer to Table 5 in Appendix C for facts and data on the geographic distribution of the bank's origination and purchase of multi-family loans. Overall, the bank has an excellent geographic distribution of multifamily loans in low- and moderate-income CTs in each of the three AAs. However, limited geographic distribution analysis was performed on this data as the volume of loans required to meet the demographics in both the low-income and moderate-income CTs is very low and does not provide a significant basis for comparison.

Small Loans to Businesses

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Payne County

SNB's geographic distribution of small business loans in the Payne County AA is excellent. The percentage of small business loans exceeds the percentage of businesses in both low- and moderate-income CTs. The bank's market share in both low- and moderate-income CTs exceeds its overall market share.

Oklahoma City Region

SNB's geographic distribution of small business loans in Oklahoma City Region AA is good. The percentage of small business loans is near to the percentage of businesses in both low- and moderate-income CTs. The bank's market share in both low- and moderate-income CTs exceeds its overall market share.

Tulsa County

SNB's geographic distribution of small business loans in Tulsa County AA is good. The percentage of small business loans is lower than the percentage of businesses in low-income CTs. The percentage of small business loans in moderate-income CTs is near to the percentage of businesses in moderate-income CTs. The bank's market share in the low-income CTs exceeds its overall market share. The bank's market share in the moderate-income CTs is equal to its overall market share. Performance in the moderate-income CTs outweighs that in the low-income CTs as the moderate-income CTs contain roughly sixteen times as many businesses compared to the low-income CTs.

Small Loans to Farms

Refer to table 7 in appendix C for the facts and data on the geographic distribution of the bank's origination and purchase of small loans to farms. Limited geographic distribution analysis was performed on this data as the volume of small farm loans is low and does not provide a significant basis for comparison.

Lending Gap Analysis

Maps and reports detailing SNB's lending activity over the evaluation period for home mortgage loans and loans to small businesses were reviewed to identify gaps in the geographic distribution of these loans. No unexplained conspicuous gaps were identified. Home mortgage lending patterns in the bank's AAs are generally centered on the location of the mortgage originators. There are two mortgage originators in Oklahoma City and two in Stillwater. One of the Oklahoma City originators also spends time in Tulsa. In addition, these four originators handle all mortgage loans from the other markets. This helps explain why 89 percent of mortgage loans are from either the Payne County or Oklahoma City Region AAs.

Inside/Outside Ratio

A majority of the home mortgage loans, loans to small businesses and small farms, and community development loans originated or purchased by SNB over the evaluation period were within its AA's. Approximately 88 percent of the bank's home mortgage loans, 75 percent of the small business and small farm loans, and 93 percent of CD loans were within the bank's AA's. This performance was positively factored into the overall analysis of the geographic distribution of lending.

Distribution of Loans by Income Level of the Borrower

SNB's overall distribution of loans by income level of the borrowers is adequate when considering all mitigating factors.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations/purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of households that live below the poverty level and the barriers that this may have on home ownership. The percentage of total households below poverty was 23 percent, 14 percent, and 11 percent in Payne County, Oklahoma City Region, and Tulsa County, respectively.

Home Purchase Loans

Payne County

The bank's distribution of home purchase loans by borrower income levels in the Payne County AA is adequate. The percentage of home purchase loans to low-income borrowers is significantly lower than the percentage of families in the AA and the percentage of home purchase loans to moderate-income borrowers is lower than the percentage of moderate-income families in the AA. The bank's market share of home purchase loans to low-income families is near to the bank's overall market share. The bank's market share of home purchase loans to moderate-income families is somewhat lower than the bank's overall market share. However, a strong mitigating factor in this AA is the large population of college students. A significant portion of low-income and moderate-income families is made up of college students who are generally not in the market for home mortgage products. Students also contribute to a very high poverty level at 23 percent of the households in this AA living below the poverty level of \$10,655 per year. It is very difficult for households below the poverty level to qualify for home purchase loans.

Oklahoma City Region

The bank's distribution of home purchase loans by borrower income levels in the Oklahoma City Region AA is poor. The percentage of home purchase loans to low-income borrowers is significantly lower than the percentage of families in the AA and the percentage of home purchase loans to moderate-income borrowers is lower than the percentage of moderate-income families in the AA. The bank's market share for home purchase loans to both low- and moderate-income families is lower than the bank's overall market share. A partial mitigating factor to the distribution of home purchase loans to low-income borrowers is the fact that 14 percent of the households in this AA live below the poverty level of \$13,470 per year. It is very difficult for households living below the poverty level to qualify for home purchase loans.

Tulsa County

The bank's distribution of home purchase loans by borrower income levels in the Tulsa County AA is poor. The percentage of home purchase loans to low-income borrowers is significantly lower than the percentage of families in the AA and the percentage of home loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA. The bank's market share in home purchase loans to low-income families is somewhat lower than the bank's overall market share. The bank's market share for home purchase loans to moderate-income families exceeds the bank's overall market share. A partial mitigating factor to the distribution of home purchase loans to low-income borrowers is the fact that 11 percent of the households in this AA live below the poverty level of \$13,700 per year. It is very difficult for households living below the poverty level to qualify for home purchase loans.

Home Improvement Loans

Payne County

The bank's distribution of home improvement loans by borrower income levels in the Payne County AA is adequate. The percentage of home improvement loans to low-income families is somewhat lower than the percentage of low-income families. The percentage of home improvement loans to moderate-income families is near to the percentage of moderate-income families. The bank's market share of home improvement loans to both low-income and moderate-income families is near to the bank's overall market share. Strong mitigating factors exist in this AA as detailed under the home purchase loan section above. Home improvement loans are not a significant product of the bank in this AA.

Oklahoma City Region

The bank's distribution of home improvement loans by borrower income levels in the Oklahoma City Region AA is poor. The percentage of home improvement loans to low-income families is significantly lower than the percentage of low-income families in the AA. The percentage of home improvement loans to moderate-income families is somewhat lower than the percentage of moderate-income families in the AA. Based on 2008 data only, market share is zero to low-income families. The bank's market share of home improvement loans to moderate-income families exceeds the bank's overall market share. A high poverty level in this AA as described in the home purchase loan section above mitigates some of the distribution numbers to low-income borrowers. Home improvement loans are not a significant product of the bank in this AA.

Tulsa County

The bank's distribution of home improvement loans by borrower income levels in the Tulsa County AA is poor. The bank did not originate or purchase any home improvement loans to low-income families in the AA. The percentage of home improvement loans to moderate-income families is lower than the percentage of moderate-income families in the AA. Based on 2008 data only, market share is zero to moderate-income families. A high poverty level in this AA as described in the home purchase loan section above somewhat mitigates the lack of loans to low-income borrowers. Home improvement loans are not a significant product of the bank in this AA.

Home Mortgage Refinance Loans

Payne County

The bank's distribution of home refinance loans by borrower income levels in the Payne County AA is adequate. The percentage of home refinance loans to low-income borrowers is significantly lower than the percentage of families in the AA and the percentage of home refinance loans to moderate-income borrowers is lower than the percentage of moderate-income families in the AA. The bank's market share of home refinance loans to low-income families is near to the bank's overall market share. The bank's market share of home refinance loans to moderate-income families is lower than the bank's overall market share. However, strong mitigating factors exist in this AA as detailed under the home purchase loan section above.

Oklahoma City Region

The bank’s distribution of home refinance loans by borrower income levels in the Oklahoma City Region AA is poor. The percentage of home refinance loans to low-income families is significantly lower than the percentage of low-income families in the AA. The percentage of refinance loans to moderate-income families is lower than the percentage of moderate-income families in the AA. The bank’s market share of home refinance loans to both low-income and moderate-income families is somewhat lower than the bank’s overall market share. A high poverty level in this AA as described in the home purchase loan section above mitigates some of the distribution numbers to low-income borrowers.

Tulsa County

The bank’s distribution of home refinance loans by borrower income levels in the Tulsa County AA is very poor. The percentage of home refinance loans to both low- and moderate-income families is significantly lower than the percentage of families in the AA. The bank’s market share of home refinance loans to low-income families exceeds its overall market share. Based on 2008 data only, market share is zero to moderate-income families. A high poverty level in this AA as described in the home purchase loan section above mitigates some of the distribution numbers to low-income borrowers.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank’s origination/purchase of small loans to businesses.

Payne County

The bank’s loan distribution to small businesses in the Payne County AA is excellent. The percentage of bank loans to businesses with revenues of \$1 million or less exceeds the percentage of businesses with revenues of \$1 million or less. The bank’s market share to businesses with revenues of \$1 million or less exceeds its overall market share.

Oklahoma City Region

The bank’s loan distribution to small businesses in the Oklahoma City Region AA is excellent. The percentage of bank loans to businesses with revenues of \$1 million or less exceeds the percentage of businesses with revenues of \$1 million or less. The bank’s market share to businesses with revenues of \$1 million or less exceeds its overall market share.

Tulsa County

The bank’s loan distribution to small businesses in the Tulsa County AA is good. The percentage of bank loans to businesses with revenues of \$1 million or less is near to the percentage of businesses with revenues of \$1 million or less. The bank’s market share to businesses with revenues of \$1 million or less exceeds its overall market share.

Small Loans to Farms

Refer to Table 12 in appendix C for the facts and data reflecting the borrower distribution of the bank’s origination and purchase of small loans to farms. Limited borrower distribution analysis was performed on this data as the bank’s volume of small farm loans is low and does not provide a significant basis for comparison.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Community development lending is substantial and has a positive impact on the Lending Test in all three of the bank's Oklahoma AA's. Additionally, the bank originated a substantial amount of CD loans in the broader Oklahoma statewide area. The bank's CD loans primarily help to provide affordable housing and to revitalize and stabilize LMI areas, particularly in areas designated as either federal or state Enterprise Zones (EZ). Although the opportunities for CD lending in the Oklahoma City Region and Tulsa County are high (refer to each areas Market Profile in Appendix B), the dollar amount of CD loans originated by SNB in these regions, as well as in the broader Oklahoma statewide area, is still considered significant.

Payne County

The bank originated an excellent level of CD loans within the Payne County AA during the evaluation period. SNB originated eight CD loans totaling \$17.7 million. Of this total, seven loans totaling \$17.2 million helped to provide affordable housing, mostly through providing funds for renovation of apartments considered affordable to LMI individuals. SNB also originated one loan of \$500 thousand to renovate a museum in the downtown Stillwater EZ.

Oklahoma City Region

The bank originated an excellent level of CD loans within the Oklahoma City Region AA during the evaluation period. SNB originated twenty-one CD loans totaling \$63.8 million. This includes seven loans totaling \$35.7 million for affordable housing, twelve loans totaling \$27.4 million for revitalization and stabilization of LMI areas, and two loans for \$650 thousand for services targeted to LMI individuals.

Affordable housing loans were mainly loans to purchase and renovate apartment complexes in low- and moderate-income areas with rents well below the median rents for the area. Many of the loans to revitalize and stabilize low- and moderate-income areas were loans to finance projects located within either federal or state EZ's that matched with the goals of the EZ designation.

Tulsa County

The bank originated an excellent level of CD loans within the Tulsa County AA during the evaluation period. SNB originated eight CD loans totaling \$35.7 million. Of this total, three CD loans totaling \$3.6 million were for affordable housing. One loan for \$15.8 million was for revitalization and stabilization efforts that will benefit several LMI areas. Four loans totaling \$16.3 million contributed to economic development in the AA.

The majority of loans for economic development and revitalization are related to an effort to renovate and lease out a former shopping mall. The mall is located in a CT immediately adjacent to several LMI CTs and will benefit these areas. The project has attracted one nationally known tenant and is expected to create 300 jobs. Other tenants are also creating additional jobs.

Statewide Region

The bank originated an excellent level of CD loans in the broader statewide region that includes the bank's AA's. SNB originated four CD loans totaling \$10.3 million. These loans were used to revitalize and stabilize an LMI area designated by the state as an EZ by helping to create and/or retain jobs.

Product Innovation and Flexibility

SNB does not currently offer any loan products which would be considered innovative and flexible.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Oklahoma is rated "Low Satisfactory". Based on full scope reviews, the bank's investment performance is considered adequate in the Payne County AA, Oklahoma City Region AA, and the Tulsa County AA.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Qualified investments are investments, deposits, membership shares, or grants that have as their primary purpose "Community Development" as defined in the CRA regulation.

SNB has made qualified investments in the state of Oklahoma totaling \$4.8 million or roughly 1.6 percent of Tier 1 Capital. Investments of \$2.0 million are current in the evaluation period of July 5, 2006 through December 31, 2009. Prior period investments totaled \$2.8 million.

Payne County

SNB has an adequate level of qualified investments in the Payne County AA totaling \$2.3 million. During the evaluation period, SNB purchased \$500 thousand in CRA qualified school bonds for various capital improvements. Other current period investments include \$166 thousand in donations to local non-profit organizations that provide affordable housing, urban renewal, and other social services targeting LMI individuals or families. Prior period investments in the AA total \$1.6 million.

Oklahoma City Region

SNB has an adequate level of qualified investments in the Oklahoma City Region AA totaling \$1.8 million. During the evaluation period, SNB purchased a CRA qualified pool of FNMA mortgage backed securities totaling \$756 thousand. The underlying mortgage loans are to LMI families located in Oklahoma County. Other current investments consist of donations totaling \$164 thousand to local non-profit organizations that provide services to LMI families. Prior period investments in the AA total \$954 thousand.

Tulsa County

SNB has an adequate level of qualified investments in the Tulsa County AA totaling \$700 thousand. During the evaluation period, SNB purchased a CRA qualified pool of FNMA mortgage backed securities totaling \$444 thousand. The underlying mortgage loans are to LMI families located in Tulsa County. Other current investments include \$27 thousand in donations to organizations that provide social services targeting LMI families. Prior period investments in the AA total \$229 thousand.

SERVICE TEST**Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test in Oklahoma is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in Payne County is excellent, the Oklahoma City Region is good, and Tulsa County is poor.

Retail Banking Services

Under the Service Test, we focused on branch locations, the availability and effectiveness of alternative delivery systems; reasonableness of business hours and services in meeting the needs of the assessment areas; and level of community development services. Our evaluation of branch locations noted that relatively few offices exist in each AA. Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

In the Payne County AA, the branch distribution in low-income and moderate-income geographies is excellent as it significantly exceeds the population distribution in these geographies. Of the four offices, one is in a low-income geography, two are in moderate-income geographies and one is in an upper-income geography. In the Oklahoma City Region and Tulsa County AA's, there are no branches in low-income geographies. The Oklahoma City Region has one branch in a moderate-income geography. Slightly more weight is given to the distribution of branches in Payne County as the majority of CRA reportable loans and deposits are generated in this AA. The bank opened three new branches in Oklahoma during the evaluation period. A branch in south Oklahoma City opened February 12, 2007 and is located in a middle-income tract. A branch in Edmond, Oklahoma, opened August 25, 2008 and is located in an upper-income tract. Lastly, a branch in Stillwater, Oklahoma, opened in August 28, 2009 and is located in an upper-income tract.

Banking hours and services offered throughout the AA's are good and provide accessibility to banking products and services. Lobby and drive-through hours for Monday through Saturday are generally the same at all branches. Extended hours on Saturday are provided at all drive-through facilities. There were no differences noted between banking hours in branches serving either low-income or moderate-income areas versus those in middle- and upper-income areas.

SNB's alternative delivery systems have an overall positive impact on the accessibility of bank products and services. The bank's network of 38 ATM locations, owned either by the bank or the bank's subsidiary, Cash Source, Inc., improve overall accessibility of bank products and services, especially to customers in both low-income and moderate-income geographies. The distribution of ATM's in low-income geographies in the Payne and Tulsa County AA's exceeds the percentage of population in these tracts. The Oklahoma City Region AA has no ATMs in low-income tracts. The distribution of ATM's in moderate-income geographies exceeds the population distribution in these tracts in each of the three full-scope AA's. Overall, there are 5 ATM's (13 percent) in low-income areas and 12 ATM's (32 percent) in moderate-income areas. In December 2007, the bank joined Allpoint, America's largest surcharge free ATM network with over 37,000 ATMs. Allpoint ATMs have convenient locations in national and regional retailers, such as 7-Eleven, Target and Costco.

Another positive alternative delivery system is the bank's two business development offices. One is on the Oklahoma State University (OSU) campus, a moderate-income tract in Payne County. The other is on the Oklahoma University Medical School campus in Oklahoma City, which is adjacent to moderate-income tracts. While not branches, each office is staffed with personnel to help in completing applications for loan and deposit accounts. Each office also has terminals for any existing customers to access their accounts to transact business.

Other alternative delivery systems include ExpressLine 24, an automated 24-hour telephone banking product, the Sale and Service Center, a toll-free full-service telephone center which has extended business hours Monday-Friday and on Saturday, and Direct Banker, and internet banking product available to consumers and small business subscribers.

Community Development Services

Overall, the level of CD services has a slightly positive impact on the rating. The number of CD services that benefit LMI individuals in the Payne County AA is good. Bank personnel are active in providing financial expertise to organizations whose primary purpose is to provide affordable housing or community services for both low-income and moderate-income persons. Employees have also helped to develop loan program guidelines for nonprofit affordable housing groups. The number of CD services that ultimately benefit LMI individuals in the Oklahoma City Region and Tulsa County are adequate. Performance in these two AA's has primarily been associated with organizations whose primary purpose is to provide community services or economic development assistance.

State of Texas

CRA Rating for Texas: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Needs Improvement

The major factors that support this rating:

- The geographic distribution of small loans to businesses by income of the area is adequate.
- The distribution of small loans to businesses by borrower income is excellent.
- CD lending has a positive impact on the bank's performance.
- SNB provided a good amount of CD investments.
- The bank's retail delivery systems are not adequately accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Texas

SNB's AA's in the state of Texas consist of the Dallas Region, Travis County, Bexar County, and McMullen County. The Dallas Region includes two counties in the Dallas-Plano-Irving, TX MSA: Dallas County and Collin County. Travis County is in the Austin-Round Rock, TX MSA, and Bexar County is in the San Antonio, TX MSA. McMullen County is not in an MSA. The largest cities included in SNB's Texas AA's are Dallas, Plano, Austin, and San Antonio.

The bank operates six offices within the state. The Texas offices report 7 percent of the dollar amount of SNB's total deposits and 14 percent of the total number of loans. Competition in these AA's is heavy and includes numerous national, regional and community banks, as well as other non-bank financial institutions. These SNB branches are relatively new and have all opened between 2003 and 2005.

Refer to the market profiles for the state of Texas in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Texas

Our analysis included full-scope examination procedures for the Dallas Region AA. Travis County, Bexar County and McMullen County received limited scope reviews. Little weight was given to the performance of the limited scope branches and there were simply not enough home mortgage loans in any category or small loans to farms to provide any meaningful analysis in the one full-scope AA. Therefore, the bank's rating is concentrated on performance regarding small loans to businesses. Please refer to the table in Appendix A for additional information on the scope of our review.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

SNB's performance under the lending test in Texas is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Dallas Region AA is good

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Dallas Region

SNB ranks 81st in deposit market share at 0.07 percent in the Dallas Region AA. Based on 2008 HMDA market share data, SNB does not hold a significant market share for HMDA loans or small loans to farms. SNB ranks 43rd in overall market share for small loans to businesses at 0.04 percent. While SNB's market share of home mortgage and small loans to businesses/farms is lower than its deposit market share, overall performance is adequate given the ranking of small loans to businesses and high level of competition from numerous financial institutions in this AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of SNB's small loans to businesses is adequate. The number of home mortgage loans and small loans to farms originated/ purchased in Texas is not significant enough to perform a meaningful analysis.

Small Loans to Businesses

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Dallas Region

SNB's geographic distribution of small business loans in the Dallas Region AA is adequate. The percentage of small business loans is lower than the percentage of businesses in low-income CTs. The percentage of small business loans in moderate-income CTs is somewhat lower than the percentage of businesses in moderate-income CTs. The bank's market share in both low- and moderate-income CTs is equal to its overall market share. Performance in the moderate-income CTs outweighs that in the low-income CTs as the moderate-income CTs contain roughly five times as many businesses compared to the low-income CTs.

Lending Gap Analysis

We reviewed reports detailing SNB's lending activity for small loans to businesses in Texas to identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

A majority of the home mortgage loans, loans to small businesses and small farms, and community development loans originated or purchased by SNB over the evaluation period were within its AA's. Approximately 88 percent of the bank's home mortgage loans, 75 percent of the small business and small farm loans, and 93 percent of CD loans were within the bank's AA's. This performance was positively factored into the overall analysis of the geographic distribution of lending.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of SNB's small loans to businesses reflects excellent dispersion among borrowers of different income. The number of home mortgage loans and small loans to farms originated/ purchased in Texas is not significant enough to perform a meaningful analysis.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Dallas Region

The bank's loan distribution to small businesses in the Dallas Region AA is excellent. The percentage of bank loans to businesses with revenues of \$1 million or less exceeds the percentage of businesses with revenues of \$1 million or less. The bank's market share to businesses with revenues of \$1 million or less exceeds its overall market share.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Dallas Region

Community development lending has a positive impact on the Lending Test conclusions for the Dallas Region. SNB originated eight CD loans totaling \$48 million. Of this total, SNB originated five loans totaling \$16.1 million for the revitalization and stabilization of a LMI area, one loan totaling \$1.9 million for affordable housing, one loan of \$30 million for economic development, and one loan totaling \$20 thousand to a non-profit organization that provides services to LMI families.

The large economic development loan was to renovate a hotel that meets the definition of a small business and will create approximately 150 jobs. The loans for revitalization and stabilization were related to projects in LMI areas.

Product Innovation and Flexibility

SNB does not currently offer any loan products which would be considered innovative and flexible.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Travis County AA, Bexar County AA, and McMullen County AA is consistent with the bank's overall "High Satisfactory" rating performance in Texas under the Lending Test.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in the state of Texas is rated "Low Satisfactory". Based on a full scope review, the bank's investment performance in the Dallas Region is adequate. Minimal consideration was given to investment activities in the limited scope areas of Bexar, Travis and McMullen Counties due to limited market share.

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Qualified investments are investments, deposits, membership shares, or grants that have as their primary purpose "Community Development" as defined in the CRA regulation.

SNB made qualified investments in the state of Texas totaling \$976 thousand or roughly 0.3 percent of Tier 1 Capital. Investments of \$492 thousand are current in the evaluation period of July 5, 2006 through December 31, 2009. Prior period investments totaled \$484 thousand.

Dallas Region

SNB has an adequate level of qualified investments in the Dallas Region AA totaling \$965 thousand. During the evaluation period, SNB purchased a CRA qualified pool of FHLMC mortgage backed securities totaling \$464 thousand. SNB also made qualifying donations totaling \$17 thousand primarily to organizations that provide services to low- to moderate-income individuals. Prior period investments total \$484 thousand.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's performance under the Investment Test in the Travis County, Bexar County and McMullen County AA's is consistent with the bank's overall "Low Satisfactory" performance under the Investment Test. Investment activities in the limited scope areas were limited to qualified donations to non-profit organizations that provide social services to LMI families.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Texas is rated "Needs Improvement". Based on full-scope reviews, the bank's performance in the Dallas Region is poor.

Retail Banking Services

Under the Service Test, we focused on branch locations, the availability and effectiveness of alternative delivery systems; reasonableness of business hours and services in meeting the needs of the assessment areas; and level of community development services. Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

SNB has two branches in the Dallas Region AA. One branch is located in Dallas and the other is located in Frisco, Texas. SNB's overall branch distribution in this AA is poor considering both branches are located and surrounded entirely by upper-income tracts.

Banking hours and services offered are reasonable and provide accessibility to banking products and services. Lobby hours for Monday through Friday are the same for both branches. Neither branch has drive through facilities. No branch closings occurred during this evaluation period.

SNB's alternative delivery systems somewhat increases the accessibility of bank products and services. The bank has only one proprietary ATM, which is located onsite at the branch at 5950 Berkshire Lane, Dallas, Texas. However, SNB has joined America's largest surcharge free ATM network with over 37,000 ATMs across the country. Allpoint ATMs have convenient locations in national and regional retailers, such as 7-Eleven, Target and Costco.

Other alternative delivery systems include ExpressLine 24, an automated 24-hour telephone banking product, the Sale and Service Center, a toll-free full-service telephone center which has extended business hours Monday-Friday and on Saturday, and SNB DirectBanker®, an internet banking product available to consumers and small business subscribers.

The bank has opened two branches in Texas during the evaluation period. Branch locations in Bexar County and McMullen County, Texas, came online July 28, 2006 and are located in moderate and middle-income tract, respectively.

Community Development Services

Overall, the level of CD services has little impact on the rating. SNB reported four CD service activities in the Dallas Region AA assisting non-profits involved in providing social services to LMI families and affordable housing.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Travis County AA, Bexar County AA, and McMullen County AA is consistent with the bank's overall "Needs Improvement" rating performance in Texas under the Service Test.

Refer to Table 15 in Appendix C for the facts and data that support these conclusions.

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.

Time Period Reviewed	Lending Test (excludes CD loans): (01/01/06 to 6/30/09) Investment and Service Tests and CD Loans: (07/06/06 to 12/31/09)	
Financial Institution	Products Reviewed	
Stillwater National Bank & Trust Company; Stillwater, OK	Home Mortgage Loans, Small Loans to Businesses and Farms, Community Development Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
OKLAHOMA Payne County Oklahoma City Region Tulsa County TEXAS Dallas Region Travis County Bexar County McMullen County	Full Scope Full Scope Full Scope Full Scope Limited Scope Limited Scope Limited Scope	Oklahoma Cleveland & Grady County Dallas County & Collin County

Appendix B: Summary of State Ratings

RATINGS STILLWATER NATIONAL BANK & TRUST				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
STILLWATER NB&T	HIGH SATISFACTORY	LOW SATISFACTORY	HIGH SATISFACTORY	SATISFACTORY
State:				
OKLAHOMA	HIGH SATISFACTORY	LOW SATISFACTORY	HIGH SATISFACTORY	SATISFACTORY
TEXAS	HIGH SATISFACTORY	LOW SATISFACTORY	NEEDS IMPROVEMENT	SATISFACTORY

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of Oklahoma

Oklahoma City Region

Demographic Information for Full Scope Area: Oklahoma City Region-SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	290	7.93	31.72	34.14	24.48	1.72
Population by Geography	913,980	4.19	29.90	36.10	29.72	0.10
Owner-Occupied Housing by Geography	227,311	2.13	23.60	38.24	36.03	0.00
Business by Geography	74,797	4.87	24.90	36.62	31.13	2.47
Farms by Geography	1,344	2.38	18.15	40.18	38.54	0.74
Family Distribution by Income Level	238,843	20.56	18.00	21.32	40.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	92,101	6.16	42.13	36.15	15.57	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		44,898 58,500 14%	Median Housing Value Unemployment Rate (Dec 2009)	79,122 6.3%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2009 HUD updated MFI.

Oklahoma, Cleveland and Grady Counties are part of the Oklahoma City, OK MSA. SNB has three full-service branches in the Oklahoma City (OKC) area (Oklahoma County) and one in Chickasha (Grady County). The South OKC branch is very near-to and serves Cleveland County. Two of the OKC branches are located in middle-income census tracts and one is located in an upper-income census tract. The Chickasha branch is located in a moderate-income census tract. Alternative delivery systems include 7 ATMs.

Based on 2000 U.S. Census data, total population of the AA is 705,964. The HUD 2009 updated annual median family income for the Oklahoma City, OK MSA is \$58,500.

The AA accounts for approximately 26 percent of the dollar amount of SNB's total deposits and 34 percent of total reported CRA loans during this evaluation period. SNB holds approximately 2.6 percent of the deposit market share in the Oklahoma City Region.

The economic conditions in Oklahoma County have softened with the national recession, but Oklahoma City continues to outperform the national economy. Oklahoma has benefited from the energy and agricultural sectors and a fairly stable housing market. The leading employers include the state of Oklahoma, Tinker Air Force Base, Oklahoma Health Center, INTEGRIS Health Center, and Oklahoma City Public Schools. Although job growth has slowed, the Oklahoma City MSA's unemployment rate at 6.3 percent is far lower than the national jobless

rate of 10 percent. Pressures from the national recession, increased unemployment, and lower energy prices are expected to negatively impact the local economy over the next year.

Non-farm businesses represent 98 percent (46,556) of total businesses in the AA. The majority of these businesses are small, with a high percent reporting revenues of less than \$1 million.

Mortgage lending competition continues to be fierce, with competitors including community and regional banks, mortgage companies, and anti-poverty organizations. Also affecting lending opportunities is the level of households below the poverty level totaling 14 percent. The limitation of disposable income for families living below the poverty level negatively affects their ability to qualify for home ownership.

We reviewed three community contacts for the Oklahoma City Region AA. Contacts included business development, community service and affordable housing organizations. These contacts noted needs for health care, affordable housing, and improving schools in the AA. Contacts indicated that local banks are active in seeking community development opportunities.

Payne County

Demographic Information for Full Scope Area: Payne County-SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	14	7.14	14.29	42.86	35.71	0.00
Population by Geography	68,190	5.17	11.20	44.88	38.75	0.00
Owner-Occupied Housing by Geography	14,912	1.05	3.15	56.75	39.06	0.00
Business by Geography	5,703	8.08	14.20	50.11	27.60	0.00
Farms by Geography	191	0.00	9.42	54.97	35.60	0.00
Family Distribution by Income Level	15,513	16.93	15.02	20.29	47.76	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,957	4.58	10.97	57.27	27.17	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		35,517 46,400 23%	Median Housing Value Unemployment Rate (Dec 2009)		74,360 5.6%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2009 HUD updated MFI.

Payne County (Stillwater) is located between the Oklahoma City and Tulsa MSA's. Payne County is the home of Oklahoma State University, the state's second largest public university. SNB has four full-service offices, which include the main office and a "Convenience Banking Center", both of which are located in the heart of the city. The Hall of Fame branch is located next to the Oklahoma State University campus. The main office and Hall of Fame branches are located in moderate-income census tracts while the Convenience Banking Center is located in a low-income census tract. A new branch was opened during the evaluation period, which is located in an upper-income census tract. SNB also operates a business development office on the campus of Oklahoma State University (OSU). This location is an information and business development center and does not solicit deposits, nor provide full-service banking. Alternative delivery systems include 18 automated teller machine (ATM) locations throughout the Stillwater city limits.

The only low-income census tract located in the AA surrounds the Oklahoma State University (OSU) campus to the north and east. This is primarily student housing. The two moderate-income census tracts in the AA are located in the middle of the city and are comprised largely of commercial buildings and residential housing.

Based on 2000 U.S. Census data, total population of the AA is 68,190. The HUD 2009 updated annual median family income for Payne County is \$46,400. The AA accounts for approximately 46 percent of the dollar amount of SNB's total deposits and 37 percent of total reported CRA loans during this evaluation period. SNB holds approximately 58 percent of the deposit market share in Payne County.

The unemployment rate of Payne County reported as of December 2009 is 5.6 percent. Areas of economic strength for Payne County include new and expanded job growth in technology-based businesses. Meridian Technology Center has taken a leadership role in economic development by providing a business innovation facility (an incubation program) to encourage the development of new companies. Major employers include: Oklahoma State University, Stillwater Public Schools, Wal-Mart and Stillwater Medical Center. The level of households below the poverty level in Payne County total 23 percent.

Non-farm businesses represent 96 percent (4,200) of total businesses in the AA. The majority of these businesses are small reporting sales of less than \$1 million.

We conducted one community contact for the Payne County AA. The contact is primarily involved in business development. The contact mentioned the need for venture capital for small businesses in the area, but also noted that needs exist for affordable housing. The contact indicated the involvement of area banks has been good.

Tulsa County

Demographic Information for Full Scope Area: Tulsa County-SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	172	4.07	25.58	35.47	34.88	0.00
Population by Geography	563,299	2.72	24.16	38.71	34.41	0.00
Owner-Occupied Housing by Geography	140,131	1.49	19.28	39.59	39.63	0.00
Business by Geography	47,878	1.43	22.84	36.03	39.71	0.00
Farms by Geography	780	0.77	18.08	39.74	41.41	0.00
Family Distribution by Income Level	148,189	18.98	17.50	20.90	42.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	54,057	5.27	37.24	40.56	16.93	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		45,678 57,600 11%	Median Housing Value Unemployment Rate (2000 US Census)		91,995 2.46%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2009 HUD updated MFI.

The Tulsa County AA is part of the Tulsa, OK MSA. SNB has two full-service branches located in the city of Tulsa. Both branches are located in upper-income census tracts. Alternative delivery systems include 10 ATMs located throughout the Tulsa city limits.

Based on 2000 U.S. Census data, total population of the assessment area is 563,299. The 2009 updated median family income for the MSA of \$57,600.

The AA accounts for approximately 21 percent of the dollar amount of SNB’s total deposits and 15 percent of total reported CRA loans during this evaluation period. SNB holds approximately 2.9 percent of the deposit market share in Tulsa County.

The Tulsa economy has also weakened along with the national economy. A good energy sector and stable housing prices have provided the area with a buffer in the early stages of the national recession. Continued deepening of the recession and a reversal in energy prices will continue to shift regional growth further downward. While job growth has slowed, the Tulsa County unemployment rate at 6.8 percent, as of December 2009, is far lower than the national jobless rate of 10 percent. Major employers include American Airlines, Tulsa Public Schools, St. John Medical Center, St. Francis Hospital, and Hillcrest Medical Center.

Non-farm businesses represent 98 percent (38,119) of total businesses in the AA. The majority of these businesses are small reporting sales of less than \$1 million.

Competition is very strong in the AA especially for mortgage related products. Mortgage lending competition consists of community and regional banks, mortgage companies, credit

unions, and anti-poverty organizations. Also affecting lending opportunities is the level of households below the poverty level at 11 percent.

We reviewed one community contact for the Tulsa County AA. The contact is primarily involved in providing community services and affordable housing. Their opinion is that affordable housing, child care and education are the primary needs in the community. They indicated there was good participation from area financial institutions.

State of Texas

Dallas Region

Demographic Information for Full Scope Area: Dallas Region-SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	572	10.49	30.94	28.50	29.37	0.70
Population by Geography	2,710,574	9.25	30.91	30.29	29.55	0.00
Owner-Occupied Housing by Geography	549,723	3.27	23.21	32.67	40.85	0.00
Business by Geography	283,745	5.25	26.17	30.83	36.40	1.35
Farms by Geography	4,234	3.54	23.17	33.87	38.90	0.52
Family Distribution by Income Level	671,309	22.85	18.30	19.73	39.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	276,239	15.73	43.04	28.88	12.36	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		56,313 68,700 10%	Median Housing Value Unemployment Rate (2000 US Census)		123,122 8.0%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2009 HUD updated MFI.

The Dallas Region AA is part of the Dallas-Plano-Irving, TX MD. SNB has two full-service branches located in Dallas and Frisco, Texas. Both branches are located in upper-income census tracts. Alternative delivery systems include eight ATMs located throughout the North Dallas city limits.

Based on 2000 U.S. Census data, total population of the AA is 2,710,574. The 2009 updated median family income for the MD is \$68,700.

The AA accounts for approximately 3 percent of the dollar amount of SNB’s total deposits and 5 percent of total CRA reported loans during this evaluation period.

The unemployment rate in the Dallas Region as of December 2009 is approximately 8 percent. The economy has slowed but has demonstrated to be somewhat resilient to the deepening national recession, primarily due to its diversity. The city of Dallas benefits from being one of the world’s leading corporate headquarters centers with 46 Fortune 1000 companies and 113 total headquarters operations that employ at least 1,000 globally. Major industries include trade, transportation, and utilities along with professional and business services followed by education and health services. Major employers in the Dallas region include AMR, Corporation, Lockheed Martin Aeronautics, Texas Instruments, Wal-Mart Stores, Inc., and the Dallas Independent School District.

Non-farm businesses represent 98 percent (239,832) of total businesses in the AA. The majority of these businesses are small reporting sales of less than \$1 million.

Competition is very strong in the AA especially for mortgage related products. Mortgage lending competition consists of community and regional banks, mortgage companies, credit unions, and anti-poverty organizations. Also affecting lending opportunities is the level of households below the poverty level at 10 percent.

We did not conduct any community contacts in Dallas Region for this examination.

Appendix D: 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 the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. 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. [Note: Do not renumber the tables.]

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - 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 compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because 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 assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

Geography: OKLAHOMA / TEXAS				Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009								
Assessment Area (2009):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
State of Oklahoma:												
Oklahoma City Region	34.02	502	122,954	1,131	242,612	3	1,060	21	63,816	1,657	430,442	25.74
Payne County	37.20	1,083	172,665	706	113,396	15	1,653	8	17,703	1,812	305,417	46.08
Tulsa County	14.72	228	64,989	480	111,696	1	38	8	35,718	717	212,441	21.37
Greater Statewide Area	0.08	N/A	N/A	N/A	N/A	N/A	N/A	4	10,261	4	10,261	N/A
State of Texas:												
Dallas Region	5.09	18	37,402	222	56,246	0	0	8	47,991	248	141,639	3.03
Bexar County	4.82	15	17,370	213	53,804	0	0	7	27,745	235	98,919	1.66
McMullen County	0.25	7	41	4	88	0	0	1	200	12	329	1.56
Travis County	3.82	2	2,257	183	39,616	0	0	1	1,000	186	42,873	0.56

FS = Full Scope Review
 LS = Limited Scope Review

* Loan Data as of June 30, 2009. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from July 5, 2006 to December 31, 2009.
 *** Deposit Data as of June 30, 2009.

Table 2. Geographic Distribution of Home Purchase Loans

Geography: OKLAHOMA / TEXAS											Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans*** *	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
State of Oklahoma:															
Oklahoma City Region	265	24.58	2.13	0.00	23.60	4.15	38.24	22.64	36.03	73.21	0.30	0.00	0.12	0.19	0.45
Payne County	682	63.27	1.05	1.91	3.15	3.08	56.75	21.26	39.06	73.75	13.9	15.3	7.94	7.30	20.2
Tulsa County	112	10.39	1.49	0.00	19.28	2.68	39.59	24.11	39.63	73.21	0.17	0.00	0.07	0.14	0.21
State of Texas:															
Dallas Region	11	1.02	3.27	0.00	23.21	0.00	32.67	45.45	40.85	54.55	0.00	0.00	0.00	0.00	0.01
Bexar County	7	0.65	1.94	0.00	34.52	0.00	26.83	0.00	36.71	100.00	0.01	0.00	0.00	0.00	0.01
McMullen County	1	0.09	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	33.3	0.00	0.00	33.3	0.00
Travis County	0	0.00	4.16	0.00	21.43	0.00	36.00	0.00	38.41	0.00	0.00	0.00	0.00	0.00	0.00

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Mortgage Data (Western)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geography: OKLAHOMA / TEXAS															Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*								
	#	% of Total*	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp				
State of Oklahoma:																			
Oklahoma City Region	38	30.65	2.13	0.00	23.60	23.68	38.24	26.32	36.03	50.00	0.28	0.00	0.53	0.25	0.20				
Payne County	60	48.39	1.05	1.67	3.15	5.00	56.75	28.33	39.06	65.00	9.55	0.00	0.00	4.00	16.4				
Tulsa County	19	15.32	1.49	0.00	19.28	10.53	39.59	5.26	39.63	84.21	0.30	0.00	0.00	0.00	0.66				
State of Texas:																			
Dallas Region	0	0.00	3.27	0.00	23.21	0.00	32.67	0.00	40.85	0.00	0.00	0.00	0.00	0.00	0.00				
Bexar County	1	0.81	1.94	0.00	34.52	0.00	26.83	0.00	36.71	100.00	0.00	0.00	0.00	0.00	0.00				
McMullen County	6	4.84	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	33.33	0.00	0.00	33.33	0.00				
Travis County	0	0.00	4.16	0.00	21.43	0.00	36.00	0.00	38.41	0.00	0.00	0.00	0.00	0.00	0.00				

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Mortgage Data (Western)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geography: OKLAHOMA / TEXAS															Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*								
	#	% of Total*	% Owner Occ Units**	% BANK Loans****	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overa ll	Low	Mod	Mid	Upp				
State of Oklahoma:																			
Oklahoma City Region	190	30.84	2.13	0.00	23.60	5.26	38.24	15.26	36.03	79.47	0.18	0.00	0.09	0.10	0.29				
Payne County	327	53.08	1.05	1.83	3.15	2.75	56.75	16.51	39.06	78.90	8.05	14.2	11.54	3.08	13.0				
Tulsa County	92	14.94	1.49	0.00	19.28	7.61	39.59	5.43	39.63	86.96	0.22	0.00	0.24	0.04	0.35				
State of Texas:																			
Dallas Region	3	0.49	3.27	0.00	23.21	0.00	32.67	33.33	40.85	66.67	0.00	0.00	0.00	0.00	0.00				
Bexar County	4	0.65	1.94	0.00	34.52	0.00	26.83	0.00	36.71	100.00	0.00	0.00	0.00	0.00	0.00				
McMullen County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00				
Travis County	0	0.00	4.16	0.00	21.43	0.00	36.00	0.00	38.41	0.00	0.00	0.00	0.00	0.00	0.00				

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Mortgage Data (Western)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geography: OKLAHOMA / TEXAS												Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp	
State of Oklahoma:																
Oklahoma City Region	9	24.32	4.75	11.11	38.21	77.78	34.41	0.00	22.63	11.11	2.94	0.00	7.89	0.00	0.00	
Payne County	14	37.84	18.09	28.57	11.45	7.14	10.00	21.43	60.46	42.86	42.86	20.0	0.00	100.0	60.0	
Tulsa County	5	13.51	3.71	0.00	25.03	40.00	39.55	0.00	31.71	60.00	6.00	0.00	6.25	0.00	13.3	
State of Texas:																
Dallas Region	4	10.81	15.56	0.00	32.10	100.00	30.97	0.00	21.37	0.00	0.00	0.00	0.00	0.00	0.00	
Bexar County	3	8.11	1.89	0.00	36.43	0.00	38.94	100.00	22.74	0.00	2.11	0.00	0.00	8.00	0.00	
McMullen County	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Travis County	2	5.41	19.50	50.00	33.11	0.00	32.54	50.00	14.85	0.00	0.92	6.67	0.00	0.00	0.00	

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Mortgage Data (Western)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geography: OKLAHOMA / TEXAS															Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*								
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp				
State of Oklahoma:																			
Oklahoma City Region	1,097	37.76	4.87	4.47	24.90	23.06	36.62	32.63	31.13	39.84	0.93	1.35	0.99	0.88	0.94				
Payne County	706	24.30	8.08	16.15	14.20	20.40	50.11	27.48	27.60	35.98	9.36	15.87	13.56	6.78	9.81				
Tulsa County	480	16.52	1.43	0.63	22.84	22.50	36.03	18.75	39.71	58.13	0.56	0.47	0.56	0.29	0.76				
State of Texas:																			
Dallas Region	222	7.64	5.25	2.25	26.17	17.12	30.83	22.07	36.40	58.56	0.04	0.04	0.04	0.01	0.06				
Bexar County	213	7.33	2.26	0.94	31.53	19.72	29.05	30.52	36.92	48.83	0.14	0.00	0.10	0.18	0.15				
McMullen County	4	0.14	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	6.25	0.00	0.00	7.69	0.00				
Travis County	183	6.30	6.25	2.73	19.58	19.67	31.99	38.25	42.02	39.34	0.13	0.00	0.18	0.18	0.10				

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2008).

Table 7. Geographic Distribution of Small Loans to Farms

Geography: OKLAHOMA / TEXAS												Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
State of Oklahoma:																
Oklahoma City Region	3	15.79	2.38	0.00	18.15	0.00	40.18	100.00	38.54	0.00	0.73	0.00	0.00	1.80	0.00	
Payne County	15	78.95	0.00	0.00	9.42	6.67	54.97	46.67	35.60	46.67	6.32	0.00	0.00	6.90	6.25	
Tulsa County	1	5.26	0.77	0.00	18.08	0.00	39.74	0.00	41.41	100.00	0.00	0.00	0.00	0.00	0.00	
State of Texas:																
Dallas Region	0	0.00	3.54	0.00	23.17	0.00	33.87	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00	
Bexar County	0	0.00	1.48	0.00	24.87	0.00	27.37	0.00	46.05	0.00	0.00	0.00	0.00	0.00	0.00	
McMullen County	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Travis County	0	0.00	3.83	0.00	17.98	0.00	39.58	0.00	38.61	0.00	0.00	0.00	0.00	0.00	0.00	

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Small Business Data -- US and PR
 ** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.
 *** Source Data - Dun and Bradstreet (2008).

Table 8. Borrower Distribution of Home Purchase Loans

Geography: OKLAHOMA / TEXAS												Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total*	% Families***	% BANK Loans**	% Families1	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
State of Oklahoma:																
Oklahoma City Region	265	24.58	20.56	1.22	18.00	8.16	21.32	17.55	40.12	73.06	0.29	0.14	0.10	0.19	0.49	
Payne County	682	63.27	16.93	2.28	15.02	6.84	20.29	17.02	47.76	73.86	15.00	14.00	10.24	11.03	17.40	
Tulsa County	112	10.39	18.98	0.94	17.50	11.32	20.90	14.15	42.62	73.58	0.18	0.12	0.19	0.10	0.23	
State of Texas:																
Dallas Region	11	1.02	22.85	0.00	18.30	0.00	19.73	20.00	39.12	80.00	0.00	0.00	0.00	0.00	0.01	
Bexar County	7	0.65	22.01	0.00	18.14	0.00	20.22	25.00	39.63	75.00	0.00	0.00	0.00	0.00	0.00	
McMullen County	1	0.09	19.92	0.00	17.48	100.00	24.39	0.00	38.21	0.00	33.33	0.00	100.00	0.00	0.00	
Travis County	0	0.00	21.57	0.00	17.98	0.00	21.04	0.00	39.41	0.00	0.00	0.00	0.00	0.00	0.00	

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Mortgage Data (Western)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by bank.

1 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Geography: OKLAHOMA / TEXAS												Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total*	% Families***	% BANK Loans****	% Families ²	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
State of Oklahoma:																
Oklahoma City Reg	38	30.65	20.56	3.03	18.00	12.12	21.32	24.24	40.12	60.61	0.28	0.00	0.41	0.22	0.31	
Payne County	60	48.39	16.93	6.90	15.02	12.07	20.29	12.07	47.76	68.97	9.42	6.67	7.14	8.11	10.81	
Tulsa County	19	15.32	18.98	0.00	17.50	6.25	20.90	12.50	42.62	81.25	0.33	0.00	0.00	0.00	0.70	
State of Texas:																
Dallas Region	0	0.00	22.85	0.00	18.30	0.00	19.73	0.00	39.12	0.00	0.00	0.00	0.00	0.00	0.00	
Bexar County	1	0.81	22.01	0.00	18.14	0.00	20.22	0.00	39.63	100.00	0.00	0.00	0.00	0.00	0.00	
McMullen County	6	4.84	19.92	33.33	17.48	16.67	24.39	16.67	38.21	33.33	33.33	0.00	0.00	0.00	33.33	
Travis County	0	0.00	21.57	0.00	17.98	0.00	21.04	0.00	39.41	0.00	0.00	0.00	0.00	0.00	0.00	

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Mortgage Data (Western)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.1% of loans originated and purchased by bank.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Geography: OKLAHOMA / TEXAS															Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*								
	#	% of Total*	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families**	% BANK Loans****	% Families*	% BANK Loans***	Overall	Low	Mod	Mid	Upp				
State of Oklahoma:																			
Oklahoma City Reg	190	30.84	20.56	2.76	18.00	7.73	21.32	11.05	40.12	78.45	0.19	0.12	0.13	0.06	0.29				
Payne County	327	53.08	16.93	2.88	15.02	4.17	20.29	11.54	47.76	81.41	8.05	7.14	3.57	4.69	9.83				
Tulsa County	92	14.94	18.98	2.41	17.50	2.41	20.90	8.43	42.62	86.75	0.19	0.28	0.00	0.00	0.33				
State of Texas:																			
Dallas Region	3	0.49	22.85	0.00	18.30	0.00	19.73	0.00	39.12	100.00	0.00	0.00	0.00	0.00	0.00				
Bexar County	4	0.65	22.01	0.00	18.14	0.00	20.22	0.00	39.63	100.00	0.00	0.00	0.00	0.00	0.00				
McMullen County	0	0.00	19.92	0.00	17.48	0.00	24.39	0.00	38.21	0.00	0.00	0.00	0.00	0.00	0.00				
Travis County	0	0.00	21.57	0.00	17.98	0.00	21.04	0.00	39.41	0.00	0.00	0.00	0.00	0.00	0.00				

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Mortgage Data (Western)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.7% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Geography: OKLAHOMA / TEXAS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
State of Oklahoma:									
Oklahoma City Region	1,131	38.48	59.40	69.41	45.89	27.23	26.88	0.93	2.17
Payne County	706	24.02	51.80	74.50	59.92	24.36	15.72	9.36	18.04
Tulsa County	480	16.33	62.32	57.92	40.00	28.13	31.87	0.56	0.88
State of Texas:									
Dallas Region	222	7.55	67.53	72.97	39.64	29.73	30.63	0.04	0.08
Bexar County	213	7.25	67.45	70.89	39.44	27.23	33.33	0.14	0.37
McMullen County	4	0.14	41.77	100.00	100.00	0.00	0.00	6.25	20.00
Travis County	183	6.23	67.25	76.50	47.54	25.14	27.32	0.13	0.29

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2008).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 3.71% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Geography: OKLAHOMA / TEXAS					Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
State of Oklahoma:									
Oklahoma City Region	3	15.79	95.16	66.67	33.33	0.00	66.67	0.73	0.50
Payne County	15	78.95	96.86	86.67	80.00	6.67	13.33	6.32	6.82
Tulsa County	1	5.26	94.74	100.00	100.00	0.00	0.00	0.00	0.00
State of Texas:									
Dallas Region	0	0.00	95.68	0.00	0.00	0.00	0.00	0.00	0.00
Bexar County	0	0.00	96.93	0.00	0.00	0.00	0.00	0.00	0.00
McMullen County	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Travis County	0	0.00	96.59	0.00	0.00	0.00	0.00	0.00	0.00

FS = Full Scope Review
 LS = Limited Scope Review

* Based on 2008 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2008).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 5.26% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

Geography: OKLAHOMA / TEXAS		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009							
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
State of Oklahoma:									
Oklahoma City Region	2	955	31	919	33	1,874	32.28	0	0
Payne County	2	1,590	42	666	44	2,256	38.86	0	0
Tulsa County	1	229	17	471	18	700	12.06	0	0
State of Texas:									
Dallas Region	2	484	15	481	17	965	16.62	0	0
Bexar County	0	0	4	7	4	7	0.12	0	0
McMullen County	0	0	3	2	3	2	0.03	0	0
Travis County	0	0	2	2	2	2	0.03	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

Geography: OKLAHOMA / TEXAS																		Evaluation Period: JANUARY 1, 2006 TO JUNE 30, 2009																	
MA/Assessment Area:	Deposit s	Branches						Branch Openings/Closings						Population																					
	% of Rated Area Deposit s in AA	# of BANK Branch es	% of Rated Area Branch es in AA	Location of Branches by Income of Geographies (%)				# of Branch Openin gs	# of Branch Closing s	Net change in Location of Branches (+ or -)				% of Population within Each Geography																					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp																		
State of Oklahoma:																																			
Oklahoma City Region	25.74	4	25.00	0.00	25.00	50.00	25.00	2	0	0	0	1	1	4.19	29.90	36.10	29.72																		
Payne County	46.08	4	25.00	25.00	50.00	0.00	25.00	1	0	0	0	0	1	5.17	11.20	44.88	38.75																		
Tulsa County	21.37	2	12.50	0.00	0.00	0.00	100.0	0	0	0	0	0	0	2.72	24.16	38.71	34.41																		
State of Texas:																																			
Dallas Region	3.03	2	12.50	0.00	0.00	0.00	100.0	0	0	0	0	0	0	9.25	30.91	30.29	29.55																		
Bexar County	1.66	2	12.50	0.00	50.00	0.00	50.00	1	0	0	1	0	0	3.01	40.97	27.68	28.33																		
McMullen County	1.56	1	6.25	0.00	0.00	100.0	0.00	1	0	0	0	1	0	0.00	0.00	100.0	0.00																		
Travis County	0.56	1	6.25	0.00	0.00	0.00	100.0	0	0	0	0	0	0	11.53	29.36	32.41	26.40																		