



PUBLIC DISCLOSURE

February 11, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Central National Bank of Poteau
Charter Number 12158

209 Clayton Avenue
Poteau, Oklahoma, 74953

Office of the Comptroller of the Currency

8282 South Memorial Drive, Suite 300
Tulsa, Oklahoma, 74133

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

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Overall CRA Rating

This institution is rated: Satisfactory.

The Lending Test is rated: Satisfactory.

The Central National Bank of Poteau (CNB) has a satisfactory record of meeting the credit needs of the community.

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

Definitions and Common Abbreviations

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

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

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/AA.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. CT boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. CTs generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. CTs 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's AA(s) or outside the AA(s) provided the bank has adequately addressed the community development needs of its AA(s).

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

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

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

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

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

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

Home Mortgage Loans: Such loans include home purchase, home improvement and 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/AA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Description of Institution

CNB is a \$247 million national bank headquartered in Poteau, Oklahoma, and a subsidiary of Central National Bancshares, Inc., a one-bank holding company. Within LeFlore County and Haskell County, CNB serves its AA with the following full-service Oklahoma locations that include automated teller machines (ATMs): a main banking facility at 209 Clayton Avenue (Poteau), located in a middle-income CT; a full-service branch facility at 1907 N. Broadway (Poteau), located in a middle-income CT; a full-service branch facility at the corner of Kentucky and Main Street (Panama), located in a middle-income CT; a full-service branch facility at 816 Highway 59 North (Heavener), located in a moderate-income CT; a full-service branch facility at 802 North Pocola Boulevard (Pocola), located in a middle-income CT; and a full-service branch facility at 701 East Main (Stigler), located in a middle-income CT. CNB also provides stand-alone ATM services to their customers at two additional middle-income CT locations inside the AA. All banking facilities are located inside the AA. The bank is subject to the data collection and reporting requirements of the HMDA.

Despite a moderate level of competition for banking services, to meet the credit and deposit needs of the AA CNB offers a diverse line of loan and deposit services during reasonable hours Monday through Saturday. CNB also offers an internet banking product that provides customers with deposit, transfer, and bill payment opportunities when a bank facility is closed or not convenient. CNB's strategic lending focus remains on originating consumer, real estate purchase, construction, refinance, general commercial, and commercial real estate loans. The following table describes the composition of CNB's loan portfolio as of December 31, 2018, which represents 64 percent of total assets. Management does not anticipate significant changes to the composition of the loan portfolio in the near future.

Loan Portfolio Composition as of December 31, 2018			
Loan Type	Amount (000s)	Percent of Total Gross Loans	Percent of Total Assets
Construction and Land Development	\$3,524	2%	1%
Farmland	\$29,125	18%	12%
1-4 Family Residential	\$38,827	25%	16%
Multifamily (5 or more) Residential	\$515	0%	0%
Commercial (nonfarm, nonresidential)	\$22,456	15%	9%
Total Real Estate Loans	\$94,447	60%	38%
Agriculture	\$13,104	8%	5%
Commercial and Industrial	\$30,595	19%	12%
Consumer Loans	\$8,764	5%	4%
Other Loans	\$12,704	8%	5%
Less: Unearned income on loans above	<128>	N/A	N/A
Total Gross Loans	\$159,486	100%	64%

Source: December 31, 2018 Consolidated Reports of Condition and Income

Based on the June 30, 2018 Federal Deposit Market Share Report, CNB's presence within the AA is satisfactory with 28 percent of the deposit market share in the combined LeFlore County and Haskell County AA. This presence is concentrated in LeFlore County where CNB has 33 percent of the deposit market share. A CRA Performance Evaluation (PE) was last prepared November 15, 2013, and a "Satisfactory" rating was assigned. There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated CNB using the Small Bank standards for assessing performance. CNB's primary loan products are residential real estate loans and commercial loans. The lending test evaluates CNB's record of meeting the credit needs of its AA. We assessed performance under this test using all residential real estate loan originations reported under the HMDA from January 2, 2016 through December 31, 2018. In addition, we assessed performance based on a random sample of commercial loans originated during the same time period. The comprehensive sample is representative of the bank's business strategy since the last CRA PE.

Data Integrity

In November 2018, we completed a comprehensive HMDA Data Integrity review for residential real estate loans reported in 2015, 2016, and 2017. We found data for all years to be reliable. As a result, we relied on filed HMDA data for this CRA examination to assess CNB's lending performance.

Selection of Areas for Full-Scope Review

A full scope review was completed on the bank's single AA comprised of two adjacent counties. Refer to Appendix A for details.

Ratings

The bank's overall rating is satisfactory.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

Conclusions with Respect to Performance Tests

LENDING TEST

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

Loan-to-Deposit Ratio

CNB has a **reasonable** LTD ratio relative to their financial condition, local banking competition, and credit needs of the AA. Since the previous CRA PE, the bank's quarterly average LTD ratio was 65 percent, compared to a 66 percent aggregate quarterly average by four other similarly situated banks within the AA during the evaluation period.

Institution	Total Assets (as of December 31, 2017)	Average LTD Ratio
CNB	\$247 Million	65%
The Farmers State Bank	\$105 Million	54%
The First National Bank - Heavener	\$80 Million	85%
The First National Bank of Stigler	\$111 Million	39%
The Community State Bank	\$268 Million	87%

Source: December 31, 2018 Consolidated Reports of Condition and Income; Uniform Bank Performance Report

Lending in AA

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

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	199	88	28	12	227	22,033	86	3,585	14	25,618
Commercial	40	82	9	18	49	571	65	302	35	873
Subtotal	239	87	37	13	276	22,604	85	3,887	15	26,491

Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0

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

Lending patterns during the evaluation period indicate a **reasonable penetration** of loan originations within CNB's AA, particularly among moderate-income borrowers. The penetration of loans reasonably represents the income demographics of residents within each CT. The low percentage of first lien, residential mortgage loans originated to low-income borrowers (relative to the percentage of families within the AA), and further supported by the community contact, is primarily due to the need for more affordable ownership housing. This is the result of the general inability of low-income borrowers to afford reasonable housing and meet the bank's credit standards, consistent with safe and sound lending. Please refer to Table P and Table R in Appendix C for the facts and data used to evaluate the borrower distribution of CNB's first lien residential and commercial loan penetration activity.

Geographic Distribution of Loans

Lending patterns during the evaluation period indicate a **reasonable dispersion** of loans throughout all of CNB's AA, including CT's designated as moderate-income. The dispersion of loans reasonably represents the income demographics of each CT in which the residents live. For example, the significant increase in lending within moderate-income CTs, centered in Haskell County, is primarily due to the addition of two moderate-income tracts since the 2010 census. Previously Haskell County did not have any CTs designated as moderate-income. Please refer to Table O and Table Q in Appendix C for the facts and data used to evaluate CNB's first lien residential and commercial loan dispersion activity.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD loans): (01/02/1026 to 12/31/2018)	
Financial Institution		Products Reviewed
CNB Poteau Poteau, OK		First Lien Residential Mortgage Loans Commercial
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	N/A	N/A
List of AAs and Type of Examination		
AA	Type of Exam	Other Information
Single AA comprising two complete adjacent counties: Leflore and Haskell	Full-Scope	

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the AA						
AA: LeFlore County and Haskell County - Combined						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	16	0.0	25.0	68.8	6.3	0.0
Population by Geography	62,749	0.0	24.5	67.4	8.1	0.0
Housing Units by Geography	27,698	0.0	23.4	68.6	8.1	0.0
Owner-Occupied Units by Geography	16,912	0.0	21.7	69.1	9.2	0.0
Occupied Rental Units by Geography	6,155	0.0	28.2	66.4	5.4	0.0
Vacant Units by Geography	4,631	0.0	22.9	69.5	7.6	0.0
Businesses by Geography	2,608	0.0	24.5	66.3	9.2	0.0
Farms by Geography	180	0.0	16.7	72.8	10.6	0.0
Family Distribution by Income Level	15,978	23.8	18.1	20.5	37.5	0.0
Household Distribution by Income Level	23,067	27.5	16.4	17.1	38.9	0.0
Median Family Income MSA - 22900 Fort Smith, AR-OK MSA		\$48,075	Median Housing Value			\$81,958
Median Family Income Non-MSAs - OK		\$51,698	Median Gross Rent			\$579
			Families Below Poverty Level			16.8%

Source: 2015 ACS Census and 2018 D&B Data
Due to rounding, totals may not equal 100.0
(*) The NA category consists of geographies that have not been assigned an income classification.

The AA consists of a single AA comprising two complete, adjacent counties:

1. LeFlore County, Oklahoma (Fort Smith, AR – OK MSA). Includes three moderate-income CTs, eight middle-income CTs, and one upper-income CT. There are no low-income CTs and CNB does not have any banking facilities in the state of Arkansas.
2. Haskell County, Oklahoma (non-MSA). Includes one moderate-income CT also designated as underserved/distressed, and three middle-income CTs. There are no low-income or upper-income CTs.

The only significant changes in demographics since the 2010 census include the following:

- Addition of two moderate-income CTs. One in Haskell County was changed from upper-income, and one in LeFlore County was changed from a middle-income CT.
- Addition of one upper-income CT in LeFlore County from a middle-income tract.

Community Contact

During this examination we contacted one member of the local community within the AA to get a better understanding of the general community credit needs, and discuss local economic conditions. The contact described the local economy as good, with contributing factors listed as thriving small businesses, increasing employment opportunities, active and competitive real estate development, and infrastructure that is reasonably keeping pace with growth. Due to the influx of company interns, managers, and sports team coaches, the contact stated the local

area is really in need of more upscale apartments for residents either working in Poteau or commuting to Fort Smith, AR. Additionally, the contact stated there is a significant need for more affordable housing less than \$100,000 due to the older homes being purchased, renovated, and "flipped" for profits, which has resulted in increasing home prices beyond the financing ability of many low- and moderate-income residents.

Appendix C: Tables of Performance Data

Content of Standardized Tables

For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases, and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

- Table O. AA Distribution of Home Mortgage Loans by Income Category of the Geography** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. AA Distribution of Home Mortgage Loans by Income Category of the Borrower** – Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography** – The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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. Because small business data is not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. AA Distribution of Loans to Small Businesses by Gross Annual Revenues** – 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. The table also presents aggregate peer data for the years the data is available.

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

AA	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Haskell County	4	625	6.6	112	0.0	0.0	0.0	0.0	0.0	0.0	75.6	75.0	78.6	24.4	25.0	21.4	0.0	0.0	0.0
LeFlore County	57	6,671	93.4	977	0.0	0.0	0.0	13.3	15.8	13.1	86.7	84.2	86.9	0.0	0.0	0.0	0.0	0.0	0.0
Total	61	7,296	100.0	1,089	0.0	0.0	0.0	10.6	14.8	11.8	84.4	83.6	86.0	5.0	1.6	2.2	0.0	0.0	0.0

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

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

AA	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Haskell County	18	2,257	13.0	128	0.0	0.0	0.0	28.9	44.4	43.0	71.1	55.6	57.0	0.0	0.0	0.0	0.0	0.0	0.0
LeFlore County	120	12,480	87.0	889	0.0	0.0	0.0	19.8	37.5	16.0	68.6	55.8	69.7	11.6	6.7	14.3	0.0	0.0	0.0
Total	138	14,737	100.0	1,017	0.0	0.0	0.0	21.7	38.4	19.4	69.1	55.8	68.1	9.2	5.8	12.5	0.0	0.0	0.0

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

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

AA	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Haskell County	4	625	6.6	112	19.5	0.0	1.8	16.2	0.0	16.1	24.8	0.0	18.8	39.6	100.0	43.8	0.0	0.0	19.6
LeFlore County	57	6,671	93.4	977	24.1	7.0	5.7	18.4	14.0	12.8	19.8	10.5	18.9	37.7	61.4	42.9	0.0	7.0	19.7
Total	61	7,296	100.0	1,089	23.2	6.6	5.3	18.0	13.1	13.1	20.8	9.8	18.9	38.0	63.9	43.0	0.0	6.6	19.7

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

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

AA	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Haskell County	18	2,257	13.0	128	25.3	0.0	3.9	20.1	16.7	15.6	22.2	50.0	22.7	32.4	33.3	35.9	0.0	0.0	21.9
LeFlore County	120	12,480	87.0	889	23.4	6.7	3.6	17.6	13.3	14.6	20.1	17.5	19.3	38.9	50.8	39.5	0.0	11.7	22.9
Total	138	14,737	100.0	1,017	23.8	5.8	3.6	18.1	13.8	14.7	20.5	21.7	19.8	37.5	48.6	39.0	0.0	10.1	22.8

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

Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2016**

AA	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate
Haskell County + LeFlore County	--	--	--	473	N/A	N/A	N/A	11	20	7	85	70	89	4	10	4	0	0	0
Total	--	--	--	473	N/A	N/A	N/A	11	20	7	85	70	89	4	10	4	0	0	0

Source: 2016 D&B Data; 01/01/2016 — 12/31/2016 Bank Data; 2016 CRA Aggregate Data, “—” data not available.
 Due to rounding, totals may not equal 100.0

Table Q: AA Distribution of Loans to Small Businesses by Income Category of the Geography **2017-2018**

AA	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate	% of Businesses	% Bank Loans	Aggregate
Haskell County+LeFlore County	--	--	--	475	N/A	N/A	N/A	25	40	17	66	55	75	9	5	8	0	--	0
Total	--	--	--	475	N/A	N/A	N/A	25	40	17	66	55	75	9	5	8	0	--	0

Source: 2018 D&B Data; 01/02/2017 — 12/31/2018 Bank Data; 2017 CRA Aggregate Data, “—” data not available.
 Due to rounding, totals may not equal 100.0

Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2016**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= \$1MM			Businesses with Revenues > \$1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Haskell County+LeFlore County	--		--	473	79	80	48	5	20	15	0
Total	--	--	--	473	79	80	48	5	20	15	0

Source: 2016 D&B Data; 01/02/2016 — 12/31/2016 Bank Data; 2016 CRA Aggregate Data “—” data not available.
 Due to rounding, totals may not equal 100.0

Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues **2017-2018**

AA:	Total Loans to Small Businesses				Businesses with Revenues <= \$1MM			Businesses with Revenues > \$1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Haskell County+LeFlore County	--	--	--	475	78	85	42	6	15	16	
Total	--	--	--	475	78	85	42	6	15	16	0

Source: 2018 D&B Data; 01/02/2017 — 12/31/2018 Bank Data; 2017 CRA Aggregate Data, “—” data not available.
 Due to rounding, totals may not equal 100.0

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