



PUBLIC DISCLOSURE

April 22, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank in Okeene
Charter Number 10913

124 North Main Street
Okeene, OK 73763

Office of the Comptroller of the Currency

Oklahoma City Field Office
The Harvey Parkway Building
301 NW 63rd Street, Suite 490
Oklahoma City, OK 73116-7908

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 loan-to-deposit (LTD) ratio is more than reasonable and exceeds the standard for satisfactory performance. First National Bank in Okeene's average quarterly LTD ratio compares favorably to that of four similarly situated banks during the evaluation period.
- A substantial majority of the bank's loans are inside its assessment area (AA). The bank originated and purchased 88 percent of its total loans inside the bank's AAs during the evaluation period.
- The bank meets the standard for satisfactory performance for lending to farms and businesses of different sizes.
- The bank did not receive any CRA complaints during the evaluation period.

Description of Institution

First National Bank in Okeene (FNB) is a community bank headquartered in Okeene, Oklahoma. The bank is wholly owned by the bank holding company, Grace Investment Company, Inc. of Alva, Oklahoma. It is affiliated by common ownership with Alva State Bank in Alva, Oklahoma and First State Bank of Kiowa, Kansas. FNB operates a single full service bank located at 124 North Main Street in Okeene. Since the previous CRA performance evaluation, FNB has not opened or closed any branch locations.

FNB's primary focus is to serve the agricultural community and consumers in Okeene and the surrounding areas in Blaine and Major Counties. FNB is a full-service institution providing traditional loan and deposit products to meet community needs. There are no legal or financial impediments to prevent FNB from meeting the credit needs of the AA. FNB received an overall rating of "Satisfactory" at the previous CRA examination, dated April 1, 2014.

As of December 31, 2018, total bank assets amounted to \$78.2 million, of which \$51.4 million or 66 percent were loans. The following table details FNB's loan portfolio composition:

Loan Portfolio Composition as of December 31, 2018		
Loan Category	\$ (000)	%
Agricultural Loans & Related Real Estate	\$28,733	55.9%
Business Loans & Related Real Estate	\$22,462	43.7%
Individual	\$143	0.3%
Residential	\$49	0.1%
Other	\$2	0.0%

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB under the Small Bank CRA examination procedures, which comprises solely of the lending test. The evaluation period covered all of 2015, 2016, 2017, and 2018. The lending test review focused on FNB's primary loan products, which are small farm loans and small business loans. We based this performance evaluation on 2010 U.S. Census demographic information and certain information updated by the 2015 American Community Survey (ACS). We compared lending in 2015 and 2016 to the 2010 U.S. Census data and compared lending in 2017 and 2018 to the updated ACS data.

Selection of Areas for Full-Scope Review

The review included an evaluation of lending performance in FNB's single AA, which includes two census tracts in Blaine County and one census tract in Major County. Based on the 2010 US Census Data, census tracts #9586 and #9588 in Blaine County are upper-income tracts, and census tract #9551 in Major County is a middle-income tract. Updating to the 2015 US Census Data, census tracts #9586 and #9588 are now middle-income tracts and #9551 is now an upper-income tract.

Description of Institution's Assessment Area

FNB is a full-service institution providing traditional loan and deposit products to meet the community needs. FNB consists of one full-service location that offers drive-up banking. FNB's primary focus is to serve the agricultural community in Okeene and the surrounding areas in Blaine and Major Counties. FNB also lends to local businesses and consumers.

FNB's adopted AA includes portions of Blaine and Major Counties in northwest Oklahoma. It consists of three census tracts, including tracts #9586 and #9588 in Blaine County, and tract #9551 in Major County. FNB's banking office is located in census tract #9586 in Blaine County. The AA adopted by FNB meets the requirements of the CRA regulation. The AA consists of whole geographies, does not reflect illegal discrimination, and does not arbitrarily exclude low- or moderate-income geographies. The following tables describe demographic and economic characteristics of the AA.

Table A – Demographic Information of the Assessment Area**Assessment Area: Okeene Non-MSA, 2010 Census**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	33.3	66.7	0.0
Population by Geography	5,896	0.0	0.0	53.4	46.6	0.0
Housing Units by Geography	2,773	0.0	0.0	49.8	50.2	0.0
Owner-Occupied Units by Geography	1,914	0.0	0.0	53.4	46.6	0.0
Occupied Rental Units by Geography	364	0.0	0.0	53.0	47.0	0.0
Vacant Units by Geography	495	0.0	0.0	33.7	66.3	0.0
Businesses by Geography	283	0.0	0.0	56.2	43.8	0.0
Farms by Geography	65	0.0	0.0	55.4	44.6	0.0
Family Distribution by Income Level	1,695	10.3	17.0	21.1	51.5	0.0
Household Distribution by Income Level	2,278	16.3	13.5	17.2	53.0	0.0
Median Family Income Non-MSAs - OK		\$60,087	Median Housing Value			\$78,974
			Median Gross Rent			\$489
			Families Below Poverty Level			9.44%

Source: 2010 U.S. Census and 2016 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.

As of the 2010 U.S. Census Data, the AA has a total population of 5,896 persons. Although there are no low- or moderate-income census tracts in the AA, there are low- and moderate-income families in the AA. Of the 1,695 families, 10 percent are low-income families and 17 percent are moderate-income families. Approximately 10 percent of families are below the poverty level. The median housing value is \$78,974.

Table A – Demographic Information of the Assessment Area**Assessment Area: Okeene Non-MSA, 2015 Census**

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	66.7	33.3	0.0
Population by Geography	5,878	0.0	0.0	42.5	57.5	0.0
Housing Units by Geography	2,749	0.0	0.0	49.1	50.9	0.0
Owner-Occupied Units by Geography	1,965	0.0	0.0	47.6	52.4	0.0
Occupied Rental Units by Geography	397	0.0	0.0	55.2	44.8	0.0
Vacant Units by Geography	387	0.0	0.0	50.7	49.3	0.0
Businesses by Geography	317	0.0	0.0	44.2	55.8	0.0
Farms by Geography	55	0.0	0.0	49.1	50.9	0.0
Family Distribution by Income Level	1,660	16.9	14.3	21.0	47.8	0.0
Household Distribution by Income Level	2,363	18.0	13.7	20.3	48.0	0.0
Median Family Income Non-MSAs - OK		\$59,950	Median Housing Value			\$87,410
			Median Gross Rent			\$647
			Families Below Poverty Level			10.08%

Source: 2015 ACS Census and 2017 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.

As of the 2015 U.S. Census Data, the AA population remained stable since the 2010 Census, totaling 5,878. Of the 1,660 families, 17 percent are low-income families and 14 percent are moderate-income families. Approximately 10 percent of families are below the poverty level. The median housing level is \$87,410.

The local economic conditions are stable. The largest industries are the agricultural and energy sectors. The major employers in the area include the United States Gypsum Plant, Mountain Country Foods (pet food manufacturer), and the Okeene Public School System. FNB's primary competitor in the AA is State Guaranty Bank in Okeene.

We made a community contact during the evaluation to help ascertain the credit needs of the AA. According to the contact, local institutions are adequately filling the immediate credit needs of the community. The contact cited strong demand for affordable housing due to job growth in the area.

Conclusions With Respect to Performance Criteria

Lending Test

This evaluation assesses FNB's performance focusing primarily on five performance criteria: the loan-to-deposit ratio; lending in the assessment area; lending to farms and businesses of different sizes; geographic distribution of loans; and responses to CRA related complaints. FNB's AA does not include any low- or moderate-income census tracts. We did not perform a geographic distribution of loans within the AA as this analysis would not be meaningful.

To assess FNB's lending performance, we evaluated a total of 24 farm loans and 23 business loans originated during 2015 and 2016 and a total of 25 farm loans and 23 business loans originated during 2017 and 2018.

Loan-to-Deposit Ratio

FNB's LTD ratio is more than reasonable considering its size, financial condition, and credit needs of the AA. The average quarterly LTD ratio is 79 percent for the period ranging from March 31, 2014 to December 31, 2018. This compares favorably to the average quarterly LTD ratios for four similarly situated banks, which was 59 percent over the same time period. This information is depicted in the table below:

Loan-To-Deposit Ratios		
Institution	Total Assets \$000's (As of 12/31/18)	Average Loan to Deposit Ratio
First National Bank in Okeene, Okeene, Oklahoma	78,226	78.72%
Cornerstone Bank, Watonga, Oklahoma	206,992	41.98%
First State Bank, Watonga, Oklahoma	82,336	57.46%
Community State Bank of Canton, Canton, Oklahoma	47,020	63.19%
State Guaranty Bank, Okeene, Oklahoma	50,438	74.77%

Source: Institution Reports of Condition from March 31, 2014 to December 31, 2018.

Lending in Assessment Area

The bank originated a substantial majority of its loans inside the AA. The bank originated and purchased 88 percent of its total loans inside the bank's AAs during the evaluation period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	43	96	2	4	45	1,424	77	416	23	1,840
Small Farm	40	82	9	18	49	1,309	58	944	42	2,253
Total	83	88	11	12	94	2,733	67	1,360	33	4,093

Source: Institution Reports of Condition from March 31, 2015 to December 31, 2018.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

FNB's distribution of loans to businesses of different sizes reflects an excellent distribution and exceeds the standard for satisfactory performance. The percentage of loans originated to small businesses with gross annual revenues of less than \$1 million exceeds the percentage of businesses reporting revenues less than \$1 million in the AA for both 2015-2016 and 2017-2018. However, a large number of businesses in the AA did not report revenues.

Refer to Table R in appendix C for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Small Loans to Farms

FNB's distribution of loans to farm operations of different sizes reflects reasonable penetration and meets the standard of satisfactory performance. The percentage of loans originated to small farms with gross annual revenues of less than \$1 million is in line with the percentage of farms reporting revenues of less than \$1 million in the AA for both 2015-2016 and 2017-2018.

Refer to Table T in appendix C for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Distribution of Loans by Income Level of the Geography

An analysis of the geographic distribution of loans sampled would not be meaningful since there are no low- or moderate-income census tracts in FNB's AA.

Responses to Complaints

There have been no consumer complaints pertaining to FNB's CRA performance during this evaluation period.

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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2015 to 12/31/2018	
Bank Products Reviewed:	Small Farm, Small Business	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MSA(s)		
Okeene Non-MSA	Full-Scope	<i>Census Tracts #9588 and #9586 in Blaine County and Census Tract #9551 in Major County</i>

Appendix B: Definitions and Common Abbreviations

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

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

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

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always

equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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.

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

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

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

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - 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 aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2015-2016
Assessment Area:	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
Okeene Non-MSA	22	\$240	100	145	71.4	100	33.1	11.7	0.0	16.9	0.0
Total	22	\$240	100	145	71.4	100	33.1	11.7	0.0	16.9	0.0
<i>Source: 2015 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-2018
Assessment Area:	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
Okeene Non-MSA	21	\$1,184	100	182	72.5	85.7	35.2	11.4	14.3	16.1	0.0
Total	21	\$1,184	100	182	72.5	85.7	35.2	11.4	14.3	16.1	0.0
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2015-2016
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Okeene Non-MSA	20	\$666	100	44	96.9	100.0	34.1	0.00	0.00	3.1	0.00
Total	20	\$666	100	44	96.9	100.0	34.1	0.00	0.00	3.1	0.00
<i>Source: 2015 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-2018
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Okeene Non-MSA	20	\$643	100	68	96.4	95.0	38.2	0.00	5.0	3.64	0.00
Total	20	\$643	100	68	96.4	95.0	38.2	0.00	5.0	3.64	0.00
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>											