Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

May 11, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

McCurtain County National Bank
Charter Number: 17269

20 North Park Drive
Broken Bow, Oklahoma 74728

Office of the Comptroller of the Currency

901 Gilmer Road
Longview, Texas 75604

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

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Overall CRA Rating

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

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- A substantial majority of the loans were originated or purchased inside the bank's AA.
- The bank exhibits excellent geographic distribution of loans in moderate-income census tracts (CTs).
- The bank exhibits an excellent distribution of loans to individuals of different income levels.
- The bank did not receive any complaints related to the Community Reinvestment Act (CRA) during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio was reasonable.

McCurtain County National Bank's (bank) quarterly LTD since the previous CRA performance evaluation (PE) averaged 50.95 percent. The bank's LTD ratio had a high average of 56.53 percent in the third quarter of 2023 and a low average of 45.33 percent in the fourth quarter of 2025. Examiners compared the bank's LTD ratio to three similarly-situated banks (peer group banks) in their market area and a nearby county, ranging in total asset sizes of $101 million to $644 million. The aggregate average LTD ratio for competing banks was 80.50 percent, with a low average of 73.59 percent and a high average of 86.72 percent.

Lending in Assessment Area

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

The bank originated and purchased 98 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2023 - 2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	19	95.0	1	5.0	20	1,693	95.0	81	5.0	1,774
Consumer	20	100	0	0.0	20	481	100	0.0	0.00	481
Total	**39**	**98.0**	**1**	**2.0**	**40**	**2,174**	**96.0**	**81**	**4.0**	**2,255**
Source: Bank Data. *Due to rounding, totals may not equal 100.0%*										

Description of Institution

McCurtain County National Bank (MCNB) is a single-state bank chartered in Broken Bow, Oklahoma, and is a subsidiary of McCurtain County Bancshares, a one bank holding company located at the main bank address. As of December 31, 2025, MCNB reported total assets of $383 million, with loans of $151 million (39 percent of total assets), and a tier 1 capital of $59 million. The bank's loan portfolio comprises 77 percent real estate loans, six percent commercial loans, 14 percent consumer loans, one percent agriculture/farm loans, and two percent other loan products. The bank's primary focus remains centered in one- to four-family residential mortgage loans.

MCNB has designated one AA comprising of thirteen CTs which are all located in Oklahoma. Nine CTs are located within McCurtain County and the remaining four are located within Pushmataha County. The main banking facility, located at 1501 Southeast Washington Street, Idabel, Oklahoma, is in a moderate-income CT within McCurtain County. MCNB has four full-service branch locations located at: 20 N. Park Drive, Broken Bow, Oklahoma, in a middle-income CT; 101 W. Wilson Street, Valliant, Oklahoma, in a middle-income CT; 50 Pinyon Road, Broken Bow, Oklahoma, in a middle-income CT; and 101 Highway 271, Antlers, Oklahoma, in a moderate-income CT. The bank offers reasonable branch lobby hours Monday through Friday, with extended drive-through hours at all full-service branch locations. The branch located in Antlers, Oklahoma, is the only new branch that was opened during the evaluation period.

There is moderate competition for banking services to meet the credit and deposit needs of the AA. MCNB offers a diverse line of loan and deposit products, including savings and checking accounts and an internet banking product that provides customers with deposit, transfer, and bill payment opportunities when a bank facility is not convenient. MCNB's strategic focus remains centered in: residential real estate purchase, construction and land development; commercial real estate; general commercial and industrial; and consumer and automobile. The bank is not subject to the data collection and reporting requirements of the Home Mortgage Disclosure Act (HMDA).

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs in its AA. The bank received an overall rating of "outstanding" at the previous CRA evaluation dated April 10, 2023.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) completed a full-scope review of MCNB's CRA activities in its AA under the Small Bank CRA procedures, which includes the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the bank's AAs through its lending activities.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank-delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable, are combined and evaluated as a single AA. Similarly, bank-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

MCNB's AA includes all nine census tracts within McCurtain County along with the four located in Pushmataha County. The bank serves its AA through branch facilities located within both counties. There are no limited-scope review areas.

Ratings

The bank's overall rating is based primarily on performance in the AA. As of December 31, 2025, one- to four-family residential real estate loans represented 55 percent of total bank loans. For the Lending Test, examiners analyzed both home mortgage loans and consumer loans. Examiners placed greater weight on home mortgage loans based on the percentage of loan activities, which is consistent with MCNB's lending strategy.

The state rating is based on performance in the bank's AA. Refer to the "Scope" section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024), in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (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 PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The geographic distribution of loans reflects excellent distribution throughout the AA.
- The distribution of loans to individuals of different income levels is excellent.

Description of Institution's Operations in Oklahoma

MCNB has one AA in the state of Oklahoma, which meets the requirements of the regulation, and does not arbitrarily exclude low- and moderate-income geographies.

MCNB's AA consists of thirteen contiguous CTs, which include all of McCurtain County and Pushmataha County. There are nine CTs located in McCurtain County and four CTs located in Pushmataha County. Of the nine CTs in McCurtain County, none are low-income, four are moderate-income, and five are middle-income. Of the four CTs in Pushmataha County, one is moderate-income and the remaining three are middle-income.

Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.00	38.46	61.54	0.00	0.00
Population by Geography	41,626	0.00	38.73	61.27	0.00	0.00
Housing Units by Geography	21,933	0.00	37.35	62.65	0.00	0.00
Owner-Occupied Housing by Geography	12,287	0.00	35.14	64.86	0.00	0.00
Occupied Rental Units by Geography	4,841	0.00	50.86	49.14	0.00	0.00
Vacant Units by Geography	4,805	0.00	29.41	70.59	0.00	0.00
Businesses by Geography	1,237	0.00	39.94	60.06	0.00	0.00
Farms by Geography	75	0.00	29.33	70.67	0.00	0.00
Family Distribution by Income Level	11,984	29.29	19.08	18.09	33.54	0.00
Household Distribution by Income Level	17,128	30.85	17.19	16.34	35.62	0.00
Unemployment rate (%)	6.06	0.00	6.77	5.62	0.00	0.00
Households Below Poverty Level (%)	24.31	0.00	30.93	19.97	0.00	0.00
Median Family Income - OK		$58,565			Median Housing Value	$85,900
Median Family Income OK		$74,200			Median Gross Rent	$549.0

Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
					Families Below Poverty Level	19.73
FFIEC File - 2024 Census						
2025 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Competition in the AA is moderate, with seven other financial institutions in the surrounding area. According to the 2025 Federal Deposit Insurance Corporation (FDIC) deposit market share report in the state of Oklahoma, the bank has $309 million in deposits with a market share of 31.8 percent. The bank ranks first in deposit market share out of five banks in the AA.

The table above summarizes the demographic characteristics of the CTs that make up the AA. The table shows demographic characteristics of the AA according to 2024 census data and the 2025 Dun & Bradstreet data. McCurtain County has a population of 41,626, and the average median family income was $58,565. As of December 31, 2025, the unemployment rate was six percent, and approximately 24 percent of families living below the poverty level.

Scope of Evaluation in Oklahoma

LENDING TEST

The bank's performance under the Lending Test is Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the state of Oklahoma was excellent when considering there are no low-income CTs, the percentage of families living below the poverty level, and the lack of affordable housing in the AA.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in the AA.

There are no low-income CTs in the AA. The bank's performance is based on its lending in moderate-income CTs.

Home Mortgage Loans

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

The bank's lending in moderate income geographies exceeded both the percentage of owner-occupied housing as well as the aggregate lending in the area. There were no low-income geographies in the AA.

Consumer Loans

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

The bank's lending in low-income geographies is zero due to there being no low-income designated CTs in the AA. However, the bank's lending to moderate-income geographies exceeded the percentage of households.

Lending Gap Analysis

The institution's loan originations in low- and moderate-income geographies during the evaluation period did not reflect any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels given the product lines offered by the bank.

Home Mortgage Loans

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

The bank's lending to low-income borrowers was near to the percentage of families; however, it significantly exceeded the aggregate lending. The bank's lending to moderate-income borrowers exceeded both the percentage of households and the aggregate lending.

Consumer Loans

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

The bank's lending to low-income borrowers was lower than the percentage of households; however, lending to moderate-income borrowers exceeded the percentage. Considering the percentage of households in the area living below the poverty level is high at 24 percent, this makes it difficult to fully penetrate the low-income household segment.

Responses to Complaints

The institution did not receive any CRA- related complaints during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	1/1/2023 to 12/31/2025	
Bank Products Reviewed:	Home mortgage, consumer loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Oklahoma		
McCurtain County	Full-scope	Home Mortgage & Consumer Loans

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	**Lending Test Rating:**
McCurtain County National Bank	Outstanding
MMSA or State:	
Oklahoma	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (call report). These loans have original

amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography – Compares the percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: (1) the percentage distribution of businesses with revenues of greater than $1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

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

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

Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: (1) the percentage distribution of farms with revenues of greater than $1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2023 - 2025**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
McCurtain & Pushmataha AAs	20	1,839	100.0	1,365	0.0	0.0	0.0	35.14	50.0	15.60	64.86	50.0	84.10	0.0	0.0	0.0	0.0	0.0	0.0
Total	**20**	**1,839**	**100.0**	**1,365**	**0.0**	**0.0**	**0.0**	**35.14**	**50.0**	**15.60**	**64.86**	**50.0**	**84.10**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2023 - 2025**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
McCurtain & Pushmataha AAs	20	1,839	100.00	1,365	29.29	25.0	2.12	19.08	20.0	8.64	18.09	35.0	12.16	33.54	20.0	51.79	0.0	--	25.27
Total	**20**	**1,839**	**100.00**	**1,365**	**29.29**	**25.0**	**2.12**	**19.08**	**20.0**	**8.64**	**18.09**	**35.0**	**12.16**	**33.54**	**20.0**	**51.79**	**0.0**	**--**	**25.27**

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

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

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
McCurtain & Pushmataha AAs	20	481	100.0	0.0	0.0	39.58	50	60.42	50	0.0	0.0	0.0	0.0
Total	**20**	**481**	**100.0**	**0.0**	**0.0**	**39.58**	**50**	**60.42**	**50**	**0.0**	**0.0**	**0.0**	**0.0**

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

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

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
McCurtain & Pushmataha AAs	20	481	100.0	30.85	5.0	17.19	20.0	16.34	10.0	35.62	65.0	0.0	0.0
Total	**20**	**481**	**100.0**	**30.85**	**5.0**	**17.19**	**20.0**	**16.34**	**10.0**	**35.62**	**65.0**	**0.0**	**0.0**

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%