



PUBLIC DISCLOSURE

July 8, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First Farmers National Bank of Waurika
Charter Number: 12094

319 East D St.
Waurika, OK 73573

Office of the Comptroller of the Currency
301 NW 63rd St., Suite 490
Oklahoma City, OK 73116

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 major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable and meets the standard for satisfactory performance given the prudent and conservative lending culture of the bank and the size of loans originated.
- A substantial majority of The First Farmer’s National Bank of Waurika’s (FFNB) loans were originated within their assessment area (AA).
- The bank’s distribution to small farms and small businesses of different sizes reflects reasonable penetration and is satisfactory.
- The geographic distribution of loans reflects a poor dispersion to the moderate-income tract in the AA.

Description of the Institution

As of December 31, 2018, FFNB, Waurika, OK reported total assets of \$45 million. The bank is a single state institution operating in Oklahoma with one location in Waurika, OK and has been doing so since 1906. The bank is entirely owned by the Waid Family and is affiliated through common ownership with the First State Bank in Temple, Temple, OK.

The bank offers many loan and deposit options typically found in a bank of their size and type of community in which they serve. The bank has one location in Waurika that offers both lobby services and drive-up services. The bank has two ATMs located in Waurika.

As of December 31, 2018, the loan portfolio made up \$19.8 million or 44 percent of total assets. The loan portfolio consists of \$15.9 million in agricultural and farmland loans, \$1.6 million in commercial & industrial including commercial real estate, \$1.1 million in other loans that includes unsecured loans, personal loans, and single installment loans, \$697 thousand in residential home loans, and \$568 thousand in car loans. The bank is well capitalized with tier 1 capital at year-end 2018 of \$9.4 million.

Loan Category	\$ (000s)	% of Portfolio
Agricultural	\$ 15,931	80.33%
Commercial and Industrial	\$ 1,552	7.83%
Other	\$ 1,083	5.46%
Residential Real Estate	\$ 697	3.51%
Auto Loans	\$ 568	2.86%
Total	\$ 19,831	100.00%

The bank’s primary lending focus has been in agricultural and small business lending in the town of Waurika and the surrounding area in the northwest corner of Jefferson County. There are no legal, financial, or other factors halting the bank from extending and meeting the credit needs of the AA.

The previous CRA Performance Evaluation was dated April 7, 2014 and assigned the bank a “Satisfactory” rating.

Scope of the Evaluation

Evaluation Period and Products Evaluated

The evaluation period for this CRA Performance Evaluation was the lending activity between 2016 and 2018. We compared the bank's 2016 lending activity to U.S. Census data from 2010 and lending in 2017 and 2018 to the updated 2015 American Community Survey (ACS). We selected a sample of loans originated during the evaluation period. The loan portfolio was analyzed and the two most common lending types were selected; agricultural loans and small business loans as evidenced in the table above. In order to have a meaningful performance analysis, the agricultural loan sample includes loans whose purpose was for agricultural equipment, operation costs, crops, and farmland, among others. The small business loan sample includes loans whose purpose was for business working capital, inventory purchase, and the purchase of commercial real estate, among others.

Selection of Areas for Full-Scope Review

The AA adopted by FFNB consists of whole geographies, does not reflect illegal discrimination, and does not arbitrarily exclude low- or moderate-income (LMI) geographies. As of the examination, the bank's AA consisted of Jefferson County. The composition of the AA meets the requirements of the CRA regulation and is comprised of three CTs with no low-income CTs, one moderate-income CTs, two middle-income CTs, and no upper-income CTs based on the updated 2015 ACS census data.

Ratings

The bank's overall rating is based on the bank's lending performance in the AA. We gave more weight to the agricultural lending sample as it is the bank's primary lending type. We also gave more weight to the distribution of small farms and small businesses of different incomes than to the geographic distribution of loans since the bank's AA has only one moderate-income tract and no low-income tracts. Furthermore, the moderate-income tract has two financial institutions that serve this low density tract making it difficult for FFNB to generate loans in that tract. In addition, the income designation of this tract changed from the prior CRA Performance Evaluation when it was a middle-income tract. The 2010 U.S. Census changed this to a moderate-income tract. It also changed the census tract where FFNB is located from moderate-income to middle-income.

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.

Performance Test Conclusions

Lending Test

The bank’s performance under the Lending Test in the Jefferson county AA is rated satisfactory. FFNB’s LTD is satisfactory and a substantial majority of the loans sampled originated in the bank’s AA. The distribution of small farm and small businesses of different sizes reflects a reasonable penetration and is satisfactory. The geographic distribution of loans reflects an overall poor dispersion due to the performance context factors outlined above. To evaluate the bank’s lending performance a random sample of 121 total loans was selected; 70 for the agricultural sample and 51 for the small business sample. These loans originated between January 1, 2016 and December 31, 2018.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s LTD ratio is reasonable. The bank operates in a small community and has an overall conservative and prudent lending culture. Due to this, 46 percent of the bank’s loans originated during the evaluation period were for less than \$5 thousand. It is important to note that the LTD ratio is calculated on a bank-wide basis with the dollar volume of all loans represented as a percentage of the dollar volume of all deposits.

At December 31, 2018 FFNB’s LTD was 47 percent. FFNB’s average quarterly LTD ratio from June 30, 2014 through December 31, 2018 was 45 percent. FFNB’s LTD ratio was compared to three similar bank’s located or with operations in FFNB’s AA or surrounding area. The LTDs range from a low of 74 percent to a high of 88 percent.

Bank	Total Assets \$000's (As of 12-31-18)	Average Loan-to-Deposit Ratio
The First Farmers National Bank of Waurika	45,083	44.85
First State Bank in Temple	23,543	73.50
First State Bank, The	26,619	71.11
Peoples Bank & Trust Company	41,971	88.47

Lending in Assessment Area

A substantial majority of the bank’s loans are inside its AA. The bank originated 91.7 percent of its total loans inside the bank’s AA during the evaluation period. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

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	49	96.1	2	3.9	51	1,241	91.1	111	8.2	1,352
Small Farm	62	88.6	8	11.4	70	10,521	92.3	880	7.7	11,401
Total	111	91.7	10	8.3	121	11,762	92.2	991	7.8	12,753

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank, meeting the standard for satisfactory performance. Due to the make-up of FFNB's AA and the bank's physical location in the AA, we gave more weight to the distribution of loans by income level of the borrower.

Small Loans to Businesses

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

In 2016, the bank showed excellent dispersion to small businesses with less than \$1 million in gross annual revenues. The bank extended 85 percent of sampled loans to businesses with less than \$1 million in gross annual revenues while 72.6 percent of businesses in the AA had under \$1 million.

In 2017-2018, the bank also showed excellent dispersion to businesses with less than \$1 million in revenues. The bank extended 89.6 percent of sampled loans to small businesses while 68.5 percent of businesses in the AA generated less than \$1 million in revenues.

Small Loans to Farms

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

In 2016, the bank showed reasonable dispersion to small farms with less than \$1 million in gross annual revenues. The bank extended 86.4 percent of sampled loans to farms with less than \$1 million in gross annual revenues while 98 percent of farms in the AA had under \$1 million.

In 2017-2018, the bank also showed reasonable dispersion to farms with less than \$1 million in revenues. The bank extended 72.5 percent of sampled loans to small farms while 94.9 percent of farms in the AA generated less than \$1 million in revenues.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of small business and small farm loans is poor and does not meet the standard for satisfactory performance. Less weight was given to the geographic distribution of loans due to performance context issues. Refer to the "Ratings" section of this Performance Evaluation for details.

Small Loans to Businesses

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Overall, lending to small businesses represents poor penetration among the different income levels and does not meet the standard for satisfactory performance.

In 2016, 15 percent of the bank's loans in the sample were extended to businesses in the moderate-income CT representing very poor penetration. The census data shows that 60 percent of businesses in Jefferson County are located in the moderate-income CT.

In 2017-2018, FFNB had poor penetration within the moderate-income CT. Census data shows that 21.5 percent of businesses were located in the moderate-income CT. The bank originated 6.9 percent of the sampled loans in the CT.

Small Loans to Farms

Refer to Table S in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Overall, lending to small farms has poor penetration among different income levels and does not meet the standard for satisfactory performance.

In 2016, 9.1 percent of the bank's loans in the sample were extended to small farms in the moderate-income CT while 46.9 percent of farms in the AA were in the moderate-income CT representing very poor penetration.

In 2017-2018, FFNB had poor penetration within the moderate-income CT. The data shows that 28.2 percent of farms were located in the moderate-income CT and the bank extended 12.5 percent of loans in the sample to that CT.

Responses to Complaints

There have been no consumer complaints regarding FFNB's Community Reinvestment Act performance during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2016 to December 31, 2018	
Bank Products Reviewed:	Small business and small farm loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Waurika Non-MSA	Full Scope	

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: First Farmers of Waurika - 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	33.3	66.7	0.0	0.0
Population by Geography	6,472	0.0	43.8	56.2	0.0	0.0
Housing Units by Geography	3,381	0.0	41.1	58.9	0.0	0.0
Owner-Occupied Units by Geography	1,939	0.0	41.0	59.0	0.0	0.0
Occupied Rental Units by Geography	549	0.0	45.9	54.1	0.0	0.0
Vacant Units by Geography	893	0.0	38.2	61.8	0.0	0.0
Businesses by Geography	270	0.0	60.0	40.0	0.0	0.0
Farms by Geography	49	0.0	46.9	53.1	0.0	0.0
Family Distribution by Income Level	1,725	20.6	25.8	20.5	33.0	0.0
Household Distribution by Income Level	2,488	27.8	17.8	19.6	34.8	0.0
Median Family Income Non-MSAs - OK		\$47,749	Median Housing Value			\$56,912
			Median Gross Rent			\$412
			Families Below Poverty Level			12.6%
<i>Source: 2010 U.S. Census and 2016 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: First Farmers of Waurika – 2017-2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	33.3	66.7	0.0	0.0
Population by Geography	6,333	0.0	26.1	73.9	0.0	0.0
Housing Units by Geography	3,403	0.0	28.3	71.7	0.0	0.0
Owner-Occupied Units by Geography	1,770	0.0	27.6	72.4	0.0	0.0
Occupied Rental Units by Geography	701	0.0	22.7	77.3	0.0	0.0
Vacant Units by Geography	932	0.0	33.8	66.2	0.0	0.0
Businesses by Geography	251	0.0	21.5	78.5	0.0	0.0
Farms by Geography	39	0.0	28.2	71.8	0.0	0.0
Family Distribution by Income Level	1,635	28.1	21.1	18.7	32.1	0.0
Household Distribution by Income Level	2,471	30.6	18.9	17.2	33.2	0.0
Median Family Income Non-MSAs - OK		\$51,698	Median Housing Value			\$56,188
			Median Gross Rent			\$463
			Families Below Poverty Level			16.5%
<i>Source: 2015 ACS Census and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The AA adopted by FFNB consists of whole geographies, does not reflect illegal discrimination, and does not arbitrarily exclude low- or moderate-income geographies. As of the examination, the bank's AA consisted Jefferson County. The composition of the AA meets the requirements of the CRA regulation and is comprised of three CTs with no low-income CTs, one moderate-income CT, two middle-income CTs, and no upper-income CTs based on the updated 2015 ACS census data.

FFNB is located in Waurika and has only one physical location. All of FFNB's ATMs are also located in Waurika. Waurika is in one of two middle-income CTs in FFNB's AA. The major town in the moderate-income AA is Ryan, OK. Ryan has a population of 816 as of the 2010 U.S. Census. The town of Ryan has two banks, The First State Bank of Ryan and People's Bank and Trust Company of Ryan. Due to the number of banks with primary locations in a town of 800, it is not reasonable to expect FFNB to have reasonable level of lending in and around the town of Ryan.

The updated 2015 ACS Census data shows that FFNB's AA has a population of 6,333 people. The AA, Jefferson County, does not have any low-income CTs (CT). Of the 1,635 families, 28.1 percent are low-income families and 21.1 percent are moderate-income families. The AA contains 3,403 housing units, 1,770 of which are owner occupied, 701 are occupied rental units, and 932 are unoccupied units. The median family income in Non-MSA Oklahoma is \$51,698. Families below the poverty level are 16.5%.

The local economy is good and improving. Unemployment for Jefferson County was 2.6 percent as of May 2019, lower than the national average of 3.6 percent. Waurika and Jefferson County are primarily supported by the agriculture industry. Oil and gas (O&G) activity plays a smaller role for some support, but most of the people employed in the O&G industry work in surrounding counties. The community contact utilized for this Performance Evaluation stated that O&G drillers and producers have identified sources of oil and gas in Jefferson County, however it is too deep to be profitable at this time.

Major employers in the area include the Jefferson County hospital in Waurika, the Waurika school district, and the Jefferson County courthouse. The community contact stated that the city is working on getting an airplane parts manufacturer to open a facility in Waurika that will bring good paying skilled labor jobs to machine the parts.

The community and business credit needs are served by a few state chartered banks located in the county and the banks located in surrounding counties in addition to FFNB. The community contact stated that all banks, but none more so than FFNB, are heavily involved in the community. Local banks are big sponsors of 4H and youth events, youth livestock shows, and local businesses. He stated that area banks are more willing to work with businesses and farmers during lean times to help them see through to the more prosperous times.

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/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 & 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 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/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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2016
Assessment Area:	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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
The First Farmers of Waurika	20	343	88.1	38	0.0	--	0.0	60.0	15	81.6	40.0	85	18.4	0.0	--	0.0	0.0	--	0.0
Total	20	343	88.1	38	0.0	--	0.0	60.0	15	81.6	40.0	85	18.4	0.0	--	0.0	0.0	--	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: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2017-18
Assessment Area:	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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
The First Farmers of Waurika	29	898	93.3	41	0.0	--	0.0	21.5	6.9	9.8	78.5	93.1	90.2	0.0	--	0.0	0.0	--	0.0
Total	29	898	93.3	41	0.0	--	0.0	21.5	6.9	9.8	78.5	93.1	90.2	0.0	--	0.0	0.0	--	0.0

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2016	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
The First Farmers of Waurika	22	1,869	93.8	16	0.0	--	0.0	46.9	9.1	50.0	53.1	90.9	50.0	0.0	--	0.0	0.0	--	0.0	
Total	22	1,869	93.8	16	0.0	--	0.0	46.9	9.1	50.0	53.1	90.9	50.0	0.0	--	0.0	0.0	--	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 S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2017-18	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
The First Farmers of Waurika	40	8,652	92.0	23	0.0	--	0.0	28.2	12.5	17.4	71.8	87.5	82.6	0.0	--	0.0	0.0	--	0.0	
Total	40	8,652	92.0	23	0.0	--	0.0	28.2	12.5	17.4	71.8	87.5	82.6	0.0	--	0.0	0.0	--	0.0	

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 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
The First Farmers of Waurika	20	343	88.1	38	72.6	85	36.8	6.7	15	20.7	--
Total	20	343	88.1	38	72.6	85	36.8	6.7	15	20.7	--

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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2017-18

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
The First Farmers of Waurika	29	898	93.3	41	68.5	89.6	56.1	7.6	10.4	23.9	--
Total	29	898	93.3	41	68.5	89.6	56.1	7.6	10.4	23.9	--

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

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											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
The First Farmers of Waurika	22	1,869	93.8	16	98.0	86.4	81.3	2.0	13.6	0.0	--
Total	22	1,869	93.8	16	98.0	86.4	81.3	2.0	13.6	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 T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-18
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
The First Farmers of Waurika	40	8,652	92.0	23	94.9	72.5	73.9	2.6	27.5	2.6	--
Total	40	8,652	92.0	23	94.9	72.5	73.9	2.6	27.5	2.6	--

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