



CRA Public File

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Community Reinvestment Act Notice

Main Office

Under the Federal Community Reinvestment Act (CRA), the Federal Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them, the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of Kansas City (Reserve Bank), and comments received from the public relating to our performance in helping to meet community credit needs, as well as our response to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the AVP, Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198, or through the Board's website at <https://www.federalreserve.gov>. You may send written comments about our performance in helping to meet community credit needs to Gentry Parker, CFO/COO of First Priority Bank, PO BOX 218, Pryor, OK 74362 and AVP, Consumer Affairs Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198, or through the Board's website at <https://www.federalreserve.gov>. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of First Pryor Bancorp, Inc., a bank holding company. You may request from AVP, Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198 an announcement of applications covered by the CRA filed by banks holding companies.



Public File Comments

First Priority Bank has not received any public comments concerning the bank's CRA performance in the previous two years.



PUBLIC DISCLOSURE

November 17, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Priority Bank
RSSD# 524953

310 East Graham Avenue
Pryor, Oklahoma 74361

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: ***Satisfactory***
The Lending Test is rated: ***Satisfactory***
The Community Development Test is rated: ***Satisfactory***

First Pryority Bank (the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- The bank's net loan-to-deposit ratio (NLTD) is more than reasonable given the bank's size, financial condition, and assessment areas' (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- An excellent distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects adequate responsiveness to the CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs.

Performance was assessed within the bank's two AAs. The Tulsa County Metropolitan AA was assessed using a full-scope review. The Mayes County AA was assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 13 quarter average NLTD ratio;
- The universe of 184 home mortgage loans reported on the bank's 2023 and 2024 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers;
- A statistical sample of 98 small business loans from a universe of 188 outstanding loans originated between January 1, 2024, and December 31, 2024; and
- CD loans, qualified investments, and CD services from August 8, 2022, through June 30, 2025.

In addition, aggregate lending data for 2023 and 2024 was referenced for additional perspective to gauge home mortgage demand within the bank's AAs for the bank's HMDA lending performance. For evaluation of small business lending, available CRA aggregate data for the most recent three years (2021, 2022, and 2023) was averaged and referenced for additional performance context. Overall, additional emphasis was placed on the bank's performance in comparison to available aggregate lending data rather than comparisons to relative demographic figures, particularly for the bank's HMDA lending, as aggregate lending data is considered representative of credit demand within a defined geographic area.

For lending test conclusions, greater weight was placed on the bank's small business loan product and its lending performance in the Tulsa County Metropolitan AA based on the bank's business strategy, focus, and overall loan portfolio composition. Furthermore, greater consideration was given to the volume of loan originations rather than the dollar amount, as it is considered representative of the number of entities served.

DESCRIPTION OF INSTITUTION

First Pryor Bank is a community bank headquartered in Pryor, Oklahoma. The bank's characteristics include:

- The bank is a wholly owned subsidiary of First Pryor Bancorp, Inc. (company), located in Pryor, Oklahoma.
- The company also owns Locust Grove Bancshares, Inc, located in Pryor, Oklahoma, which also owns the bank's affiliate Lakeside Bank of Salina in Salina, Oklahoma.
- The bank has total assets of \$498.5 million as of June 30, 2025.
- In addition to its main office in Pryor, the bank operates two full-service branches with full-service automated teller machines (ATMs) in Tulsa, Oklahoma, and a loan production office in Norman, Oklahoma.
- As shown in the table below, the bank's primary business focus is commercial and residential real estate lending.

Table 1

Composition of Loan Portfolio as of June 30, 2025		
Loan Type	\$(000)	%
Construction and Land Development	61,217	15.1
Farmland	1,997	0.5
1-4 Family Residential Real Estate	85,936	21.2
Multifamily Residential Real Estate	24,851	6.1
Non-Farm Non-Residential Real Estate	81,917	20.2
Agricultural	932	0.2
Commercial and Industrial	98,519	24.3
Consumer	20,919	5.2
Other	29,077	7.2
Gross Loans	405,365	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its August 8, 2022 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Tulsa County Metropolitan AA (full-scope review); and a brief discussion of performance in the Mayes County AA (limited-scope review).

The bank's overall lending test performance is Satisfactory. This conclusion was based on a more than reasonable NLTD ratio, a majority of loans originated within the bank's AAs, an excellent distribution of loans throughout the bank's AAs, and a reasonable distribution of loans to individuals of different income levels and to businesses of different sizes. In determining the overall lending test rating, equal weight was given to each of the performance criteria.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, market conditions, and geographic proximity.

The bank's NLTD ratio is more than reasonable. The bank's 13-quarter average NLTD ratio at 88.9 percent exceeded the range of four similarly situated institutions with ratios ranging from 61.1 percent to 86.6 percent.

Table 2

Comparative NLTD Ratios June 30, 2022 – June 30, 2025			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			13 Quarter Average
First Pryority Bank	Pryor, Oklahoma	498,549	88.9
Similarly Situated Institutions			
First Bank of Owasso	Owasso, Oklahoma	592,811	84.2
Vast Bank	Tulsa, Oklahoma	582,136	77.0
AVB Bank	Broken Arrow, Oklahoma	531,230	86.6
FNB Community Bank	Midwest City, Oklahoma	474,129	61.1

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar, inside the AAs.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
CV - Home Purchase - Conventional	124	76.5	23,311	70.1	38	23.5	9,936	29.9
HI - Home Improvement	7	70.0	587	55.1	3	30.0	479	44.9
MF - Multi-Family Housing	2	100.0	3,482	100.0	0	0.0	0	0.0
OC - Other Purpose Closed-End	1	100.0	18	100.0	0	0.0	0	0.0
RF - Refinancing	5	55.6	1,531	57.1	4	44.4	1,150	42.9
Total HMDA related	139	75.5	28,929	71.4	45	24.5	11,565	28.6
SB - Small Business	53	54.1	11,916	55.3	45	45.9	9,619	44.7
Total Loans	192	68.1	40,845	65.8	90	31.9	21,184	34.2
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects excellent distribution among the different census tracts and dispersion throughout the AAs. This conclusion is primarily derived from an excellent penetration of loans noted in the Tulsa Metropolitan AA. Performance in the bank's limited-scope Mayes County AA was below the bank's overall performance.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes. This conclusion is primarily derived from a reasonable penetration of loans noted in the Tulsa Metropolitan AA. Performance in the bank's limited scope Mayes County AA was below the bank's overall performance.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

The bank's overall CD test performance is Satisfactory and demonstrates adequate responsiveness in the Tulsa County Metropolitan and Mayes County AAs. Additionally, based on the bank adequately meeting the CD needs of its AAs, consideration also was given to CD activities that took place outside of the bank's delineated AAs within the broader state or regional area.

Table 4

Community Development Activity - All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	-	-	-	-	-	-	-	-	-
Community Services	-	-	2	\$890	-	-	2	\$890	-
Economic Development	3	\$776	-	-	-	-	-	-	-
Revitalization and Stabilization	-	-	-	-	-	-	-	-	-
Outside Activities	-	-	9	\$6,938	-	-	9	\$6,938	-
Totals	3	\$776	11	\$7,828	0	\$0	11	\$7,828	0

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis inconsistent with helping to meet community credit needs was identified. While substantive violations of Section 5(a) of the Federal Trade Commission Act involving deceptive credit practices were identified, these violations did not result in a change to the bank's CRA rating. Insufficient oversight and policies contributed to violations in two consumer products; however, these violations presented either limited consumer harm or were limited in volume. Management committed to correcting the violations.

**TULSA COUNTY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TULSA COUNTY
METROPOLITAN AA**

The bank's Tulsa County Metropolitan AA consists of Tulsa County in its entirety and is one of seven counties that comprise the Tulsa, Oklahoma Metropolitan Statistical Area (Tulsa MSA) (see Appendix A for an AA map and Appendix B for additional demographic data).

- The delineation of the AA has not changed since the prior evaluation.
- The AA is comprised of 13 low-, 66 moderate-, 53 middle-, 75 upper-, and 1 unknown-income census tract(s). At the prior evaluation, the AA was comprised of 17 low-, 54 moderate-, 51 middle-, and 53 upper-income census tracts.
- The bank operates two full-service branch locations within the AA with one located in a low-income census tract and the other in an upper-income tract. Each branch has a full-service ATM onsite. The branch located in the low-income census tract opened in October 2025 and was not evaluated as part of this review.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank held a 1.0 percent share of deposits in the AA, which ranked 23rd out of 52 FDIC-insured depository institutions operating from 199 offices in Tulsa County.
- One previously conducted interview with a community member within the AA was referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on economic development.

Table 5

Population Change			
Assessment Area: Tulsa County Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Tulsa County Metropolitan	623,335	669,279	7.4
Tulsa, OK MSA	962,676	1,015,331	5.5
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA experienced a greater increase in overall population from 2015 to 2020 compared to the Tulsa Metropolitan Statistical Area (MSA) and the state of Oklahoma.
- Tulsa County accounts for 65.9 percent of the Tulsa MSA population and 16.9 percent of the population of the state of Oklahoma.

Table 6

Median Family Income Change Assessment Area: Tulsa County Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Tulsa County Metropolitan	67,531	73,515	8.9
Tulsa, OK MSA	66,846	72,203	8.0
Oklahoma	63,401	67,511	6.5
Source: 2016-2020 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median Family Income (MFI) for the AA in the year 2020 was similar to the Tulsa MSA and 8.9 percent higher than the state of Oklahoma figure.
- Growth in MFI from 2015 to 2020 in the AA was similar to that of the Tulsa MSA while greater than the state of Oklahoma figure.
- The AA has a smaller portion of families living below the poverty level at 10.9 percent, compared to the state of Oklahoma at 11.3 percent.

Table 7

Housing Cost Burden Assessment Area: Tulsa County Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa County Metropolitan	75.5	38.8	39.1	58.4	31.5	16.9
Tulsa, OK MSA	73.0	36.9	38.0	54.2	28.5	16.0
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4
Cost Burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development, 2017-2021 Comprehensive Housing Affordability Strategy						

- Low-income renters and owners experience more housing cost burden compared to moderate-income renters and owners; and renters overall have experienced more housing cost burden than homeowners.
- The median housing value in the AA of \$160,675 was above the Tulsa MSA figure of \$155,020 and the state of Oklahoma figure of \$142,400.

Table 8

Unemployment Rates					
Assessment Area: Tulsa County Metropolitan					
Area	2020	2021	2022	2023	2024
Tulsa County Metropolitan	6.7	4.2	3.1	3.2	3.3
Tulsa, OK MSA	6.5	4.1	3.1	3.2	3.3
Oklahoma	6.3	4.0	3.0	3.2	3.3
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- The 2024 unemployment figures in the AA, Tulsa MSA, and state of Oklahoma trended down from highs in 2020 and have remained relatively stable from 2022 through 2024.
- A community member noted that major industries in the area include oil and gas, aerospace, and manufacturing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA COUNTY METROPOLITAN AA

LENDING TEST

The bank's performance in the Tulsa County Metropolitan AA is reasonable. Overall, the bank's geographic distribution of loans among census tracts with different income levels is excellent, while the borrower distribution of loans among individuals of different income levels and businesses of different sizes is reasonable.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects excellent distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business lending was excellent.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2024 home mortgage loans among low-income census tracts was above aggregate lending data by number and dollar volume and the demographic figure, which represents the percentage of owner-occupied units in each census tract by income level. The distribution of home mortgage loans among moderate-income census tracts was comparable to aggregate lending data by number and dollar volume and the demographic figure.

The geographic distribution of home mortgage loans in 2023 reflected penetration levels that exceeded performance in 2024 and supported the overall rating based on higher

lending volume in 2023. While the bank did not originate any home mortgage loans in LMI census tracts in the western and northern part of Tulsa County, this did not negatively impact the conclusion given the distance to the nearest branch location and the high level of competition.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of 2024 home purchase loans among low-income census tracts was above aggregate lending data by number and dollar volume and the demographic figure. The distribution of home purchase loans among moderate-income census tracts was comparable to aggregate lending data by number and dollar volume and the demographic figure.

The geographic distribution of home purchase loans in 2023 reflected penetration levels that exceeded performance in 2024 and supported the overall rating based on higher lending volume in 2023.

Table 9

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa County Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	5	7.2	2.4	530	4.7	1.3	5	9.6	2.7	472	4.0	1.3	3.6
Moderate	38	55.1	22.5	4,315	38.5	15.2	13	25.0	21.8	1,783	15.1	13.2	23.2
Middle	14	20.3	26.3	2,318	20.7	22.3	14	26.9	27.8	2,488	21.1	20.4	27.7
Upper	12	17.4	48.6	4,055	36.1	61.2	20	38.5	47.6	7,046	59.8	65.0	45.4
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	69	100.0	100.0	11,213	100.0	100.0	52	100.0	100.0	11,789	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.9	0	0.0	1.3	0	0.0	2.2	0	0.0	1.4	3.6
Moderate	0	0.0	22.2	0	0.0	15.6	2	50.0	22.1	495	43.5	15.2	23.2
Middle	0	0.0	30.9	0	0.0	26.5	0	0.0	27.7	0	0.0	24.6	27.7
Upper	1	100.0	45.1	394	100.0	56.6	2	50.0	47.9	642	56.5	58.7	45.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	394	100.0	100.0	4	100.0	100.0	1,137	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.9	0	0.0	1.6	0	0.0	2.2	0	0.0	2.1	3.6
Moderate	1	33.3	18.6	22	10.8	16.1	1	33.3	16.9	55	17.2	12.5	23.2
Middle	1	33.3	26.4	102	50.0	22.4	2	66.7	24.7	265	82.8	21.0	27.7
Upper	1	33.3	53.1	80	39.2	59.9	0	0.0	56.2	0	0.0	64.4	45.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	204	100.0	100.0	3	100.0	100.0	320	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	11.0	0	0.0	14.6	0	0.0	9.6	0	0.0	4.9	12.4
Moderate	0	0.0	35.2	0	0.0	22.0	1	50.0	44.6	250	7.2	42.1	37.7
Middle	0	0.0	28.6	0	0.0	24.2	0	0.0	22.9	0	0.0	18.6	26.4
Upper	0	0.0	25.3	0	0.0	39.3	1	50.0	22.9	3,232	92.8	34.5	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	3,482	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	6.8	2.3	530	4.5	2.7	5	8.2	2.6	472	2.8	1.6	3.6
Moderate	39	53.4	21.8	4,337	36.7	15.9	17	27.9	21.0	2,583	15.4	15.8	23.2
Middle	15	20.5	27.0	2,420	20.5	22.9	16	26.2	27.2	2,753	16.5	20.8	27.7
Upper	14	19.2	48.9	4,529	38.3	58.4	23	37.7	49.1	10,920	65.3	61.6	45.4
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	73	100.0	100.0	11,816	100.0	100.0	61	100.0	100.0	16,728	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The geographic distribution of small business lending is excellent. The bank's small business lending in both low- and moderate-income census tracts was above the demographic figure, representing the percentage of total businesses by income level of the geography.

Further, an evaluation of the bank's small business loan dispersion among geographies of different income levels was conducted. The bank did not originate any small business loans in LMI census tracts in the western and northern part of Tulsa County; however, this did not negatively impact the conclusion given the distance to the nearest branch location and the high level of competition.

Table 10

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Tulsa County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	4	8.3	418	3.9	4.9
Moderate	18	37.5	3,308	31.2	27.0
Middle	7	14.6	1,798	16.9	30.7
Upper	19	39.6	5,094	48.0	37.3
Unknown	0	0.0	0	0.0	0.2
Tract-Unk	0	0.0	0	0.0	
Total	48	100.0	10,617	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes. The borrower distribution of home mortgage loans was excellent while small business lending was reasonable.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The distribution of 2024 home mortgage loans to low-income borrowers was above aggregate lending data by number and dollar volume while below the demographic figure, which represents the percentage of families by income level. The distribution of home mortgage loans to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume and the demographic figure.

The borrower distribution of home mortgage loans in 2023 reflected distribution levels that exceeded performance in 2024 and supported the overall rating based on higher lending volume in 2023.

Home Purchase Lending

The borrower distribution of home purchase lending is excellent. The distribution of 2024 home purchase loans to low-income borrowers was above aggregate lending data by number and dollar volume while below the demographic figure. The distribution of home purchase loans to moderate-income borrowers was above aggregate lending data by number and dollar volume and the demographic figure.

The borrower distribution of home purchase loans in 2023 was consistent with the performance in 2024 and further supported the overall rating.

Table 11

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Tulsa County Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	10	14.5	5.4	783	7.0	2.7	7	13.5	4.3	631	5.4	1.8	21.5
Moderate	18	26.1	16.3	2,293	20.4	11.1	14	26.9	16.5	1,910	16.2	10.1	17.3
Middle	3	4.3	19.3	521	4.6	17.3	6	11.5	19.5	1,103	9.4	15.0	18.9
Upper	5	7.2	32.7	1,157	10.3	43.5	15	28.8	31.6	5,998	50.9	36.5	42.4
Unknown	33	47.8	26.4	6,464	57.6	25.3	10	19.2	28.0	2,147	18.2	36.6	0.0
Total	69	100.0	100.0	11,218	100.0	100.0	52	100.0	100.0	11,789	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.8	0	0.0	4.2	0	0.0	5.8	0	0.0	2.7	21.5
Moderate	0	0.0	17.6	0	0.0	12.2	0	0.0	14.6	0	0.0	9.7	17.3
Middle	0	0.0	19.3	0	0.0	16.7	0	0.0	18.0	0	0.0	13.2	18.9
Upper	0	0.0	33.1	0	0.0	41.7	1	25.0	31.4	500	44.0	37.6	42.4
Unknown	1	100.0	22.2	394	100.0	25.2	3	75.0	30.3	637	56.0	36.7	0.0
Total	1	100.0	100.0	394	100.0	100.0	4	100.0	100.0	1,137	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.3	0	0.0	3.0	0	0.0	5.5	0	0.0	3.2	21.5
Moderate	1	33.3	15.6	80	39.2	11.1	0	0.0	16.1	0	0.0	10.0	17.3
Middle	0	0.0	21.9	0	0.0	17.0	0	0.0	20.2	0	0.0	16.7	18.9
Upper	0	0.0	48.8	0	0.0	56.5	0	0.0	49.6	0	0.0	56.7	42.4
Unknown	2	66.7	8.4	124	60.8	12.4	3	100.0	8.6	320	100.0	13.4	0.0
Total	3	100.0	100.0	204	100.0	100.0	3	100.0	100.0	320	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	13.7	5.9	783	6.6	3.0	7	11.9	4.8	631	4.8	2.0	21.5
Moderate	19	26.0	16.3	2,373	20.1	11.1	14	23.7	16.2	1,910	14.4	10.0	17.3
Middle	3	4.1	19.5	521	4.4	17.1	6	10.2	19.5	1,103	8.3	14.9	18.9
Upper	5	6.8	35.1	1,157	9.8	44.0	16	27.1	34.2	6,498	49.1	37.8	42.4
Unknown	36	49.3	23.1	6,982	59.1	24.6	16	27.1	25.4	3,104	23.4	35.3	0.0
Total	73	100.0	100.0	11,816	100.0	100.0	59	100.0	100.0	13,246	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.													

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of loans originated to businesses with annual revenues of \$1 million or less was below the demographic figure, which represents the percentage of businesses in the AA by revenue size. However, the CRA three-year average aggregate lending noted a lending distribution of 48.4 percent of loans by number and 31.4 percent of loans by dollar to small businesses, which reflects an overall limited demand for small business credit in the AA and supports the reasonable rating. In addition, nine of the loans in the sample were originated to borrowers with unknown revenue levels. Six of those loans were originated to start-up businesses or new business entities that did not have established revenues, which further supports the bank's willingness to lend to smaller businesses.

Table 12

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Tulsa County Metropolitan					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	17	35.4	3,784	35.6	90.6
Over \$1 Million	22	45.8	5,958	56.1	8.6
Revenue Unknown	9	18.8	875	8.2	0.8
Total	48	100.0	10,617	100.0	100.0
By Loan Size					
\$100,000 or Less	23	47.9	978	9.2	
\$100,001 - \$250,000	11	22.9	2,131	20.1	
\$250,001 - \$1 Million	14	29.2	7,508	70.7	
Total	48	100.0	10,617	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	7	41.2	204	5.4	
\$100,001 - \$250,000	5	29.4	1,051	27.8	
\$250,001 - \$1 Million	5	29.4	2,529	66.8	
Total	17	100.0	3,784	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness. The bank made three loans that supported local small businesses and made one investment that benefited schools where the majority of students qualify for free or reduced lunches.

Table 13

Community Development Activity Assessment Area: Tulsa County Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	-	-	-	-	-	-	-	-	-
Community Services	-	-	1	\$650	-	-	1	\$650	-
Economic Development	3	\$776	-	-	-	-	-	-	-
Revitalization and Stabilization	-	-	-	-	-	-	-	-	-
Totals	3	\$776	1	\$650	0	\$0	1	\$650	0

**MAYES COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE MAYES COUNTY AA

The bank's delineated AA is comprised of Mayes County in its entirety. See Appendix B for an AA map.

- The delineation of the AA has not changed since the prior evaluation.
- The AA is comprised of one moderate-, seven middle-, and two upper-income census tracts. At the prior evaluation, the AA was comprised of one moderate-, six middle-, and two upper-income census tracts.
- The bank operates its main office in Pryor, Oklahoma, which includes one full-service ATM.
- The percentage of families by census tract income level is 10.3 percent in moderate-, 71.2 percent in middle- and 18.5 percent in upper-income census tracts.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked second of ten FDIC-insured depository institutions operating in Mayes County with a total deposit market share of 13.3 percent.

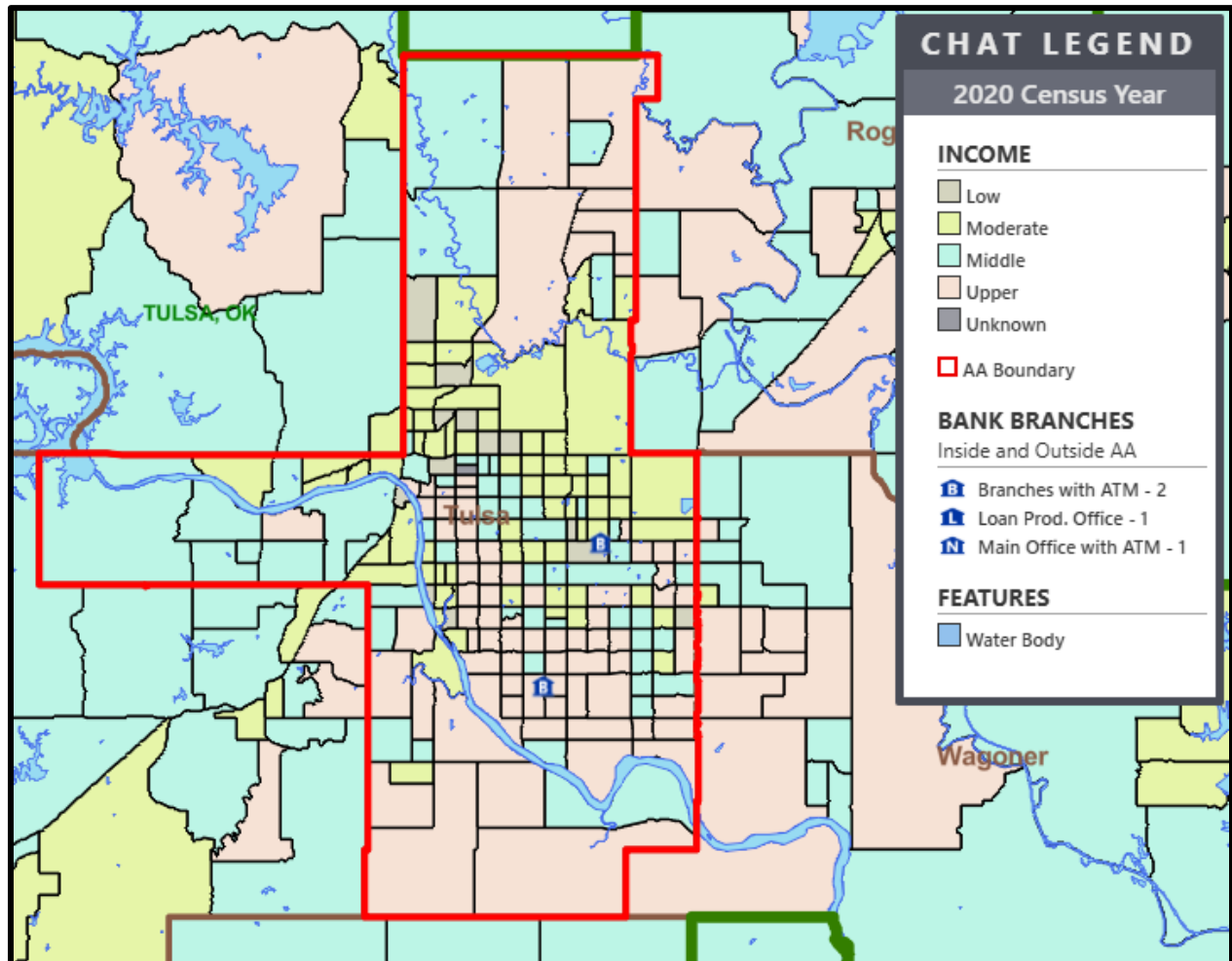
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MAYES COUNTY AA

The institution's lending performance in the area is below the institution's lending performance for the institution; however, it does not change the rating for the institution. This performance was based on five home mortgage loans and five small business loans originated during the review period.

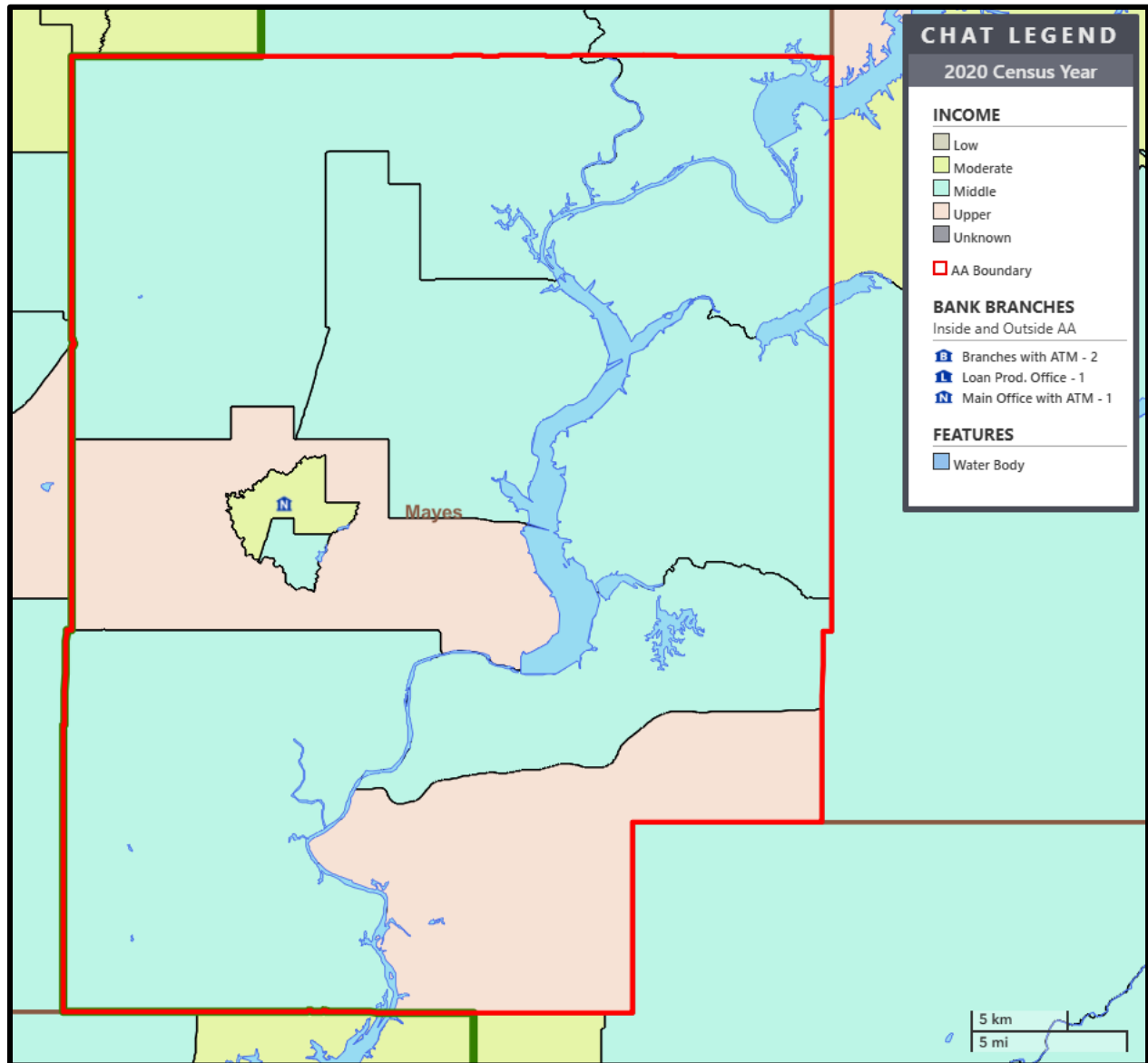
The institution's community development performance in the area is consistent with the institution's community development performance overall and included one qualified investment of \$240,000 during the review period.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Tulsa County Metropolitan AA



Mayes County AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 Tulsa County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	208	100.0	159,053	100.0	17,336	10.9	159,053	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	284,341	151,162	100.0	53.2	102,747	36.1	30,432	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,552	4.9	1,338	4.7	207	7.6	7	2.8
Moderate	8,527	27.0	7,526	26.3	938	34.4	63	25.6
Middle	9,699	30.7	8,736	30.5	876	32.1	87	35.4
Upper	11,807	37.3	11,019	38.4	700	25.6	88	35.8
Unknown	53	0.2	43	0.2	9	0.3	1	0.4
Total AA	31,638	100.0	28,662	100.0	2,730	100.0	246	100.0
Percentage of Total Businesses:				90.6		8.6		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	2.7	7	2.8	0	0.0	0	0.0
Moderate	42	16.3	41	16.3	1	20.0	0	0.0
Middle	81	31.4	80	31.9	1	20.0	0	0.0
Upper	128	49.6	123	49.0	3	60.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	258	100.0	251	100.0	5	100.0	2	100.0
Percentage of Total Farms:				97.3		1.9		0.8
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2023 Tulsa County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	208	100.0	159,053	100.0	17,336	10.9	159,053	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	284,341	151,162	100.0	53.2	102,747	36.1	30,432	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,593	4.4	1,370	4.2	215	7.0	8	2.8
Moderate	9,283	25.7	8,186	25.0	1,028	33.4	69	24.4
Middle	10,821	29.9	9,704	29.6	1,025	33.3	92	32.5
Upper	14,390	39.8	13,480	41.1	797	25.9	113	39.9
Unknown	52	0.1	42	0.1	9	0.3	1	0.4
Total AA	36,139	100.0	32,782	100.0	3,074	100.0	283	100.0
Percentage of Total Businesses:				90.7		8.5		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	2.0	6	2.0	0	0.0	0	0.0
Moderate	43	14.0	42	14.0	1	16.7	0	0.0
Middle	90	29.3	88	29.4	2	33.3	0	0.0
Upper	168	54.7	163	54.5	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	307	100.0	299	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.4		2.0		0.7
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Mayes County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.7	0	0.0	7.1	0	0.0	13.2	0	0.0	9.5	7.7
Middle	3	100.0	73.4	184	100.0	75.4	2	100.0	69.2	201	100.0	71.9	71.2
Upper	0	0.0	16.9	0	0.0	17.5	0	0.0	17.6	0	0.0	18.6	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	184	100.0	100.0	2	100.0	100.0	201	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table C-2

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Mayes County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	4.4	0	0.0	1.9	0	0.0	3.4	0	0.0	1.4	23.4
Moderate	0	0.0	12.8	0	0.0	8.4	0	0.0	11.8	0	0.0	7.4	15.5
Middle	0	0.0	19.7	0	0.0	15.6	0	0.0	20.5	0	0.0	16.6	19.6
Upper	2	66.7	40.5	12	65.8	50.6	2	100.0	40.6	201	100.0	47.6	41.4
Unknown	1	33.3	22.5	63	34.2	23.4	0	0.0	23.7	0	0.0	27.1	0.0
Total	3	100.0	100.0	184	100.0	100.0	2	100.0	100.0	201	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.													

Table C-3

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Mayes County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	2	40.0	665	51.2	23.5
Middle	2	40.0	434	33.4	60.7
Upper	1	20.0	200	15.4	15.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	1,299	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-4

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Mayes County					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	90.2
Over \$1 Million	3	60.0	634	48.8	7.2
Revenue Unknown	2	40.0	665	51.2	2.6
Total	5	100.0	1,299	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	3	60.0	530	40.8	
\$250,001 - \$1 Million	2	40.0	769	59.2	
Total	5	100.0	1,299	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-5

2024 Mayes County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,663	23.4
Moderate	1	10.0	1,169	10.3	177	15.1	1,764	15.5
Middle	7	70.0	8,089	71.2	1,346	16.6	2,227	19.6
Upper	2	20.0	2,099	18.5	228	10.9	4,703	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	11,357	100.0	1,751	15.4	11,357	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,162	920	7.7	42.6	981	45.4	261	12.1
Middle	13,844	8,564	71.2	61.9	2,666	19.3	2,614	18.9
Upper	3,550	2,542	21.1	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,556	12,026	100.0	61.5	4,045	20.7	3,485	17.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	276	23.5	244	23.0	28	32.9	4	13.3
Middle	714	60.7	649	61.2	40	47.1	25	83.3
Upper	186	15.8	168	15.8	17	20.0	1	3.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,176	100.0	1,061	100.0	85	100.0	30	100.0
Percentage of Total Businesses:				90.2		7.2		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.8	2	2.9	0	0.0	0	0.0
Middle	53	74.6	52	74.3	0	0.0	1	100.0
Upper	16	22.5	16	22.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	71	100.0	70	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.6		0.0		1.4
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-6

2023 Mayes County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,663	23.4
Moderate	1	10.0	1,169	10.3	177	15.1	1,764	15.5
Middle	7	70.0	8,089	71.2	1,346	16.6	2,227	19.6
Upper	2	20.0	2,099	18.5	228	10.9	4,703	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	11,357	100.0	1,751	15.4	11,357	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,162	920	7.7	42.6	981	45.4	261	12.1
Middle	13,844	8,564	71.2	61.9	2,666	19.3	2,614	18.9
Upper	3,550	2,542	21.1	71.6	398	11.2	610	17.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,556	12,026	100.0	61.5	4,045	20.7	3,485	17.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	282	22.3	251	22.0	27	28.7	4	13.3
Middle	783	62.0	710	62.3	48	51.1	25	83.3
Upper	198	15.7	178	15.6	19	20.2	1	3.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,263	100.0	1,139	100.0	94	100.0	30	100.0
Percentage of Total Businesses:				90.2		7.4		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	2.6	2	2.7	0	0.0	0	0.0
Middle	58	76.3	57	76.0	0	0.0	1	100.0
Upper	16	21.1	16	21.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	76	100.0	75	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.7		0.0		1.3
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

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

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

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



Locations and Hours

First Priority Bank recognizes and observes federal holidays throughout the year. Bank offices maybe be closed on these days.

Tulsa – Retail Branch, Corporate Office and ATM

10632 S. Memorial
Tulsa, OK 74133
(918) 369-2424

Lobby Hours

Mon- Thur 8:00am – 4:00pm
Fri 8:00am – 5:00pm
Sat Closed

Drive-Thru Hours

Mon- Fri 8:00am – 6:00pm
Sat Closed

MSA	46140
State Code	40
County Code	143
Tract Code	0076.36

East Tulsa – Retail Branch and ATM

12212 E 41st
Tulsa, OK 74146
(918) 986-8888

Lobby Hours

Mon- Thur 8:00am – 4:00pm
Fri 8:00am – 5:00pm
Sat Closed

Drive-Thru Hours

Mon- Fri 8:00am – 6:00pm
Sat Closed

MSA	46140
State Code	40
County Code	143
Tract Code	0090.08

Pryor – Retail Branch and ATM

310 E. Graham
Pryor, OK 74361
(918) 825-2121

Lobby Hours

Mon- Thur 9:00am – 4:00pm
Fri 9:00am – 5:00pm
Sat Closed

Drive-Thru Hours

Mon- Fri 8:00am – 6:00pm
Sat Closed

MSA	N/A
State Code	40
County Code	097
Tract Code	0401.00

Norman – LPO/DPO*

480 24th Ave NW, Ste 124
Norman, OK 73069
(405) 857-7287

Mon – Fri 9:00am – 4:00pm

MSA	36420
State Code	40
County Code	027
Tract Code	2009.00

**Loan Production Office and Deposit Product Office, location cannot receive deposits or make withdrawals.*



Branch Openings/Closings

First Priority Bank has not closed any branches in the previous two years.

The following branches have been opened in the past two calendar years:

East Tulsa – Retail Branch and ATM

12212 E 41st

Tulsa, OK 74146

MSA	46140
State Code	40
County Code	143
Tract Code	0090.08

Norman – LPO/DPO*

480 24th Ave NW, Ste 124

Norman, OK 73069

MSA	36420
State Code	40
County Code	027
Tract Code	2009.00



Deposit Products

- Certificate of Deposits
- Individual Retirement Accounts
- Interest bearing Business and Personal accounts
- Money Market Checking Accounts
- Personal and Business Checking Accounts
- Savings Accounts

Loan Products

- Agriculture Loans and Lines of Credit
- Aircraft Loans
- Auto Loans
- Business Lines of Credit
- CD Secured Loans
- Commercial RE Loans
- Consumer Mortgages
- Equipment and Machinery Loans
- ITIN Mortgages
- Personal Loans
- Secondary Market Mortgages
- Small Business Administration Loans
- Unsecured Loans
- USDA Business and Industry Loans

Additional Services

- 24/7 ATM Access
- Account Balancing Assistance
- ACH Origination
- ATM/Debit Card – Consumer and Business
- Business Cash Management, ACH Origination, Remote Deposit Capture, Positive Pay, Wire Service
- Cashier's Check and Money Orders
- Cash Management Services
- Check Imaging
- Credit Cards – Consumer and Business
- Credit Life and Disability Insurance
- Internet and Mobile Banking: Bill Pay, E- Statements and Mobile Deposits, Person to Person
- Mobile Wallet: Apply Pay, Samsung Pay, and Google/Android Pay
- Notary and Fax Services
- Overdraft Protection
- Safe Deposit Boxes
- Telephone Banking
- Wire Transfers



Fee Schedule

FEES AND CHARGES. The following fees and charges may be assessed against your account:

* Overdraft Item Fees (per presentment)	\$28.55
*Return Item for NSF (per presentment)	\$28.55
Account closed within 90 Days (pers account)	\$25.00
Account Research (per hour)	\$18.00
Balance Assistance (per account)	\$20.00
Cashier Check Fees (per check)	\$10.00
Collection (per transaction)	\$15.00
Debit Card Replacement (per card)	\$5.00
Dormant Fee- Checking after 12 months of no activity (monthly)	\$1.00
Dormant Fee- Savings after 24 months of no activity (monthly)	\$1.00
Garnishment and Levies (per request)	\$25.00
Lock Bags (per bag)	\$25.00
Money Order Fees (per check)	\$2.00
Multiple Statements appears as SC Electronic Statement fee (monthly)	\$8.00
Notary Service (per request)	\$5.00
Paper Statement appears as SC Electronic Statement Fee (monthly)	\$5.91
Stop Payment Fee (per request)	\$28.55
Telephone Transfer (per transfer)	\$3.00
Temporary Checks (per check)	\$0.10
Treasury Management ACH Item Fee (per presentment)	\$0.15
Treasury Management ACH Fee (monthly)	\$35.00
Treasury Management Lock Box Fee (monthly)	\$200.00
Treasury Management Lock Box Item Fee (per transaction)	\$0.15
Treasury Management Analysis (monthly)	\$35.00
Treasury Management Remote Deposit Capture Fee (per transaction)	\$35.00
Treasury Management Remote Deposit Capture item (per presentment)	\$0.35
Wire Fee: Domestic Outgoing (per wire) \$1 - \$499,999.99	\$15.00
Wire Fee: Domestic Outgoing (per wire) \$500,000 and above	\$30.00
Wire Fee: International Outgoing (per wire) \$1 - \$499,999.99	\$35.00
Wire Fee: International Outgoing (per wire) \$500,000 and above	\$50.00
MSB Account Management Fee (monthly)	\$350.00

***Fee may be imposed by check, in-person withdrawal, ATM withdrawal or other electronic means.**

Consumer Loan Fee Sheet

Effective as of 2/1/2026

Consumer Loan Fees:

Document Preparation Fee ^A :	\$112.00
Consumer Payment Book:	\$1.00 per month (not to exceed \$60)
Deferral Fee:	\$30.00
Extension Fee:	\$50.00
Modification of Terms:	\$85.00
VSI Fee	\$50.00
Flood Certification:	\$15.00
UCC-1 Filing Fee:	\$10.00 for first 5 pages, \$1.00 for each additional
UCC-3 Termination Fee:	\$10.00
Mortgage Filing Fee:	\$18.00 for first page, \$2.00 for each additional
Future Mortgage Release Fee:	\$18.00 for first page, \$2.00 for each additional
Appraisal/Valuation Fees:	See Appraisal & Third Party Fee Sheet

Consumer Construction^E

Origination	1.00%
Processing	\$200.00
Underwriting	\$352.00
Construction Rate Mod Fee*:	\$195.00 (Once Per Life of Loan)

ITIN Consumer Mortgage^E

Origination	1.25%
Processing	\$200.00
Underwriting	\$352.00

Portfolio Consumer Mortgage^E

Origination	\$1,450
Underwriting	\$352.00

Consumer Aircraft Loan Fees:

Document Preparation Fee:	\$112.00
Payment Book:	\$60.00
VSI Fee	\$250.00
FedEx Fee:	\$40.00 (Subject to FedEx changes)
Wire Fee:	\$15.00
Prepayment Penalty	2% / 24 Months
Extension Fee:	\$50.00 (No Fee to convert Kit to Amortizing)

^AConsumer Document Prep Fee may be lowered in the event of a violation in the APR limits; all other deviations must be approved by the FPB Board Approval. **Consumer Doc Prep Fee does not apply to Mortgage Department Loans.**

^ECurrent FPB Employees may have the 1.0% origination fee waived on consumer mortgage loans.

*All deviations of FPB issued fees must be approved by the Bank President.

**All deviations of FPB issued fees must be approved by the FPB Bank Board.

Commercial Loan Fee Sheet

Effective as of 2/1/2026

Commercial Loan Fees:

Document Preparation Fee**:		\$382.00 (loans under \$500,000) \$792.00 (loans \$500,000 to \$1,000,000) \$992.00 (loans greater than \$1,000,000)
Underwriting Fee**:	} Either/or, not both.	\$312.00 (loans to relationships over \$1,000,000)
GLOC Underwriting Fee**:		0.15% of Principal, Min \$312 (Loans approved under a GLOC)
Matured Loan Late Fee*:		0.50% of Principal (loans under \$500,000) 0.35% of Principal (loans \$500,000 to \$1,000,000) 0.25% of Principal (loans greater than \$1,000,000)
Deferral Fee*:		\$80.00
Extension Fee*:		\$191.00 (loans under \$500,000) \$396.00 (loans \$500,000 to \$1,000,000) \$796.00 (loans greater than \$1,000,000)
Modification of Terms*:		\$382.00 (Re-ams may have fee waived/reduced w/o President's approval)
VSI Fee:		\$50.00
Flood Certification:		\$15.00
UCC-1 Filing Fee:		\$10.00 for first 5 pages, \$1.00 for each additional
UCC-3 Termination Fee:		\$10.00
Mortgage Filing Fee:		\$18.00 for first page, \$2.00 for each additional
Future Mortgage Release Fee:		\$18.00 for first page, \$2.00 for each additional
Appraisal/Valuation Fees:		See Appraisal & Third-Party Fee Sheet

Commercial Aircraft Loan Fees:

Document Preparation Fee**:	\$382.00 (loans under \$500,000) \$792.00 (loans \$500,000 to \$1,000,000) \$992.00 (loans greater than \$1,000,000)
Payment Book:	\$60.00
VSI Fee	\$250.00
FedEx Fee:	\$40.00 (Subject to FedEx changes)
Wire Fee:	\$15.00
Prepayment Penalty	2% / 24 Months
Extension Fee:	\$50.00 (No Fee to convert Kit to Amortizing)

SBA Fees: (Excluding 504)

Document Preparation Fee:	See Packaging Fee – SBA rules apply
Packaging Fee:	\$1,000.00 to \$2,500.00 ^T
Underwriting Fee:	(Included as part of the packaging fee)

^T The SBA packaging fee amount is determined by the amount of time required to prepare the documents that packages and submitted to the SBA for approval.

*All deviations of FPB issued fees must be approved by the Bank President.

**All deviations of FPB issued fees must be approved by the FPB Bank Board.

Appraisal & Third Party Fee Sheet

Effective as of 2/1/2026

**All third party fees are subject to change or modification based on actual fee charged to the bank by the service provider.*

Appraisal Fees:

*Appraisal (Consumer/Commercial):	Price based on bid in Appraisal Shield
*External Evaluation (Desktop Valuation):	\$175.00 (unique or rush may vary)
Internal Evaluation (FPB Officer):	\$150.00

***Appraisal Review Fees (Parrish Property Services, effective 1/1/2025):**

Commercial Appraisal Review:	\$275.00 (up to \$10MM in value) \$330.00 (over \$10MM in value)
Residential Appraisal Review:	\$85.00
Residential Evaluation Review:	\$75.00
AVM Review:	\$50.00
Com. Evaluations Value & Picture (Metro):	\$500.00
Res. Evaluations Value & Picture (Metro):	\$280.00
Res. Validations of Existing Appraisal & Picture:	\$250.00
Com. Validations of Existing Appraisal & Picture:	\$350.00

***Evaluation Fees (Stacy Duffy, effective 1/1/2025):**

Res. Evaluations:	\$250.00
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***Third Party Fees:**

Mortgage Certification	\$10.00
Appraisal Shield Coordination Fee	10% of the appraisal fee w/ cap at \$75.00
Appraisal Shield: "Additional Orders"	\$25.00
Appraisal Shield: Cancellation Fee	\$15.00
Construction Inspection Fee	\$450.00 (May vary by property location)
Stem wall (Consumer Construction)	\$225.00 (May vary by Inspector)

*All deviations of FPB issued fees must be approved by the Bank President.

**All deviations of FPB issued fees must be approved by the FPB Bank Board.



Assessment Areas

First Priority Bank's management and board of directors have delineated a primary lending assessment area, as well as a secondary lending assessment area, which meet CRA regulation and do not arbitrarily exclude any low or moderate income areas.

The Primary Lending Areas include: Tulsa County, Mayes County, and Cleveland County.

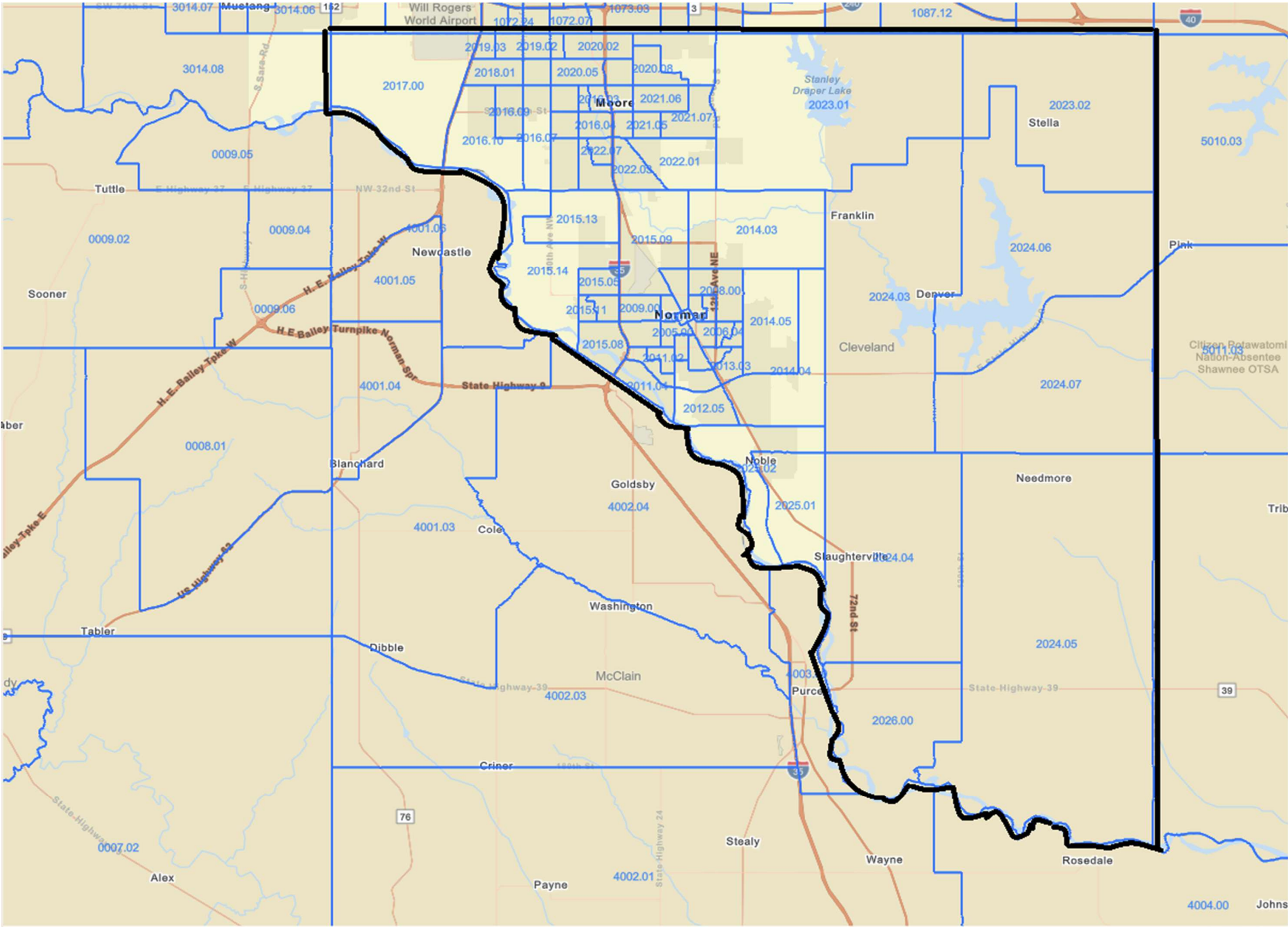
The Secondary Lending Areas include: adjoining counties to Tulsa, Mayes, and Cleveland counties:

- Rogers
- Craig
- Delaware
- Cherokee
- Wagoner
- Okmulgee
- Creek
- Pawnee
- Osage
- Washington
- Oklahoma
- Pottawatomie
- McClain
- Canadian
- Grady
- Loans secured by Farm Land will be limited to the State of Oklahoma
- Municipal Loans and Leases will be limited to the State of Oklahoma
- Consumer Mortgages (Construction, Portfolio, and ITIN) will be limited to the State of Oklahoma with the primary focus being the Bank's Assessment Area
- Aircraft Loans will be limited to the Continental United States
- Business Manager Lines will be limited to Oklahoma, Arkansas, Missouri, Colorado, Texas, and Kansas
- Loans secured or guaranteed by the full faith and credit of the U.S. Government or U.S. Agency, may be made anywhere in the United States.

Year	State code	County code	County Name	Tract code	Distressed or Underserved Tract	Tract Income Level
2025	40	027	CLEVELAND COUNTY	2001.00	No	0 - Unknown
2025	40	027	CLEVELAND COUNTY	2002.00	No	2 - Moderate
2025	40	027	CLEVELAND COUNTY	2003.00	No	2 - Moderate
2025	40	027	CLEVELAND COUNTY	2004.00	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2005.00	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2006.02	No	0 - Unknown
2025	40	027	CLEVELAND COUNTY	2006.03	No	1 - Low
2025	40	027	CLEVELAND COUNTY	2006.04	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2007.00	No	0 - Unknown
2025	40	027	CLEVELAND COUNTY	2008.00	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2009.00	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2010.00	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2011.02	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2011.03	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2011.04	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2012.01	No	1 - Low
2025	40	027	CLEVELAND COUNTY	2012.02	No	0 - Unknown
2025	40	027	CLEVELAND COUNTY	2012.04	No	2 - Moderate
2025	40	027	CLEVELAND COUNTY	2012.05	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2013.02	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2013.03	No	2 - Moderate
2025	40	027	CLEVELAND COUNTY	2014.03	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2014.04	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2014.05	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2015.05	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2015.08	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2015.09	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2015.11	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2015.12	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2015.13	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2015.14	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2016.02	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2016.03	No	2 - Moderate
2025	40	027	CLEVELAND COUNTY	2016.04	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2016.07	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2016.09	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2016.10	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2016.11	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2016.12	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2017.00	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2018.01	No	4 - Upper
2025	40	027	CLEVELAND COUNTY	2018.02	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2019.02	No	3 - Middle
2025	40	027	CLEVELAND COUNTY	2019.03	No	3 - Middle

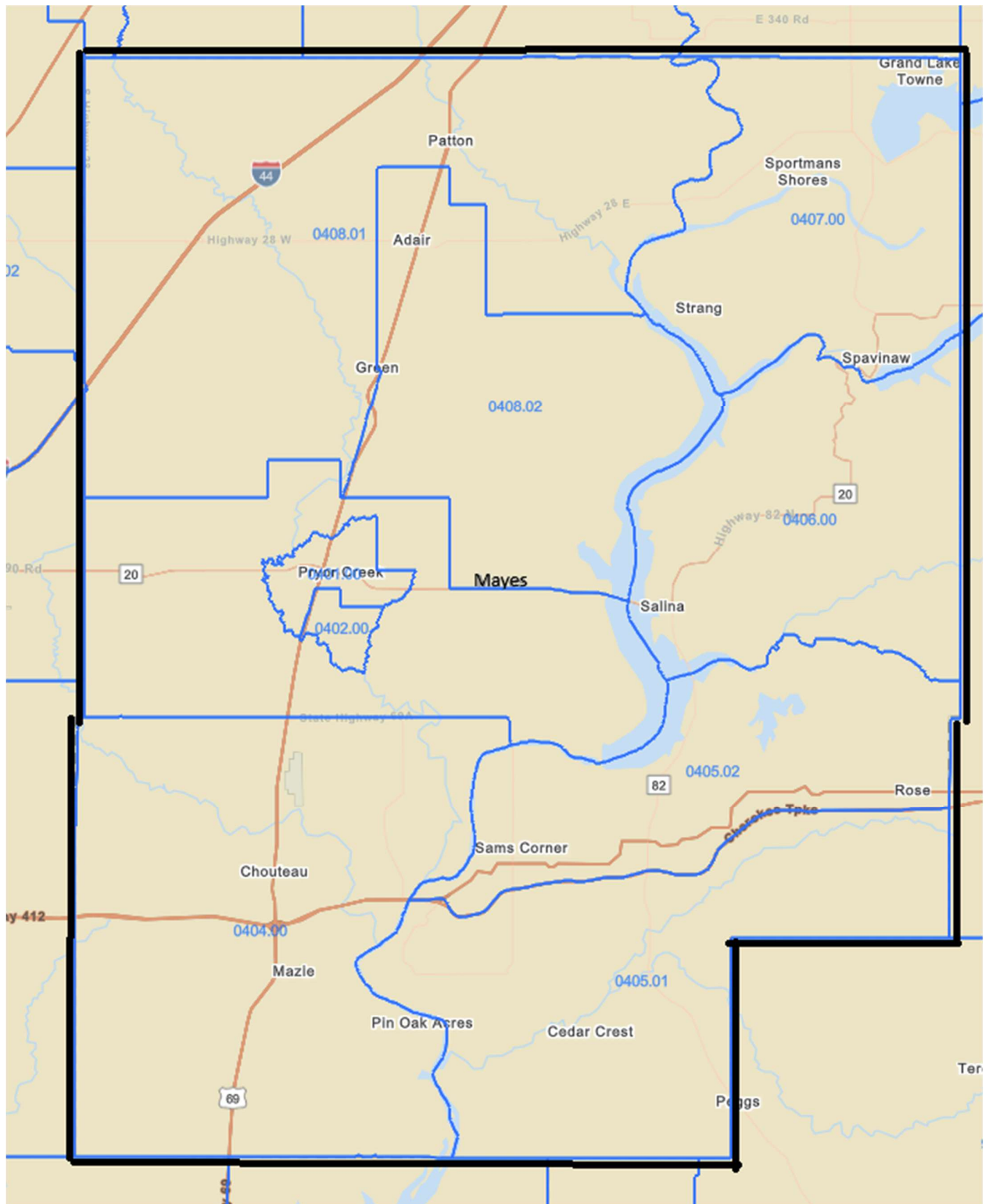
2025 40	027	CLEVELAND COUNTY	2019.04	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2020.02	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2020.04	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2020.05	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2020.06	No	2 - Moderate
2025 40	027	CLEVELAND COUNTY	2020.07	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2020.08	No	4 - Upper
2025 40	027	CLEVELAND COUNTY	2021.02	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2021.04	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2021.05	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2021.06	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2021.07	No	4 - Upper
2025 40	027	CLEVELAND COUNTY	2022.01	No	4 - Upper
2025 40	027	CLEVELAND COUNTY	2022.03	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2022.05	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2022.07	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2022.08	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2023.01	No	4 - Upper
2025 40	027	CLEVELAND COUNTY	2023.02	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2024.03	No	4 - Upper
2025 40	027	CLEVELAND COUNTY	2024.04	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2024.05	No	4 - Upper
2025 40	027	CLEVELAND COUNTY	2024.06	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2024.07	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2025.01	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2025.02	No	3 - Middle
2025 40	027	CLEVELAND COUNTY	2026.00	No	2 - Moderate

First Priority – Cleveland Assessment Area



Year	State code	County code	County Name	Tract code	Distressed or Underserved Tract	Tract Income Level
2025	40	097	MAYES COUNTY	0401.00	No	2 - Moderate
2025	40	097	MAYES COUNTY	0402.00	No	3 - Middle
2025	40	097	MAYES COUNTY	0403.00	No	4 - Upper
2025	40	097	MAYES COUNTY	0404.00	No	3 - Middle
2025	40	097	MAYES COUNTY	0405.01	No	4 - Upper
2025	40	097	MAYES COUNTY	0405.02	No	3 - Middle
2025	40	097	MAYES COUNTY	0406.00	No	3 - Middle
2025	40	097	MAYES COUNTY	0407.00	No	3 - Middle
2025	40	097	MAYES COUNTY	0408.01	No	3 - Middle
2025	40	097	MAYES COUNTY	0408.02	No	3 - Middle

First Priority Bank – Mayes Assessment Area



Year	State code	County code	County Name	Tract code	Distressed or Underserved Tract	Tract Income Level
2025	40	143	TULSA COUNTY	0002.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0003.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0004.00	No	1 - Low
2025	40	143	TULSA COUNTY	0005.00	No	1 - Low
2025	40	143	TULSA COUNTY	0008.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0009.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0010.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0012.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0013.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0014.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0015.00	No	1 - Low
2025	40	143	TULSA COUNTY	0016.00	No	1 - Low
2025	40	143	TULSA COUNTY	0017.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0018.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0019.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0020.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0021.00	No	0 - Unknown
2025	40	143	TULSA COUNTY	0023.01	No	1 - Low
2025	40	143	TULSA COUNTY	0025.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0027.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0029.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0030.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0031.00	No	4 - Upper
2025	40	143	TULSA COUNTY	0032.00	No	4 - Upper
2025	40	143	TULSA COUNTY	0033.00	No	4 - Upper
2025	40	143	TULSA COUNTY	0034.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0035.00	No	4 - Upper
2025	40	143	TULSA COUNTY	0036.00	No	4 - Upper
2025	40	143	TULSA COUNTY	0037.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0038.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0039.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0040.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0041.01	No	4 - Upper
2025	40	143	TULSA COUNTY	0042.00	No	4 - Upper
2025	40	143	TULSA COUNTY	0043.01	No	4 - Upper
2025	40	143	TULSA COUNTY	0043.02	No	4 - Upper
2025	40	143	TULSA COUNTY	0044.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0045.00	No	4 - Upper
2025	40	143	TULSA COUNTY	0046.00	No	1 - Low
2025	40	143	TULSA COUNTY	0047.00	No	3 - Middle
2025	40	143	TULSA COUNTY	0048.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0049.00	No	2 - Moderate
2025	40	143	TULSA COUNTY	0050.01	No	2 - Moderate
2025	40	143	TULSA COUNTY	0050.02	No	3 - Middle

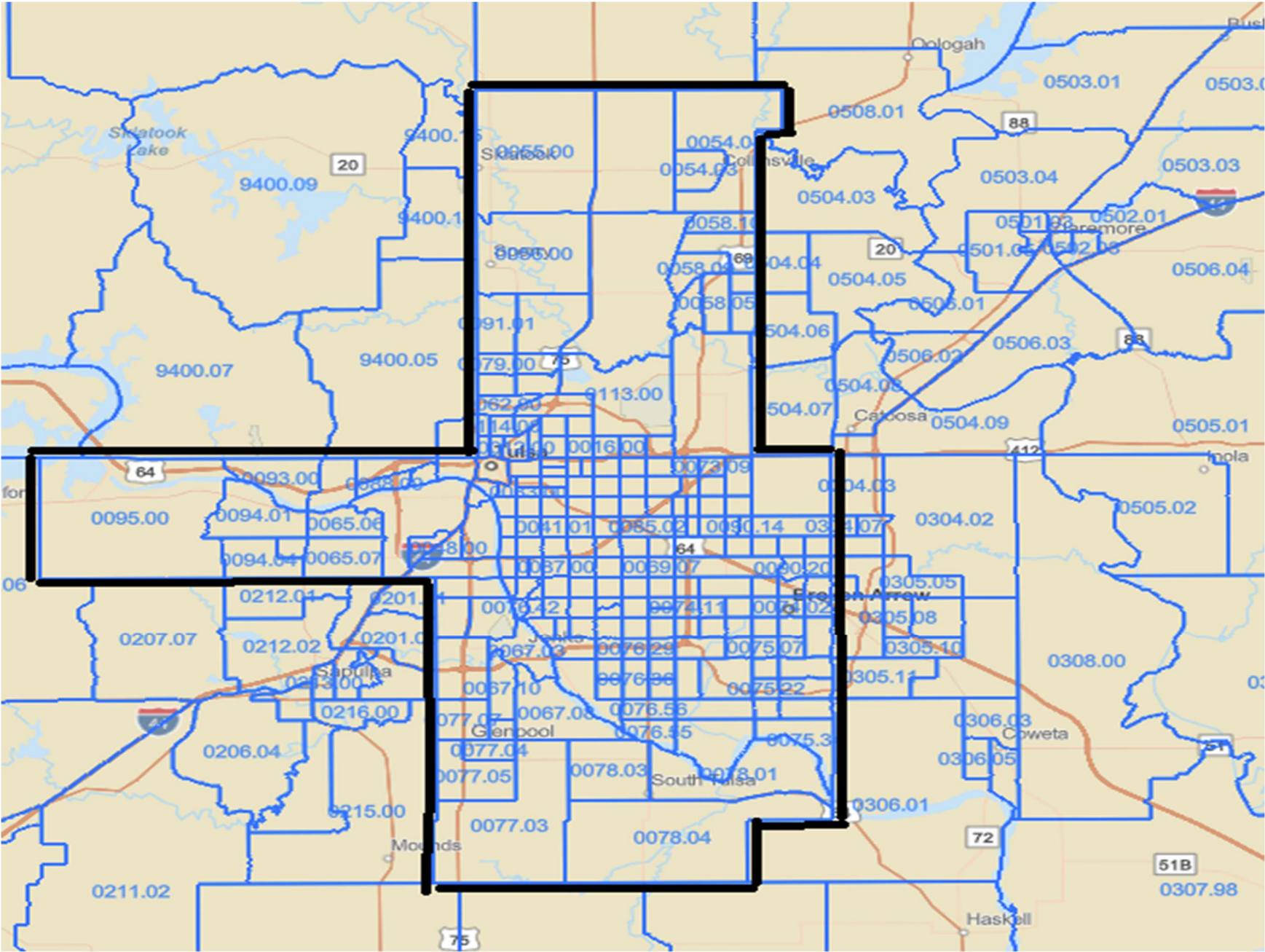
2025 40	143	TULSA COUNTY	0051.00	No	4 - Upper
2025 40	143	TULSA COUNTY	0052.00	No	4 - Upper
2025 40	143	TULSA COUNTY	0053.00	No	3 - Middle
2025 40	143	TULSA COUNTY	0054.01	No	4 - Upper
2025 40	143	TULSA COUNTY	0054.03	No	3 - Middle
2025 40	143	TULSA COUNTY	0054.04	No	4 - Upper
2025 40	143	TULSA COUNTY	0055.00	No	3 - Middle
2025 40	143	TULSA COUNTY	0056.00	No	3 - Middle
2025 40	143	TULSA COUNTY	0057.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0058.01	No	2 - Moderate
2025 40	143	TULSA COUNTY	0058.05	No	3 - Middle
2025 40	143	TULSA COUNTY	0058.08	No	4 - Upper
2025 40	143	TULSA COUNTY	0058.09	No	4 - Upper
2025 40	143	TULSA COUNTY	0058.10	No	4 - Upper
2025 40	143	TULSA COUNTY	0058.11	No	4 - Upper
2025 40	143	TULSA COUNTY	0058.12	No	4 - Upper
2025 40	143	TULSA COUNTY	0058.13	No	2 - Moderate
2025 40	143	TULSA COUNTY	0059.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0060.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0062.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0065.06	No	4 - Upper
2025 40	143	TULSA COUNTY	0065.07	No	3 - Middle
2025 40	143	TULSA COUNTY	0066.00	No	3 - Middle
2025 40	143	TULSA COUNTY	0067.01	No	2 - Moderate
2025 40	143	TULSA COUNTY	0067.03	No	2 - Moderate
2025 40	143	TULSA COUNTY	0067.08	No	4 - Upper
2025 40	143	TULSA COUNTY	0067.09	No	4 - Upper
2025 40	143	TULSA COUNTY	0067.10	No	4 - Upper
2025 40	143	TULSA COUNTY	0067.11	No	3 - Middle
2025 40	143	TULSA COUNTY	0067.12	No	4 - Upper
2025 40	143	TULSA COUNTY	0067.13	No	3 - Middle
2025 40	143	TULSA COUNTY	0068.01	No	2 - Moderate
2025 40	143	TULSA COUNTY	0068.03	No	2 - Moderate
2025 40	143	TULSA COUNTY	0068.04	No	2 - Moderate
2025 40	143	TULSA COUNTY	0069.01	No	4 - Upper
2025 40	143	TULSA COUNTY	0069.02	No	4 - Upper
2025 40	143	TULSA COUNTY	0069.03	No	3 - Middle
2025 40	143	TULSA COUNTY	0069.05	No	2 - Moderate
2025 40	143	TULSA COUNTY	0069.06	No	2 - Moderate
2025 40	143	TULSA COUNTY	0069.07	No	3 - Middle
2025 40	143	TULSA COUNTY	0070.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0071.01	No	2 - Moderate
2025 40	143	TULSA COUNTY	0071.02	No	2 - Moderate
2025 40	143	TULSA COUNTY	0072.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0073.04	No	2 - Moderate
2025 40	143	TULSA COUNTY	0073.06	No	2 - Moderate
2025 40	143	TULSA COUNTY	0073.08	No	2 - Moderate

2025 40	143	TULSA COUNTY	0073.09	No	3 - Middle
2025 40	143	TULSA COUNTY	0073.10	No	2 - Moderate
2025 40	143	TULSA COUNTY	0073.11	No	2 - Moderate
2025 40	143	TULSA COUNTY	0073.12	No	2 - Moderate
2025 40	143	TULSA COUNTY	0073.13	No	3 - Middle
2025 40	143	TULSA COUNTY	0073.14	No	2 - Moderate
2025 40	143	TULSA COUNTY	0074.02	No	2 - Moderate
2025 40	143	TULSA COUNTY	0074.08	No	1 - Low
2025 40	143	TULSA COUNTY	0074.09	No	4 - Upper
2025 40	143	TULSA COUNTY	0074.10	No	2 - Moderate
2025 40	143	TULSA COUNTY	0074.11	No	2 - Moderate
2025 40	143	TULSA COUNTY	0074.12	No	4 - Upper
2025 40	143	TULSA COUNTY	0074.13	No	3 - Middle
2025 40	143	TULSA COUNTY	0074.14	No	2 - Moderate
2025 40	143	TULSA COUNTY	0074.15	No	3 - Middle
2025 40	143	TULSA COUNTY	0074.16	No	4 - Upper
2025 40	143	TULSA COUNTY	0074.17	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.03	No	3 - Middle
2025 40	143	TULSA COUNTY	0075.07	No	3 - Middle
2025 40	143	TULSA COUNTY	0075.10	No	3 - Middle
2025 40	143	TULSA COUNTY	0075.11	No	3 - Middle
2025 40	143	TULSA COUNTY	0075.12	No	3 - Middle
2025 40	143	TULSA COUNTY	0075.18	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.19	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.20	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.22	No	3 - Middle
2025 40	143	TULSA COUNTY	0075.23	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.25	No	2 - Moderate
2025 40	143	TULSA COUNTY	0075.26	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.27	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.28	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.29	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.30	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.31	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.32	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.33	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.34	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.35	No	4 - Upper
2025 40	143	TULSA COUNTY	0075.36	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.08	No	1 - Low
2025 40	143	TULSA COUNTY	0076.11	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.12	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.13	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.14	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.15	No	2 - Moderate
2025 40	143	TULSA COUNTY	0076.16	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.17	No	2 - Moderate

2025 40	143	TULSA COUNTY	0076.19	No	3 - Middle
2025 40	143	TULSA COUNTY	0076.29	No	3 - Middle
2025 40	143	TULSA COUNTY	0076.30	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.31	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.32	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.33	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.34	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.36	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.38	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.39	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.41	No	1 - Low
2025 40	143	TULSA COUNTY	0076.42	No	2 - Moderate
2025 40	143	TULSA COUNTY	0076.43	No	2 - Moderate
2025 40	143	TULSA COUNTY	0076.44	No	2 - Moderate
2025 40	143	TULSA COUNTY	0076.45	No	3 - Middle
2025 40	143	TULSA COUNTY	0076.46	No	2 - Moderate
2025 40	143	TULSA COUNTY	0076.47	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.48	No	3 - Middle
2025 40	143	TULSA COUNTY	0076.49	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.50	No	2 - Moderate
2025 40	143	TULSA COUNTY	0076.51	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.52	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.53	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.54	No	4 - Upper
2025 40	143	TULSA COUNTY	0076.55	No	3 - Middle
2025 40	143	TULSA COUNTY	0076.56	No	4 - Upper
2025 40	143	TULSA COUNTY	0077.03	No	4 - Upper
2025 40	143	TULSA COUNTY	0077.04	No	2 - Moderate
2025 40	143	TULSA COUNTY	0077.05	No	4 - Upper
2025 40	143	TULSA COUNTY	0077.06	No	3 - Middle
2025 40	143	TULSA COUNTY	0077.07	No	3 - Middle
2025 40	143	TULSA COUNTY	0078.01	No	3 - Middle
2025 40	143	TULSA COUNTY	0078.03	No	4 - Upper
2025 40	143	TULSA COUNTY	0078.04	No	4 - Upper
2025 40	143	TULSA COUNTY	0079.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0080.01	No	1 - Low
2025 40	143	TULSA COUNTY	0080.02	No	2 - Moderate
2025 40	143	TULSA COUNTY	0082.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0083.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0084.00	No	3 - Middle
2025 40	143	TULSA COUNTY	0085.01	No	2 - Moderate
2025 40	143	TULSA COUNTY	0085.02	No	3 - Middle
2025 40	143	TULSA COUNTY	0086.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0087.00	No	4 - Upper
2025 40	143	TULSA COUNTY	0088.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0089.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0090.06	No	2 - Moderate

2025 40	143	TULSA COUNTY	0090.08	No	1 - Low
2025 40	143	TULSA COUNTY	0090.10	No	3 - Middle
2025 40	143	TULSA COUNTY	0090.11	No	1 - Low
2025 40	143	TULSA COUNTY	0090.12	No	2 - Moderate
2025 40	143	TULSA COUNTY	0090.13	No	2 - Moderate
2025 40	143	TULSA COUNTY	0090.14	No	4 - Upper
2025 40	143	TULSA COUNTY	0090.15	No	4 - Upper
2025 40	143	TULSA COUNTY	0090.16	No	4 - Upper
2025 40	143	TULSA COUNTY	0090.17	No	3 - Middle
2025 40	143	TULSA COUNTY	0090.18	No	4 - Upper
2025 40	143	TULSA COUNTY	0090.19	No	3 - Middle
2025 40	143	TULSA COUNTY	0090.20	No	4 - Upper
2025 40	143	TULSA COUNTY	0090.21	No	3 - Middle
2025 40	143	TULSA COUNTY	0091.01	No	1 - Low
2025 40	143	TULSA COUNTY	0091.04	No	2 - Moderate
2025 40	143	TULSA COUNTY	0092.00	No	3 - Middle
2025 40	143	TULSA COUNTY	0093.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0094.01	No	3 - Middle
2025 40	143	TULSA COUNTY	0094.03	No	3 - Middle
2025 40	143	TULSA COUNTY	0094.04	No	3 - Middle
2025 40	143	TULSA COUNTY	0095.00	No	3 - Middle
2025 40	143	TULSA COUNTY	0113.00	No	2 - Moderate
2025 40	143	TULSA COUNTY	0114.00	No	2 - Moderate

First Priority Bank – Tulsa Assessment Area





Loan to Deposit Ratios

	2024	2025
1 st Quarter	87.76%	90.21%
2 nd Quarter	87.81%	90.60%
3 rd Quarter	88.00%	88.79%
4 th Quarter	90.38%	90.14%

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).