



**PUBLIC DISCLOSURE**

September 13, 2021

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

The Security National Bank of Enid  
Charter Number 14315

201 West Broadway  
Enid, OK 73702

Office of the Comptroller of the Currency

8282 South Memorial Drive  
Suite 300  
Tulsa, OK 74133

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

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## Overall Community Reinvestment Act (CRA) Rating

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

**The Lending Test is rated: Satisfactory**

**The Community Development Test is rated: Outstanding**

The major factors that support this rating include:

- The Lending Test rating is based on our review of one full-scope assessment area (AA) in the state of Oklahoma.
- The loan-to-deposit ratio is reasonable.
- A majority of loans were originated or purchased inside the bank's AA.
- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- The distribution of loans to individuals of different incomes and businesses of different sizes reflects reasonable distribution.
- The bank originated 205 Paycheck Protection Program (PPP) loans totaling \$12.7 million during the evaluation period.
- The Community Development (CD) Test rating is based on the one full-scope AA in the state of Oklahoma.
- CD loans and services reflect excellent responsiveness to the needs of the AA.
- CD donations reflect adequate responsiveness to the needs of the AA.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit (LTD) ratio is **reasonable**.

The Security National Bank of Enid's (SNB) quarterly LTD ratio since the previous CRA Performance Evaluation (PE) averaged 60.7 percent. We compared the bank's LTD ratio to three similarly situated banks in their market area. The aggregate average LTD ratio for the competing banks was 75.4 percent, with a low average of 58.5 percent and a high average of 87.5 percent.

SNB holds a large amount of public funds deposits resulting in a lower LTD ratio than they would otherwise have.

### Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 79.5 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 D - 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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	236	80.3	58	19.7	294	40,819	75.7	13,108	24.3	53,927
Small Business	28	73.7	10	26.3	38	1,226	22.7	4,165	77.3	5,391
<b>Total</b>	<b>264</b>	<b>79.5</b>	<b>68</b>	<b>20.5</b>	<b>332</b>	<b>42,045</b>	<b>70.9</b>	<b>17,273</b>	<b>29.1</b>	<b>59,318</b>
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

### Description of Institution

SNB is a \$410 million community bank located in Enid, OK. SNB is a single-state institution with the main bank facility located in downtown Enid, OK. The bank is a subsidiary of Security Financial Services Corporation, a one-bank holding company headquartered at the main bank address.

The bank has one rating area, the state of Oklahoma, with one AA. SNB's Enid, OK metropolitan statistical area (MSA) AA consists of all of Garfield County which includes 12 census tracts (CTs). The bank has three locations within their AA, including the main bank and two branches which are located in Enid, OK. SNB has three automated teller machines (ATMs), one located at each location.

As of December 31, 2020, tier 1 capital was approximately \$31 million, and loans totaled \$199 million or 54.7 percent of total assets. The loan portfolio consists of 43 percent home mortgage loans, 42 percent commercial loans, 7 percent agricultural loans, 2 percent consumer loans, and 6 percent other loans.

The bank's strategy is to support economic growth and meet the credit needs of the local community. SNB offers a full range of deposit and loan products for both personal and business customers. Telephone, online, and mobile banking are offered, as well as, online bill payment.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. A CRA PE was last prepared August 27, 2018, and the bank received an overall rating of "Satisfactory."

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We completed a full-scope review of SNB's CRA activities in its AA under the Intermediate Small Bank CRA procedures, which includes the lending test and the CD test. The lending test evaluates the bank's record of meeting the credit needs of the bank's AA through its lending activities. The CD test evaluates the responsiveness to CD needs in its AA through qualified lending, investments and donations, and services.

Conclusions regarding the lending test are based on the bank's primary products. The primary products selected included residential real estate loans, which comprise 43 percent of the bank's loan portfolio, and commercial loans, which comprise 42 percent of the bank's loan portfolio. Conclusions for residential real estate loans are based on loans reported under the Home Mortgage Disclosure Act (HMDA) from January 1, 2018 to December 31, 2020. Conclusions for commercial loans are based on samples selected from the same time period. Conclusions for the CD test are based on CD activities from January 1, 2018 to December 31, 2020.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area 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.

There were no Office of Management and Budget changes to the AA during the evaluation period.

### **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

SNB has only one AA in one state. Ratings are based solely on the results of this AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA 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) 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 (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

## **State Rating**

### **State of Oklahoma**

**CRA rating for the state of Oklahoma: Satisfactory**

**The lending test is rated: Satisfactory**

**The community development test is rated: Outstanding**

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- The distribution of loans to individuals of different incomes and businesses of different sizes reflects reasonable distribution.
- The bank originated 205 PPP loans totaling \$12.7 million during the evaluation period.
- CD loans and services reflect excellent responsiveness to the needs of the AA.
- CD donations reflect adequate responsiveness to the needs of the AA.

### **Description of Institution's Operations in Oklahoma**

The bank operates three branches in their AA in the state of Oklahoma. The AA consists of all 12 CTs in the Enid, OK MSA. The MSA includes all of Garfield County, Oklahoma. Within the AA, there are three moderate-income CTs, six middle-income CTs, and three upper-income CTs. There are no low-income CTs in the AA.

#### **Enid, OK MSA**

The bank operates three full-service locations in Enid, OK. All branch locations offer ATMs, and two branches offer drive-in facilities. Competition in the AA is strong. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data, SNB's deposit market share in the Enid, OK MSA was 15.9 percent and ranked second among 14 depository institutions in the AA. Major competitors include Stride Bank, National Association with 47.2 percent market share and The Bank of Kremlin with 12.8 percent market share. Competition for home mortgage loans is very strong. With a total of 177 home mortgage lenders in the MSA, SNB ranked 8<sup>th</sup> with 4.6 percent of the mortgage market share.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Enid, OK MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	25.0	50.0	25.0	0.0
Population by Geography	62,192	0.0	30.4	44.2	25.4	0.0
Housing Units by Geography	26,856	0.0	30.1	43.0	26.9	0.0
Owner-Occupied Units by Geography	15,938	0.0	26.6	40.3	33.2	0.0
Occupied Rental Units by Geography	7,999	0.0	33.0	49.7	17.2	0.0
Vacant Units by Geography	2,919	0.0	41.3	39.4	19.3	0.0
Businesses by Geography	4,557	0.0	31.5	41.2	27.3	0.0
Farms by Geography	282	0.0	18.8	42.6	38.7	0.0
Family Distribution by Income Level	16,911	19.0	19.9	22.3	38.8	0.0
Household Distribution by Income Level	23,937	21.8	17.0	20.1	41.2	0.0
Median Family Income MSA - 21420 Enid, OK MSA		\$57,419	Median Housing Value			\$97,211
			Median Gross Rent			\$746
			Families Below Poverty Level			9.9%
<i>Source: 2015 ACS and 2020 D&amp;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>						

We consulted two community contacts in the MSA, including a community-based development group and a government office, to gain a better understanding of the general community credit needs in the AA. The contacts indicated there is a need for operating funds, agricultural lending, and more moderate-income housing.

The Enid, OK MSA meets the requirements of the regulation and does not arbitrarily exclude low- and moderate-income (LMI) geographies. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## Scope of Evaluation in Oklahoma

SNB has only one AA which consists of the Enid, OK MSA in the state of Oklahoma. The Enid, OK MSA received a full-scope review. There are no limited-scope reviews.

Refer to the Scope of the Evaluation Table in Appendix A for a listing of all bank AAs.

## Conclusions in Respect to Performance Tests in Oklahoma

### Lending Test

The bank's performance under the Lending Test in **Oklahoma** is rated **Satisfactory**.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's lending performance in the state of Oklahoma is reasonable.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits reasonable geographic distribution of loans in the state.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Oklahoma 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 percentage of bank loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied housing units but was near to the aggregate percentage in those geographies. There is a high percentage of rental properties in the moderate-income CTs limiting opportunities for home mortgage lending in these CTs. There were no low-income CTs in the AA during the evaluation period.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Oklahoma section of 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.

The bank's small business lending in moderate-income geographies exceeded both the percentage of businesses and the aggregate percentage of lending in those geographies. There were no low-income CTs in the AA during the evaluation period.

#### ***Lending Gap Analysis***

There were no unexplained conspicuous gaps based on geographic distribution of loans, branch locations, and the performance context.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits 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.

#### ***Home Mortgage Loans***

Refer to Table P in the state of Oklahoma 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 percentage of bank loans to low-income borrowers was lower than the percentage of low-income families but exceeded the aggregate percentage of lending. The percentage of bank loans to moderate-income borrowers was somewhat lower than the percentage of low-income families but exceeded the aggregate lending to those borrowers. Competition for mortgage loans in the AA is very strong especially from larger banks and mortgage companies.

### ***Small Loans to Businesses***

Refer to Table R in the state of Oklahoma section of 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.

The bank's percentage of loans to businesses with revenues less or equal to \$1 million was near to the percentage of businesses identified as having revenues of less than or equal to \$1 million but exceeded the aggregate lending for those businesses.

The bank also originated 205 PPP loans totaling \$12.7 million during the evaluation period.

### **Responses to Complaints**

SNB received no CRA-related complaints during the evaluation period.

## **Community Development Test**

The bank's performance under the Community Development Test in the state of **Oklahoma** is rated **Outstanding**.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services. Considering the bank's capacity and the need and availability of such opportunities for community development, the bank's lending performance in the AA is excellent.

### **Number and Amount of Community Development Loans**

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Enid, OK MSA	45	100.0	31,966	100.0

The bank's level of CD lending demonstrates excellent responsiveness, considering the bank's capacity and the need and availability of such opportunities for community development lending in the bank's AA.

During the evaluation period, the bank originated or renewed 45 CD loans totaling \$32 million in the Enid, OK MSA. These loans included two loans totaling \$1.5 million for affordable housing, five loans totaling \$1.6 million for community services, 17 loans totaling \$18.5 million for economic development, and 21 loans totaling \$10.3 million to revitalize and stabilize designated areas within the AA.

Noteworthy CD Loans include:

- Two loans totaling \$15 million to finance the expansion of a local vocational school to provide additional job training programs.
- A loan totaling \$6.1 million to a local government to fund the cleanup of the local landfill.
- Three loans totaling \$279 thousand to a local broadband company to expand broadband service to LMI individuals and families in rural areas of the AA and the surrounding area.

### Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Enid, OK MSA	0	0	259	182	259	100.0	182	100.0	0	0

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

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

The bank's level of investments and donations demonstrates adequate responsiveness to the needs of its AA given performance context. Opportunities for investments are limited in the AA, but the bank actively seeks to address the needs of the community through donations. SNB provided donations to 45 qualified organizations within the AA during the evaluation period.

Examples of qualified donations in the AA include:

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

- \$34 thousand in donations to a nonprofit organization that provides support for small businesses, encourages economic development, and supports continued development of affordable housing throughout the area.
- \$17 thousand in donations to a local nonprofit organization that provides college scholarships for area LMI students.

### **Extent to Which the Bank Provides Community Development Services**

Eight bank officers and employees serve in leadership positions in local qualifying organizations that provide community services to LMI individuals, support economic development, and revitalize and stabilize areas within the AA. One bank employee also conducted a financial literacy class for LMI students. More than 3,300 service hours were provided within the AA during the evaluation period.

Examples of qualified services include:

- Several employees served on the board and assisted with fundraising for a nonprofit organization that provides community services through assistance for a community medical clinic, youth and family services, and consumer credit counseling.
- Several employees served as board members for a community economic development organization that promotes new businesses and provides support for small businesses.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	<b>01/01/2018 to 12/31/2020</b>	
<b>Bank Products Reviewed:</b>	<b>Home mortgage and small business Community development loans, qualified investments/donations, community development services</b>	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Oklahoma		
Enid, OK MSA	Full-scope	All of Garfield County, OK

### Appendix B: Summary of MMSA and State Ratings

RATINGS			
<b>The Security National Bank of Enid</b>			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
<b>The Security National Bank of Enid</b>	<b>Satisfactory</b>	<b>Outstanding</b>	<b>Satisfactory</b>
MMSA or State:			
<b>Oklahoma</b>	<b>Satisfactory</b>	<b>Outstanding</b>	<b>Satisfactory</b>

## Appendix C: Definitions and Common Abbreviations

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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 D: Tables of Performance Data

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### 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 30<sup>th</sup> 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.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2018-20</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
Enid, OK MSA	236	40,819	100.0	1,912	0.0	0.0	0.0	26.6	12.3	13.2	40.3	46.2	39.7	33.2	41.5	47.1	0.0	0.0	0.0		
<b>Total</b>	<b>236</b>	<b>40,819</b>	<b>100.0</b>	<b>1,912</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>26.6</b>	<b>12.3</b>	<b>13.2</b>	<b>40.3</b>	<b>46.2</b>	<b>39.7</b>	<b>33.2</b>	<b>41.5</b>	<b>47.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2018-20</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Enid, OK MSA	236	40,819	100.0	1,912	19.0	7.2	4.9	19.9	14.4	12.6	22.3	13.6	18.5	38.8	58.5	33.0	0.0	6.4	31.1		
<b>Total</b>	<b>236</b>	<b>40,819</b>	<b>100.0</b>	<b>1,912</b>	<b>19.0</b>	<b>7.2</b>	<b>4.9</b>	<b>19.9</b>	<b>14.4</b>	<b>12.6</b>	<b>22.3</b>	<b>13.6</b>	<b>18.5</b>	<b>38.8</b>	<b>58.5</b>	<b>33.0</b>	<b>0.0</b>	<b>6.4</b>	<b>31.1</b>		

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2018-20</b>	
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	
Enid, OK MSA	28	1,226	100.0	744	0.0	0.0	0.0	31.5	42.9	33.2	41.2	32.1	35.3	27.3	25.0	31.5	0.0	0.0	0.0	
<b>Total</b>	<b>28</b>	<b>1,226</b>	<b>100.0</b>	<b>744</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>31.5</b>	<b>42.9</b>	<b>33.2</b>	<b>41.2</b>	<b>32.1</b>	<b>35.3</b>	<b>27.3</b>	<b>25.0</b>	<b>31.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2018-20</b>	
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		
Enid, OK MSA	28	1,226	100.0	744	82.9	71.4	39.7	5.0	7.1	12.2	21.4		
<b>Total</b>	<b>28</b>	<b>1,226</b>	<b>100.0</b>	<b>744</b>	<b>82.9</b>	<b>71.4</b>	<b>39.7</b>	<b>5.0</b>	<b>7.1</b>	<b>12.2</b>	<b>21.4</b>		

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*