



ARMSTRONG BANK

STRENGTH RUNS IN OUR FAMILY

— COMMUNITY REINVESTMENT ACT —

MAIN FILE

June 1, 2026

**COMMUNITY REINVESTMENT ACT
ARMSTRONG BANK
PUBLIC CRA FILE**

- 1. CRA NOTICE**
- 2. PUBLIC DISCLOSURE CRA PERFORMANCE EVALUATION**
- 3. LOCATION OF BANKING FACILITIES & HOURS OF OPERATION**
- 4. ATM LOCATIONS**
- 5. BANKING FACILITIES OPENED**
- 6. BANKING FACILITIES CLOSED**
- 7. BANKING PRODUCTS SERVICES OFFERED**
- 8. BANKING SERVICE FEES**
- 9. LOAN TO DEPOSIT RATIO QUARTERLY INFORMATION**
- 10. CRA ASSESSMENT AREA**
- 11. CRA ASSESSMENT AREA MAPS**
- 12. HOME MORTGAGE DISCLOSURE ACT INFORMATION (HMDA)**

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve System evaluates our record of helping to meet the credit needs of the communities we serve, consistent with safe and sound operations. The Federal Reserve also takes this record into account when considering certain applications we submit.

Your involvement is encouraged.

You are entitled to review information about our CRA performance, including the following:

- A list of our branches, their locations, and the services provided at each location.
- The public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve; and
- Written comments received from the public regarding our performance in meeting community credit needs, as well as our responses to those comments.

This information is available for review in our CRA Public File during regular business hours.

You may send written comments about our CRA performance to:

Ryan Quidley
Armstrong Bank
P.O. Box 188
Muskogee, Oklahoma 74402

You may also send written comments to:

Federal Reserve Bank of Kansas City
Attn: Community Affairs Officer
1 Memorial Drive
Kansas City, Missouri 64198

and to:

Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Public comments and related materials may be reviewed at the Federal Reserve Bank of Kansas City during regular business hours.

We are an affiliate of Ironhorse Financial Group, Inc., a bank holding company. You may request from the Federal Reserve Bank of Kansas City an announcement of applications filed by bank holding companies that are subject to the CRA.

PUBLIC DISCLOSURE

January 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Armstrong Bank
Certificate Number: 2315

1215 W Okmulgee Street
Muskogee, Oklahoma 74401

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Dallas Regional Office

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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, nor should it 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.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	2
DESCRIPTION OF ASSESSMENT AREAS.....	3
SCOPE OF EVALUATION.....	4
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	14
FORT SMITH MULTI-STATE MSA.....	15
DESCRIPTION OF INSTITUTION’S OPERATIONS IN FORT SMITH MULTI-STATE MSA.....	15
SCOPE OF EVALUATION – FORT SMITH MULTI-STATE MSA	17
CONCLUSIONS ON PERFORMANCE CRITERIA IN FORT SMITH MULTI-STATE MSA	18
STATE OF ARKANSAS	24
DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF ARKANSAS.....	24
SCOPE OF EVALUATION – STATE OF ARKANSAS.....	26
CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF ARKANSAS	26
STATE OF OKLAHOMA.....	33
DESCRIPTION OF INSTITUTION’S OPERATIONS IN STATE OF OKLAHOMA.....	33
SCOPE OF EVALUATION – STATE OF OKLAHOMA	33
CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OKLAHOMA.....	34
OKLAHOMA NON-MSA ASSESSMENT AREA – Full-Scope Review	39
TULSA ASSESSMENT AREA – Full-Scope Review	47
OKLAHOMA CITY MSA ASSESSMENT AREA – Full-Scope Review	55
APPENDICES	64
LARGE BANK PERFORMANCE CRITERIA.....	64
SCOPE OF EVALUATION.....	66
SUMMARY OF RATINGS FOR RATED AREAS	67
GLOSSARY	68

INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The Lending Test is rated High Satisfactory.

- Lending levels reflect excellent responsiveness to assessment areas’ credit needs.
- A high percentage of loans are made in the institution’s assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment areas credit needs.
- The institution is a leader in making community development loans.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.

The Investment Test is rated High Satisfactory.

- The institution has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated Low Satisfactory.

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies and/or to low- or moderate-income individuals.
- Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution provides an adequate level of community development services.

DESCRIPTION OF INSTITUTION

Armstrong Bank operates as a state-chartered, retail bank headquartered in Muskogee, Oklahoma. Ironhorse Financial Group, Inc., a one-bank holding company also located in Muskogee, wholly owns the bank. The holding company owns two additional entities that provide non-lending financial products and services. This evaluation does not include a review of any affiliate or subsidiary activities. The bank received a "Satisfactory" rating at its prior Federal Deposit Insurance Corporation (FDIC) Community Reinvestment Act (CRA) Performance Evaluation dated April 19, 2021, using Intermediate Small Institution Procedures.

Armstrong Bank operates 29 full-service offices within its five designated assessment areas located throughout Oklahoma and Arkansas. Since the prior evaluation, the bank acquired one full-service branch from Vast Bank, N.A., Tulsa, Oklahoma. Four full-service branches closed, two of which closed as a result of relocation/consolidation to one newly opened branch in the same area. These changes did not impact any low- or moderate-income census tracts.

The bank continues to maintain a business focus on home mortgage and commercial lending, but also offers a full line of other standard loan products including construction, commercial, and agricultural loans. Deposit products offered include standard consumer and commercial checking and savings accounts as well as debit cards. Armstrong Bank also offers other financial services such as investment services and credit cards. The bank also offers an array of alternative delivery systems including online banking, mobile banking, mobile deposit, bill pay, and 29 automated teller machines (ATMs).

As of the September 30, 2023, Reports of Condition and Income, Armstrong Bank reported total assets of approximately \$2.4 billion, total loans of \$1.5 billion, and total deposits of \$2.3 billion. Since the prior evaluation, total assets grew by 2.1 percent, total loans grew by 16.7 percent, and total deposits increased by 7.4 percent. As presented in the following table, the mix of outstanding loans as of September 30, 2023, shows that home mortgage lending represents the largest loan category at 35.0 percent of outstanding loans.

Loan Portfolio Distribution as of 9/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	168,865	11.3
Secured by Farmland	83,343	5.6
Secured by 1-4 Family Residential Properties	492,017	32.8
Secured by Multifamily (5 or more) Residential Properties	33,781	2.2
Secured by Nonfarm Nonresidential Properties	369,690	24.6
Total Real Estate Loans	1,147,696	76.5
Commercial and Industrial Loans	79,621	5.3
Agricultural Production and Other Loans to Farmers	24,285	1.6
Consumer Loans	95,194	6.3
Other Loans	154,533	10.3
Total Loans	1,501,329	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution’s ability to meet its assessment areas’ credit needs.

DESCRIPTION OF ASSESSMENT AREAS

Armstrong Bank continues to operate in three rated areas: Oklahoma, Arkansas, and the Fort Smith AR-OK Multi-State Metropolitan Statistical Area (Fort Smith Multi-State MSA). The bank currently maintains three assessment areas in the State of Oklahoma, one assessment area in the State of Arkansas, and one assessment area in the Fort Smith Multi-State MSA. The following table provides additional details regarding the composition of each assessment area. Refer to the rated areas and individual assessment areas’ sections for additional information.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Fort Smith Multi-State MSA	Crawford, Sebastian, Sequoyah	58	6
Fayetteville MSA	Benton, Washington	111	1
Oklahoma City MSA	Cleveland, McClain	80	5
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata*, Washington	63	10
Tulsa MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	279	7
<i>Source: Bank Data & 2020 U.S. Census Data. *Denotes partial county.</i>			

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation, dated April 19, 2021, to the current evaluation, dated January 8, 2024. To assess performance, examiners applied Large Bank Evaluation Procedures, which include the Lending, Investment, and Service Tests. The appendix lists each tests' criteria.

The following table shows that the bank originated a majority of its loans, held a majority of its deposits, and operated a majority of its branches in the State of Oklahoma. Consequently, examiners weighed records in the State of Oklahoma heavier when arriving at applicable conclusions and ratings. The Fort Smith Multi-State MSA received less weight, and the State of Arkansas received the least weight when considering the total activities listed in the following table.

Rated Area Breakdown of Loans, Deposits, and Branches						
Rated Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
State of Oklahoma	121,537	53.8	1,742,576	76.8	22	75.9
Fort Smith Multi-State MSA	56,954	25.2	486,650	21.5	6	20.7
State of Arkansas	47,566	21.0	38,279	1.7	1	3.4
Total	226,057	100.0	2,267,505	100.0	29	100.0

Source: 2022 HMDA & 2022 CRA Data; FDIC Summary of Deposits (6/30/2023). Due to rounding, totals may not equal 100.0.

Examiners applied full-scope procedures to all five assessment areas. Please refer to the rated areas' sections for details.

Activities Reviewed

For the Lending Test, CRA Large Bank procedures require examiners to consider a bank's reported home mortgage, small business, and small farm loans, as well as all reported community development loans originated since the previous evaluation. The bank became subject to CRA data collection and reporting requirements in 2022; therefore, 2022 represents the only year for which reported small business and small farm loan data exists as of the date of this evaluation. Consequently, this evaluation considers the following total loans reported according to the Home Mortgage Disclosure Act (HMDA) or CRA data collection reporting requirements:

Home Mortgage Loans (Total loans reported inside and outside of the assessment areas)

- 2021 – 1,131 loans totaling \$224,062,000
- 2022 – 1,144 loans totaling \$217,926,000

Small Business Loans (Total loans reported inside and outside of the assessment areas)

- 2022 – 523 loans totaling \$60,414,000

Small Farm Loans (Total loans reported inside and outside of the assessment areas)

- 2022 – 312 loans totaling \$16,616,000

Community Development Loans

April 19, 2021 – January 8, 2024: 173 loans totaling \$178,149,000

Based on the data listed previously, small farm loans only account for 1.8 percent of the dollar volume of the total HMDA and CRA loans and do not represent a major product in any assessment area. Therefore, examiners did not analyze small farm loans since this product would not materially affect any conclusions or ratings.

Since no trends exist between the different years' data that materially affect applicable conclusions or ratings, this evaluation only presents the 2022 home mortgage loan data, which reflects the most recent year for which corresponding aggregate data exists as of this evaluation date. However, examiners included all years reviewed in the Assessment Area Concentration discussion. Examiners primarily compared the bank's home mortgage lending to home mortgage aggregate data. This evaluation presents 2022 small business loan data, which represent the only year of available reported data. Examiners compared the bank's small business lending to D&B data since 2022 small business aggregate data was not available as of the date of this evaluation.

Examiners considered the universe of loans reviewed by number and dollar volume, as well as management's stated business strategy, to determine the weighting applied to the loan categories reviewed. Home mortgage loans notably surpassed the dollar and number volume of small business loans as shown previously. Therefore, examiners placed more weight on home mortgage loans when drawing conclusions.

The scopes for the Investment and Service Tests consider applicable current period community development activities, including qualified investments and community development services. The Investment Test's scope further encompasses all prior period qualified investments. Prior period qualified investments involve those purchased prior to the previous evaluation but remain outstanding as of this evaluation's date. Examiners use the book value as of the current evaluation date for all prior period qualified investments.

For the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings or closings during the evaluation period. The review further evaluated retail banking products and services targeted toward low- and moderate-income individuals or small businesses and/or tailored to meet specific needs within the assessment areas.

Given the institution's method and compilation of community development data, examiners reviewed all community development loans, qualified investments, and community development services from the date of the previous evaluation to the date of the current evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Armstrong Bank demonstrated a high satisfactory record regarding the Lending Test. The leader level of community development loans, excellent lending levels, and extensive use of innovative and/or flexible lending combined with the high percentage of loans in the assessment area and adequate records for borrower profile and geographic distribution support this conclusion. The State of Oklahoma demonstrated consistent performance. The State of Arkansas and the Fort Smith Multi-State MSA demonstrated inconsistent performance, which fell below the level noted for the institution.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs. Excellent records regarding home mortgage and small business lending support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment areas' credit needs when arriving at this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, the bank originated 975 reportable home mortgage loans totaling approximately \$179.3 million in its assessment areas. Armstrong Bank captured a 1.4 percent market share of the total number of home mortgage loans and a 1.0 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 15th out of 723 total lenders in the bank's assessment areas. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 2.1 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect excellent responsiveness to assessment area credit needs. For 2022, the bank originated 457 reportable small business loans totaling approximately \$46.8 million inside its assessment areas. Armstrong Bank captured a 1.0 percent market share of the total number of small business loans and a 2.6 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 15th out of 170 total lenders in the bank's assessment areas. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 8.8 percent of lenders reporting such loans in the bank's assessment areas.

Assessment Area Concentration

A high percentage of loans are made in the institution's assessment areas. A high percentage of home mortgage loans and small business loans, by both number and dollar volume, originated in the assessment areas supports this conclusion. Refer to the following table for details.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	958	84.7	173	15.3	1,131	185,386	82.7	38,676	17.3	224,062
2022	975	85.2	169	14.8	1,144	179,280	82.3	38,646	17.7	217,926
Subtotal	1,933	85.0	342	15.0	2,275	364,666	82.5	77,322	17.5	441,988
Small Business										
2022	457	87.4	66	12.6	523	46,776	77.4	13,638	22.6	60,414
Total	2,390	85.4	408	14.6	2,798	411,442	81.9	90,960	18.1	502,402

Source: 2021 and 2022 HMDA Reported Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the assessment areas. Performance in all rated areas proved consistent with the overall conclusion. Examiners focused on the percentage by number of loans in low- and moderate-income census tracts when arriving at conclusions for this performance factor. Refer to the rated areas and assessment areas' sections for a complete discussion of the geographic distribution.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes. Performance in all rated areas proved consistent with the overall conclusion. Examiners focused on the percentage by number of loans to low- and moderate-income individuals and to businesses with gross annual revenue of \$1 million or less when arriving at conclusions for this performance factor. Refer to the rated areas and assessment areas' sections for a complete discussion of the borrower profile.

Innovative or Flexible Lending Practices

The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs. Examiners analyzed performance for this criterion at the institution level only since the bank offers all of its innovative or flexible lending programs throughout all assessment areas. The bank originated 3,871 innovative or flexible loans totaling approximately \$134.8 million. This dollar figure equates to 5.6 percent of average total assets of \$2.4 billion since the previous evaluation and 10.4 percent of average net loans of \$1.3 billion for the same period.

Most of the bank's flexible loan products consist of loans granted through government programs, such as the Small Business Administration (SBA), Farm Service Agency (FSA), U.S. Department of Agriculture's (USDA) home mortgage and business programs, Veterans Administration (VA), various state housing programs, and Federal Housing Administration (FHA). These programs generally offer low down payments, flexible underwriting, and interest rate options. Given the

bank's capacity and the needs in its assessment areas, the substantial level of innovative and flexible loans reflects excellent responsiveness to the credit needs of its assessment areas.

The following points describe various innovative or flexible programs offered by the bank.

- Down Payment Assistance Programs: The bank offers various down payment assistance programs, in conjunction with state housing agencies, designed for low- and moderate-income borrowers and borrowers in low- and moderate-income areas in Oklahoma and Arkansas. The products contain terms and features to support applicants who may not otherwise qualify through traditional credit reviews.

The terms and features include providing eligible homebuyers with down payment assistance and/or closing cost assistance when purchasing a home. Eligibility requirements generally include income restrictions for low- and moderate-income borrowers, first time homebuyers, and loan specific qualifications.

The bank participates with programs including the Oklahoma Housing Finance Authority and the Arkansas Down-Payment Assistance Program administered by Arkansas Housing Finance Authority. Armstrong Bank funded 79 loans totaling \$7.7 million with the various first-time homebuyer and down payment assistance programs since the prior evaluation.

- FHA-HUD Section 184: The Section 184 Indian Home Loan Guarantee Program is a home mortgage product specifically designed for American Indian and Alaska Native families, Alaska villages, tribes, or tribally designated housing entities. This federal program provides for low down payment and flexible underwriting, both on and off native lands, for new construction, rehabilitation, purchase of an existing home, or refinance. Armstrong Bank originated 177 Section 184 loans totaling \$29.8 million since the previous evaluation.
- VA: This federal program offers long-term financing to eligible veterans and surviving spouses. It helps veterans purchase homes with no down payment, provides 100.0 percent financing without private mortgage insurance, and allows veterans to receive up to 6.0 percent towards closing costs. The bank originated 37 VA loans totaling \$7.8 million since the prior evaluation.
- USDA Rural Housing: This federal program provides homeownership opportunities to low- and moderate-income rural residents through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary. USDA Multi-Family Housing Programs offer Rural Rental Housing Loans to provide affordable multi-family rental housing for very low-, low-, and moderate-income families. The bank originated 85 USDA loans totaling \$12.4 million within the rated areas since the prior evaluation.
- USDA Business and Industry (B&I): This federal program is designed to assist rural businesses obtain credit with the intent to save and create jobs in rural communities. Borrowers benefit from better pricing and terms with the B&I loan guarantee in place than

are typically given with conventional loans. The bank originated one USDA B&I loan for \$3.3 million since the prior evaluation.

- FSA: This federal program is designed to help farmers and ranchers get financing to start, expand, or maintain a family farm. FSA loans help with paying closing costs, constructing or improving buildings on the farm, purchase livestock, seed and equipment, or to help conserve and protect soil and water resources. The bank originated one FSA loan for \$2.0 million since the prior evaluation.
- SBA: The bank continues to be an approved SBA lender. SBA loans make it possible to fund commercial projects that would not normally qualify under the bank's requirements. Depending on the loan structure, SBA guarantees these loans, with the focus geared towards small business start-ups, promote business growth, and job creation. Armstrong Bank originated 16 SBA loans totaling \$10.9 million since the prior evaluation.
- Paycheck Protection Program (PPP): Armstrong Bank assisted small business borrowers by offering PPP loans through the SBA during the COVID-19 pandemic. The SBA offered the PPP loan program to provide a direct incentive for small businesses to keep their workers on the payroll. Armstrong Bank originated 3,475 PPP loans totaling approximately \$60.9 million during the evaluation period.

Community Development Loans

The institution is a leader in making community development loans. Performance in the State of Oklahoma proved consistent, while performance in the State of Arkansas and the Fort Smith Multi-State MSA proved inconsistent, which fell below the institution level.

The following table shows that since the previous evaluation, the bank granted 173 community development loans totaling nearly \$178.2 million. This substantial level equates to 7.4 percent of average total assets of \$2.4 billion since the prior evaluation and 13.7 percent of average net loans of \$1.3 million for the same period, thereby reflecting leadership levels. These levels reflect a significant increase from the 104 community development loans totaling \$57.6 million, or 4.5 percent of average total assets and 6.8 percent of average net loans, at the previous evaluation. The following tables summarize the bank's community development loans by year, rated area, and purpose.

Community Development Lending By Year Institution										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021 (partial)	10	2,378	10	33,344	1	1,764	29	13,054	50	50,540
2022	10	6,248	15	46,928	9	3,882	36	42,441	70	99,499
2023	13	4,993	8	12,896	3	3,235	29	6,987	53	28,111
YTD 2024	0	0	0	0	0	0	0	0	0	0
Total*	33	13,619	33	93,168	13	8,881	94	62,482	173	178,150

*Source: Bank Data. *Totals vary slightly between tables due to rounding.*

Community Development Loans By Rated Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Oklahoma	0	0	25	84,835	12	7,261	92	62,016	129	154,112
State of Arkansas	3	7,600	0	0	0	0	0	0	3	7,600
Fort Smith Multi-State MSA	30	6,018	8	8,332	1	1,620	2	466	41	16,436
Total*	33	13,618	33	93,167	13	8,881	94	62,482	173	178,148

*Source: Bank Data. *Totals vary slightly between tables due to rounding.*

In addition to reflecting a leadership level of lending, the community development loans reflect good responsiveness to the assessment areas' community development needs. The bank's community development loans benefitted all categories, but primarily proved responsive to identified needs of community services and revitalize/stabilize efforts. Refer to the rated areas and individual assessment areas' sections for additional details and examples.

INVESTMENT TEST

Armstrong Bank demonstrated a high satisfactory record regarding the Investment Test. The excellent level of qualified investments and good responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion. Performance in the State of Oklahoma proved consistent, and performance in the State of Arkansas and the Fort Smith Multi-State MSA proved inconsistent, which fell below the institution level.

Investment and Grant Activity

The institution has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. As seen in the following table, the bank made use of 548 qualified investments totaling approximately \$86.4 million. This represents 3.5 percent of average total assets and 11.9 percent of average total securities of \$727.7 million since the previous evaluation. This reflects a slight increase from the 2.8 percent of average total assets and a decrease over the 15.6 percent of average total securities since the previous evaluation. The following tables summarize the bank's qualified

investments by rated area and purpose. Refer to the rated areas and individual assessment areas' sections for additional details and examples.

Qualified Investments by Rated Area Institution										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
State of Oklahoma	2	326	311	1,015	35	50	74	80,752	422	82,143
State of Arkansas	0	0	8	5	6	10	2	4,016	16	4,031
Fort Smith Multi-State MSA	0	0	99	57	10	15	1	160	110	232
Total	2	326	418	1,077	51	75	77	84,928	548	86,406

Source: Bank Data.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits good responsiveness to credit and community development needs. The bank's qualified investments benefitted all community development categories, but by dollar volume, primarily supported an identified need of revitalize/stabilize efforts.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives. Refer to the State of Oklahoma rated area section for details.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record regarding the Service Test. An adequate level of community development services, coupled with delivery systems that are reasonably accessible to essentially all portions of the assessment areas primarily support this conclusion. In addition, changes in branch locations generally did not adversely affect the accessibility of delivery systems, and services do not vary in a way that inconvenience portions of the assessment areas. Performance in all rated areas proved consistent.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the bank's assessment areas. Reasonable branch distribution and alternative delivery systems support this conclusion.

The following table shows the bank's branch distribution in low- income census tracts falls 0.3 percentage points below the population percentage, reflecting adequate accessibility. In moderate-income census tracts, the distribution of the bank's branches falls 4.6 percentage points below the population percentage, which remains within an adequate range.

Branch and ATM Distribution Institution												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Opened Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	26	4.4	84,767	3.8	1	3.5	1	3.5	0	0	0	0
Moderate	137	23.2	483,121	21.8	5	17.2	5	17.2	0	0	0	0
Middle	254	43.0	950,015	42.9	19	65.5	19	65.5	1	50.0	2	50.0
Upper	168	28.4	679,650	30.7	4	13.8	4	13.8	1	50.0	2	50.0
NA	6	1.0	16,137	0.7	0	0.0	0	0.0	0	0	0	0
Totals	591	100.0	2,213,690	100.0	29	100.0	29	100.0	2	100.0	4	100.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

The bank’s alternative delivery systems are reasonably accessible to essentially all portions of the bank’s assessment areas. The bank’s percentage of ATMs in both low- and moderate-income census tracts remains consistent with the distribution of branches. In addition to its ATMs, alternative delivery systems include online banking, mobile banking, mobile deposit by phone, online consumer loan applications, and 24/7 telephone banking. The reasonably accessible alternative delivery systems are offered across all portions of the assessment areas in all rated areas.

Changes in Branch Locations

To the extent changes have been made, the institution’s opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or to low- and moderate-income individuals. As seen in the prior table, two branch openings occurred in middle- and upper-income census tracts, while four branches closed in middle- and upper-income census tracts. The bank did not open or close any branches in low- or moderate-income census tracts since the previous evaluation.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The bank offers service hours as well as loan and deposit products that are substantially similar throughout the rated areas and assessment areas.

Armstrong Bank maintains hours and services typical for the areas served and the industry. Most locations maintain lobby hours Monday through Friday, with extended drive-thru hours, with some branches also operating with Saturday morning lobby hours or drive-thru hours. The bank offers a range of deposit products to consumer and commercial customers to include checking, savings, money market, and certificate of deposit accounts. Credit-related products offered for consumer and commercial entities included non-residential loans, home mortgage loans, home equity loans and lines of credit, and various commercial-purpose loan products.

Community Development Services

Armstrong Bank provides an adequate level of community development services. The following table shows the bank provided 255 community development services since the previous evaluation. This level reflects a slight increase from the 235 community development services noted at the previous examination. The services primarily involve bank personnel’s use of their technical expertise to benefit organizations or projects with a primary purpose of community development, as defined by the CRA regulation. Services include board or committee participation in a substantial number of those activities.

Service activities primarily consist of community services targeted to low- and moderate-income individuals at 58.8 percent of the bank’s total community development services. The bank’s community development services reflect adequate responsiveness to available opportunities by addressing all types of community development needs in the assessment areas, with an emphasis on activities that address community services. The following tables display the community development services by purpose, year, and rated area.

Community Development Services by Year Institution					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2021 (partial)	2	32	6	17	57
2022	2	42	7	18	69
2023	2	41	7	18	68
YTD 2024	1	35	7	18	61
Total	7	150	27	71	255

Source: Bank Data.

Community Development Services by Rated Area					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
State of Oklahoma	7	112	20	51	190
Fort Smith Multi-State MSA	0	26	7	20	53
State of Arkansas	0	12	0	0	12
Total	7	150	27	71	255

Source: Bank Data.

Refer to the rated areas and individual assessment areas’ sections for additional details and examples.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

FORT SMITH MULTI-STATE MSA

CRA RATING FOR FORT SMITH MULTI-STATE MSA: NEEDS TO IMPROVE

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FORT SMITH MULTI-STATE MSA

Armstrong Bank designated one assessment area in the Fort Smith Multi-State MSA. According to the 2020 U.S. Census Data, the Fort Smith Multi-State MSA assessment area includes all 58 census tracts comprising the following three counties located in eastern Oklahoma and western Arkansas: Crawford County, Arkansas; Sebastian County, Arkansas; and Sequoyah County, Oklahoma. These counties represent three of the four counties that comprise the entire Fort Smith, AR-OK MSA. The bank operates six full-service offices and six ATMs among both states in this rated area. The assessment area conforms to CRA regulatory requirements.

Economic and Demographic Data

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 1 low-, 11 moderate-, 31 middle-, and 15 upper-income census tracts. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Fort Smith Multi-State MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	1.7	19.0	53.4	25.9	0.0
Population by Geography	227,213	1.5	20.7	50.4	27.4	0.0
Housing Units by Geography	103,436	1.5	20.0	51.3	27.3	0.0
Owner-Occupied Units by Geography	60,214	0.8	12.8	56.4	30.0	0.0
Occupied Rental Units by Geography	31,314	2.4	33.4	38.8	25.4	0.0
Vacant Units by Geography	11,908	2.6	21.0	58.1	18.3	0.0
Businesses by Geography	13,058	2.9	22.6	45.4	29.0	0.0
Farms by Geography	454	2.0	10.8	65.4	21.8	0.0
Family Distribution by Income Level	61,584	19.7	18.2	20.9	41.3	0.0
Household Distribution by Income Level	91,528	21.8	18.4	17.9	41.9	0.0
Median Family Income MSA – Fort Smith, AR-OK MSA		\$56,536	Median Housing Value Median Gross Rent Families Below Poverty Level			\$123,174 \$689 11.9%

*Source: 2020 U.S. Census Data and 2022 D&B Data. Due to rounding, totals may not equal 100.0.
(*) The NA category consists of geographies that have not been assigned an income classification.*

According to Moody’s Analytics, major employers in the Fort Smith MSA include OK Foods Inc., St. Edward Mercy Medical Center, Baldor Electric, and Sparks Health System. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Arkansas, State of Oklahoma, and nationwide.

Unemployment Rates Fort Smith Multi-State MSA Assessment Area			
Area	2021	2022	November 2023
	%	%	%
Crawford County	3.6	3.2	3.4
Sebastian County	3.8	3.1	3.5
Sequoyah County	4.5	3.4	3.8
State of Arkansas	4.1	3.3	3.7
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6

Source: Bureau of Labor Statistics.

Examiners used the FFIEC-updated median family income level to analyze home mortgage loans under the borrower profile criterion. The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Fort Smith, AR-OK MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$62,300)	<\$31,150	\$31,150 to <\$49,840	\$49,840 to <\$74,760	≥\$74,760
<i>Source: FFIEC.</i>				

Competition

The area contains a moderate level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 21 financial institutions operated 103 offices within the entire Fort Smith MSA. Of these institutions, Armstrong Bank ranked 4th with 8.1 percent deposit market share. However, non-bank entities such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Considering information obtained from bank management and demographic and economic data, examiners determined that the area’s primary credit needs included small business and home mortgage lending.

Demographic data indicates that 37.9 percent of the assessment area’s families designated low- or moderate-income, with 11.9 percent living below the poverty level, signifies a need for community development services. The 20.7 percent of census tracts designated low- and moderate-income evidence a need for revitalization and stabilization efforts.

SCOPE OF EVALUATION – FORT SMITH MULTI-STATE MSA

Examiners applied full-scope procedures to the bank’s sole assessment area in this rated area: the Fort Smith Multi-State MSA assessment area. Examiners considered the following loans granted inside this assessment area:

Home Mortgage Loans:

- 2021 – 336 loans totaling \$60,192,000
- 2022 – 293 loans totaling \$49,009,000

Small Business Loans:

- 2022 – 76 loans totaling \$7,945,000

Loan product weighting remains consistent with that discussed previously at the institution level. The scopes for the Investment and Service Tests remain the same for this rated area as it did for the institution as a whole. Please refer to the institution-level Scope of Evaluation section.

CONCLUSIONS ON PERFORMANCE CRITERIA IN FORT SMITH MULTI-STATE MSA

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the Fort Smith Multi-State MSA regarding the Lending Test. An adequate level of community development lending and adequate records for borrower profile and geographic distribution outweigh excellent lending levels to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. For 2022, the bank originated 293 total reportable home mortgage loans totaling approximately \$49.0 million in this rated area. Armstrong Bank captured a 4.6 percent market share of the total number and a 4.0 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 3rd out of 247 total lenders in the Fort Smith Multi-State MSA. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 1.2 percent of lenders reporting such loans in this assessment area.

Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the Fort Smith Multi-State MSA. For 2022, the bank originated 76 total reportable small business loans totaling approximately \$7.9 million in this rated area. Armstrong Bank captured a 2.1 percent market share of the total number of loans and a 5.3 percent market share of the total dollar volume of loans. The activity by number of loans ranks it 12th out of 84 total lenders in the Fort Smith Multi-State MSA. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 14.3 percent of lenders reporting such loans in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Fort Smith Multi-State MSA. Adequate performance regarding home mortgage loans outweighs poor performance regarding small business loans to support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Fort Smith Multi-State MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion.

As seen in the following table, the bank’s lending in low-income census tracts rises slightly higher than the aggregate data, reflective of adequate performance. The table further shows that in moderate-income census tracts the bank’s lending level rises 2.7 percentage points than aggregate data, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Fort Smith Multi-State MSA Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.8	1.2	5	1.7	658	1.3
Moderate	12.8	13.7	48	16.4	5,971	12.2
Middle	56.4	54.0	172	58.7	27,040	55.2
Upper	30.0	31.1	68	23.2	15,340	31.3
Not Available	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	293	100.0	49,009	100.0

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the Fort Smith Multi-State MSA assessment area. Poor performance in moderate-income census tracts outweighs adequate performance in low-income census tracts to support this conclusion.

As seen in the following table, the bank’s lending in low-income census tracts slightly trails demographic data by 0.3 percentage points, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank’s lending level falls 12.1 percentage points below demographic data, reflecting a poor level. Examiners placed more weight on performance in moderate-income census tracts given the larger percentage of businesses located in these areas, which typically results in a greater demand for loans.

Geographic Distribution of Small Business Loans Fort Smith Multi-State MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	2.9	2	2.6	349	4.4
Moderate	22.6	8	10.5	1,181	14.9
Middle	45.4	47	61.8	4,310	54.2
Upper	29.0	19	25.0	2,105	26.5
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	76	100.0	7,945	100.0

Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Fort Smith Multi-State MSA. An adequate record regarding home mortgage loans outweighs a poor record regarding small business loans to support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Fort Smith Multi-State MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers reflects fairly similar performance to aggregate data, indicating adequate performance. The table further shows that to moderate-income borrowers, the bank's lending level rises 3.0 percentage points above the aggregate data, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Fort Smith Multi-State MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.7	5.1	14	4.8	1,287	2.6
Moderate	18.2	13.7	49	16.7	4,543	9.3
Middle	20.9	20.6	57	19.5	7,154	14.6
Upper	41.3	38.1	132	45.1	28,466	58.1
Income Not Available	0.0	22.5	41	14.0	7,559	15.4
Total	100.0	100.0	293	100.0	49,009	100.0

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The distribution of borrowers reflects poor penetration among business customers of different sizes in the Fort Smith Multi-State MSA assessment area. Poor performance to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank's level of lending only four out of every ten small business loans to businesses with gross annual revenue of \$1 million or less significantly trails demographic data and reflects poor performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Fort Smith Multi-State MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	80.0	31	40.8	3,400	42.8
>\$1,000,000	6.1	20	26.3	3,303	41.6
Revenue Not Available	13.8	25	32.9	1,242	15.6
Total	100.0	76	100.0	7,945	100.0

Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Community Development Loans

The institution made an adequate level of community development loans in the Fort Smith Multi-State MSA. Armstrong Bank originated 41 community development loans totaling approximately \$16.4 million in this rated area. The dollar amount equates to 9.2 percent of the bank's overall leader level of community development loans compared to 25.2 percent of total reportable loans attributed to this rated area. The current level reflects a notable increase from the 13 community development loans totaling \$5.7 million in this rated area at the prior evaluation.

The following lists an example of a community development loan within the Fort Smith Multi-State MSA assessment area:

- ***Affordable Housing*** – The bank originated over \$13.6 million in loans to finance housing projects located in low- and moderate-income census tracts. The activity promotes affordable housing for low- and moderate-income individuals and families in the Fort Smith Multi-State MSA assessment area.

In addition, the community development loans reflect adequate responsiveness to the assessment area's community development needs. A majority by dollar volume of the assessment area's community development loans proved responsive to an identified need of community services to low- and moderate-income individuals.

INVESTMENT TEST

Armstrong Bank demonstrated a needs to improve record in the Fort Smith Multi-State MSA regarding the Investment Test. The poor level of qualified investments and lack of innovative and/or complex investments outweighs adequate responsiveness to support this conclusion.

Investment and Grant Activity

The bank has a poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Fort Smith Multi-State MSA. Armstrong Bank made 110 qualified investments totaling approximately \$232,000 in the rated area. By dollar volume, this equates to just 0.3 percent of the bank's overall excellent level of qualified investments as compared to 21.5 percent of total deposits attributed to this rated area. The current level reflects an increase from the 47 qualified investments totaling \$196,000 in this area at the prior evaluation.

The following lists an example of a qualified investment in the Fort Smith Multi-State MSA assessment area:

- ***Community Service*** – The bank continues to hold a \$160,000 school district bond that helps fund the construction of a new middle school located in a low-income census tract. A majority of the students within the school district participate in the free or reduced lunch program. Thus, the activity benefits an organization or project that provides community services primarily to low- and moderate-income individuals.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs in the Fort Smith Multi-State MSA. The bank’s activities proved adequately responsiveness to a variety of community development needs in three of the four community development purpose categories.

Community Development Initiatives

Armstrong Bank does not use innovative and/or complex investments to support community development initiatives in the Fort Smith Multi-State MSA.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Fort Smith Multi-State MSA regarding the Service Test. The adequate level of community development services, opening and closing of branches generally not adversely affecting the accessibility of its delivery systems, services that do not vary in a way that inconveniences portions of the assessment area, and reasonably accessible delivery systems support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Fort Smith Multi-State MSA assessment area. Reasonable branch accessibility and alternative delivery systems support this conclusion.

The bank’s distribution of branches in low-income census tracts rises 15.2 percentage points above the population in low-income census tracts, reflecting a good level. The absence of branches in moderate-income census tracts falls 20.7 percentage points below the population, which reflects a poor level. Overall, poor performance in moderate-income census tracts combined with good performance in low-income census tracts reflects adequate performance.

Branch and ATM Distribution by Geography Income Level												
Fort Smith Multi-State MSA Assessment Area												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	1	1.7	3,474	1.5	1	16.7	1	16.7	0	0.0	0	0.0
Moderate	11	19.0	46,921	20.7	0	0.0	0	0.0	0	0.0	0	0.0
Middle	31	53.4	114,607	50.4	3	50.0	3	50.0	0	0.0	1	33.3
Upper	15	25.9	62,211	27.4	2	33.3	2	33.3	1	100.0	2	66.7
NA	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Totals	58	100.0	227,213	100.0	6	100.0	6	100.0	1	100.0	3	100.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank's alternative delivery systems and product offerings demonstrate reasonable accessibility to essentially all portions of the bank's assessment area. The bank's distribution of ATMs reflects consistent performance with that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered, which remain reasonably accessible throughout all portions of the assessment area.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals in the Fort Smith Multi-State MSA assessment area. During the evaluation period, the bank opened one branch in an upper-income census tract, and closed three branches (one in a middle-income census tract and two in upper-income census tracts). The bank did not open or close any branches in low- or moderate-income census tracts in the rated area since the previous evaluation.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Fort Smith Multi-State MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Fort Smith Multi-State MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

The institution provides an adequate level of community development services in the Fort Smith Multi-State MSA. The bank provided 53 community development services since the previous evaluation in this rated area. This represents 20.8 percent of the bank's total adequate level of community development services compared to this rated area containing 20.7 percent of the bank's total branches. The current level reflects an increase from the 33 community development services in this rated area at the prior evaluation. The activities focused on community services and revitalize/stabilize efforts, which demonstrates the bank's good responsiveness to identified community development needs.

The following lists an example of a community development service in the Fort Smith Multi-State MSA assessment area:

- ***Community Services*** – A bank employee serves as a board member of a community development council that provides a variety of essential community services benefitting low- and moderate-income individuals and areas.

STATE OF ARKANSAS

CRA RATING FOR STATE OF ARKANSAS: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF ARKANSAS

Armstrong Bank designated one assessment area in the State of Arkansas. According to the 2020 U.S. Census Data, the Fayetteville MSA assessment area includes all 111 census tracts comprising Benton and Washington counties located in northwest Arkansas. These counties represent two of the three counties that comprise the entire Fayetteville-Springdale-Rogers MSA. The bank operates one full-service office and one ATM in this rated area. The bank's Fayetteville MSA assessment area conforms to CRA regulatory requirements.

Economic and Demographic Data

The assessment area's census tracts reflect the following income designations based on 2020 U.S. Census Data: 7 low-, 24 moderate-, 51 middle-, and 28 upper-income census tracts, as well as 1 census tract with no income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Fayetteville MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	111	6.3	21.6	45.9	25.2	0.9
Population by Geography	530,204	5.7	20.4	43.5	29.8	0.6
Housing Units by Geography	204,074	5.4	20.2	43.9	29.7	0.8
Owner-Occupied Units by Geography	113,358	1.3	16.5	47.1	34.9	0.2
Occupied Rental Units by Geography	75,397	12.0	26.1	37.4	22.8	1.6
Vacant Units by Geography	15,319	3.4	18.6	52.0	25.2	0.8
Businesses by Geography	30,873	3.8	19.7	40.2	33.3	3.0
Farms by Geography	1,028	1.8	23.0	45.8	28.9	0.5
Family Distribution by Income Level	128,884	20.4	18.2	20.3	41.1	0.0
Household Distribution by Income Level	188,755	22.5	16.4	19.0	42.1	0.0
Median Family Income – Fayetteville-Springdale-Rogers, AR MSA		\$75,899	Median Housing Value Median Gross Rent Families Below Poverty Level			\$196,160 \$894 8.4%
<i>Source: 2020 U.S. Census Data and 2022 D&B Data. Due to rounding, totals may not equal 100.0. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to Moody’s Analytics, major employers in the Fayetteville MSA include Walmart Inc., University of Arkansas, Tyson, and J.B. Hunt. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Arkansas, and nationwide.

Unemployment Rates Fayetteville MSA Assessment Area			
Area	2021	2022	November 2023
	%	%	%
Benton County	2.8	2.4	2.3
Washington County	2.9	2.3	2.1
State of Arkansas	4.1	3.3	3.7
National Average	5.3	3.6	3.6

Source: Bureau of Labor Statistics.

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Fayetteville MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$83,700)	<\$41,850	\$41,850 to <\$66,960	\$66,960 to <\$100,440	≥\$100,440

Source: FFIEC.

Competition

The assessment area contains a moderate level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 36 financial institutions operated 192 offices within the bank’s assessment area. Of these institutions, Armstrong Bank ranked 28th with 0.2 percent deposit market share. However, non-bank entities such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners utilized a previously conducted community contact with a representative of a local community organization to assist in identifying the credit needs of the community. The contact stated that economic conditions were good and improving. An estimated 25 percent of the workforce commutes from the rural areas due to the lack of affordable housing. A booming housing market leads to sellers receiving more for their homes than ever before; however, new developments face difficulties due to high costs of construction materials. The contact also noted a need exists for business investments and funding due to more people opening new businesses in the area.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contact, bank management, and demographic and economic data, examiners determined that the area's primary credit needs included small business and home mortgage lending.

Demographic data indicates that 38.6 percent of the assessment area's families designated low- or moderate-income, with 8.4 percent living below the poverty level, signifies a need for community development services. The 27.9 percent of census tracts designated low- and moderate-income evidence a need for revitalization and stabilization efforts. Further, information from the community contact reveals a need exists to expand affordable housing stock.

SCOPE OF EVALUATION – STATE OF ARKANSAS

Examiners applied full-scope procedures to the sole assessment area in the State of Arkansas: the Fayetteville MSA assessment area. Examiners considered the following loans granted inside this assessment area:

Home Mortgage Loans:

- 2021 – 109 loans totaling \$36,391,000
- 2022 – 95 loans totaling \$42,700,000

Small Business Loans:

- 2022 – 24 loans totaling \$4,866,000

Loan product weighting remains consistent with that discussed previously at the institution level. The scopes for the Investment and Service Tests remain the same for this rated area as it did for the institution as a whole. Please refer to the institution-level Scope of Evaluation section.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF ARKANSAS

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Lending Test. The good lending levels and adequate responsiveness to community development needs combined with adequate records for borrower profile, geographic distribution, and community development lending support this conclusion.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs in the State of Arkansas. Good performance regarding home mortgage loans outweighs adequate performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect good responsiveness to assessment area credit needs in the State of Arkansas. For 2022, the bank originated 95 total reportable home mortgage loans totaling approximately \$42.7 million in this rated area. Armstrong Bank captured a 0.4 percent market share of the total number and a 0.7 percent market share of the total dollar volume of home mortgage loans. The activity by number of loans ranks the bank 52nd out of 480 total lenders in the rated area. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 10.8 percent of lenders reporting such loans in this assessment area.

Small Business Loans

Small business lending levels reflect adequate responsiveness to assessment area credit needs in the State of Arkansas. For 2022, the bank originated 24 total reportable small business loans totaling approximately \$4.9 million in this rated area. Armstrong Bank captured a 0.2 percent market share of the total number of loans and a 0.9 percent market share of the total dollar volume of loans. The activity by number of loans ranks it 35th out of 112 total lenders in the rated area. This ranking, which considers the total number and dollar amount of loans made by each institution, lands the bank in the top 31.3 percent of lenders reporting such loans in this assessment area.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the State of Arkansas. Adequate records regarding home mortgage loans and small business loans in the Fayetteville MSA assessment area support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Fayetteville MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises 2.8 percentage points above the aggregate data, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level exceeds aggregate data by 3.1 percentage points, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Fayetteville MSA Assessment Area						
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.3	1.4	4	4.2	5,396	12.6
Moderate	16.5	12.7	15	15.8	2,640	6.2
Middle	47.1	46.1	48	50.5	12,889	30.2
Upper	34.9	39.4	26	27.4	21,176	49.6
Not Available	0.2	0.3	2	2.1	599	1.4
Totals	100.0	100.0	95	100.0	42,700	100.0

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Fayetteville MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly higher than demographic data, reflective of adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level falls 3.0 percentage points below the demographic data, also reflecting an adequate level.

Geographic Distribution of Small Business Loans Fayetteville MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.8	1	4.2	383	7.9
Moderate	19.7	4	16.7	291	6.0
Middle	40.2	11	45.8	2,168	44.6
Upper	33.3	8	33.3	2,024	41.6
Not Available	3.0	0	0.0	0	0.0
Totals	100.0	24	100.0	4,866	100.0

Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the State of Arkansas. Adequate records regarding home mortgage loans and small business loans in the Fayetteville MSA assessment area support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Fayetteville MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers slightly exceeds the aggregate data by 1.7 percentage points, reflective of adequate performance. The table further shows that to moderate-income borrowers, the bank's lending level trails aggregate data by 1.7 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Fayetteville MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.4	5.7	7	7.4	872	2.0
Moderate	18.2	14.3	12	12.6	1,503	3.5
Middle	20.3	20.4	13	13.7	3,457	8.1
Upper	41.1	41.0	33	34.7	7,946	18.6
Income Not Available	0.0	18.6	30	31.6	28,922	67.7
Total	100.0	100.0	95	100.0	42,700	100.0
<i>Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Fayetteville MSA assessment area. An adequate record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank originated a majority of its small business loans to businesses with gross annual revenue of \$1 million or less, reflecting an adequate level.

Distribution of Small Business Loans by Gross Annual Revenue Category Fayetteville MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	82.9	13	54.2	2,337	48.0
>\$1,000,000	4.4	8	33.3	2,279	46.9
Revenue Not Available	12.7	3	12.5	250	5.1
Total	100.0	24	100.0	4,866	100.0
<i>Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.</i>					

Community Development Loans

The institution has made an adequate level of community development loans in the State of Arkansas. Armstrong Bank originated three community development loans totaling \$7.6 million in the State of Arkansas. The dollar amount equates to 4.3 percent of the bank's overall leader level of community development loans compared to 21.0 percent of total loans attributed to this rated area. The current level reflects a decline from the 10 community development loans totaling \$10.1 million in this rated area at the prior evaluation.

The following describes the bank's community development loans within the Fayetteville MSA assessment area:

- ***Affordable Housing*** – The bank originated three loans totaling \$7.6 million to finance multifamily housing projects located in low- and moderate-income census tracts. The

activities promote affordable housing primarily for low- and moderate-income individuals and families in the Fayetteville MSA assessment area.

The community development loans reflect adequate responsiveness to one of the assessment area's identified community development need of affordable housing.

INVESTMENT TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Investment Test. The significant level of qualified investments and adequate responsiveness to community development needs outweighs lack of innovative and/or complex investments to support this conclusion.

Investment and Grant Activity

The bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors in the State of Arkansas. Armstrong Bank made 16 qualified investments totaling approximately \$4.0 million in this rated area. By dollar volume, this equates to 4.7 percent of the bank's overall excellent level of qualified investments compared to 1.7 percent of total deposits attributed to this rated area. The current level reflects a significant increase from the 14 qualified investments totaling \$20,000 in this rated area at the prior evaluation.

The following lists an example of a qualified investment in the Fayetteville MSA assessment area:

- ***Revitalize and Stabilize*** – Armstrong Bank invested in a \$2 million school district bond that helps fund the acquisition, construction, and equipment of a new school, as well as repairs to existing school buildings and school buses, located in a moderate-income census tracts.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs in the State of Arkansas. Adequate responsiveness to a variety of community development needs, with an emphasis, by dollar volume, on addressing an identified need of revitalize/stabilize efforts.

Community Development Initiatives

Armstrong Bank does not use innovative and/or complex investments to support community development initiatives in the State of Arkansas.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Arkansas regarding the Service Test. The adequate level of community development services, reasonably accessible delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the State of Arkansas. Reasonably accessible branches and alternative delivery systems support this conclusion.

The bank’s lack of branches in low-income census tracts trails the population percentage by 5.7 percentage points, reflecting an adequate level. The bank’s lack of branches in moderate-income census tracts falls 20.4 percentage points below the population and typically reflects a poor level. However, since the bank operates only one branch in this rated area, the data is easily skewed. Furthermore, examiners noted that the bank’s sole branch in this rated area is located less than 0.5 miles from the nearest moderate-income census tract and less than 1.5 miles from the nearest low-income census tract. When considering this additional performance context data and the low volume of branches in this area, the bank’s distribution of branches is deemed reasonable.

Branch and ATM Distribution by Geography Income Level												
State of Arkansas												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	7	6.3	30,200	5.7	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	24	21.6	107,965	20.4	0	0.0	0	0.0	0	0.0	0	0.0
Middle	51	45.9	230,698	43.5	1	100.0	1	100.0	0	0.0	0	0.0
Upper	28	25.2	158,234	29.8	0	0.0	0	0.0	0	0.0	0	0.0
NA	1	0.9	3,107	0.6	0	0.0	0	0.0	0	0.0	0	0.0
Totals	111	100.0	530,204	100.0	1	100.0	1	100.0	0	100.0	0	100.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank’s alternative delivery systems and product offerings demonstrate reasonable accessibility to essentially all portions of the bank’s assessment area. The bank’s distribution of ATMs in the State of Arkansas reflects consistent performance with that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered, which remain reasonably accessible throughout all portions of the rated area.

Changes in Branch Locations

The bank did not open or close any branches in the State of Arkansas since the previous evaluation. Therefore, examiners did not consider this factor when evaluating the bank’s retail banking services.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. The State of Arkansas reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

The institution provides an adequate level of community development services in the State of Arkansas. Armstrong Bank provided 12 community development services since the previous evaluation in the rated area. This represents 4.7 percent of the bank's total adequate level of community development services as compared to this rated area containing 3.4 percent of the bank's total branches. The current level reflects no change from the 12 community development services in this rated area at the prior evaluation. The activities all provided community services, which demonstrates the bank's adequate responsiveness to an identified community development need.

The following lists an example of a community development service in the Fayetteville MSA assessment area:

- ***Community Services*** - A bank employee serves as a board member and treasurer of a local non-profit organization that helps to meet the needs of low-income families or individuals. The organization provides resources to low-income families to reduce the pattern of poverty by providing food, personal care goods, financial assistance, and education. The activity benefits an organization that provides community services targeted to low- and moderate-income individuals.

STATE OF OKLAHOMA

CRA RATING FOR STATE OF STATE OF OKLAHOMA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF OKLAHOMA

Armstrong Bank operates 22 branches among three assessment areas in the State of Oklahoma as noted in the following table. All of the bank's assessment areas in the State of Oklahoma conform to technical CRA regulatory requirements.

Description of Oklahoma Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Oklahoma Non-MSA	Adair, Cherokee, McIntosh, Muskogee, Nowata*, Washington	63	10
Tulsa MSA	Osage, Pawnee, Rogers, Tulsa, Wagoner	279	7
Oklahoma City MSA	Cleveland, McClain	80	5

*Source: Bank Data & 2020 U.S. Census Data. *Denotes partial county.*

SCOPE OF EVALUATION – STATE OF OKLAHOMA

For the Lending Test, examiners considered the following loans granted inside the bank's State of Oklahoma assessment areas as reported according to either the HMDA or CRA data collection reporting requirements:

Home Mortgage Loans

- 2021 – 513 loans totaling \$88,803,000
- 2022 – 587 loans totaling \$87,572,000

Small Business Loans

- 2022 – 357 loans totaling \$33,965,000

Consistent with the weighting described at the institution level section, examiners placed more weight on home mortgage loans when arriving at conclusions.

The following table shows that the Oklahoma Non-MSA assessment area generated the largest percentage of loans, gathered the largest percentage of deposits, and contained the largest number of branches in the State of Oklahoma. Consequently, examiners applied full-scope procedures to this and weighed performance in the Oklahoma Non-MSA assessment area slightly heavier. Since the Oklahoma City MSA assessment area has not previously received full-scope review, examiners applied full-scope procedures for this assessment area. Examiners also utilized full-scope

procedures in the Tulsa MSA assessment area since a branch acquisition occurred in this area since the prior evaluation. Examiners afforded less weight to the Oklahoma City MSA assessment area and the least weight to the Tulsa MSA assessment area.

Assessment Area Breakdown of Loan, Deposits, and Branches						
State of Oklahoma						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Oklahoma Non-MSA	53,988	44.4	761,383	43.7	10	45.5
Oklahoma City MSA	44,491	36.6	692,532	39.7	5	22.7
Tulsa MSA	23,058	19.0	288,661	16.6	7	31.8
Total	121,537	100.0	1,742,576	100.0	22	100.0

Source: 2022 HMDA & 2022 CRA Data; FDIC Summary of Deposits (06/30/2023); Bank Data. Due to rounding, totals may not equal 100.0.

For the Investment and Service Tests, the scopes remain consistent for this rated area as discussed for the institution overall. Please refer to the Scope of Evaluation section at the institution level for details.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF OKLAHOMA

LENDING TEST

Armstrong Bank demonstrated a high satisfactory record in the State of Oklahoma regarding the Lending Test. Excellent lending levels and a leadership level of community development loans combined with adequate performance regarding geographic distribution and borrower profile support this conclusion. The Tulsa MSA assessment area demonstrated consistent performance, and the Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated inconsistent performance, falling below that of the rated area.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the State of Oklahoma. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion. Examiners considered the bank’s size, business strategy, and capacity in this state relative to its credit needs when arriving at this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the State of Oklahoma. For 2022, the bank originated 587 reportable home mortgage loans totaling approximately \$87.6 million in its State of Oklahoma assessment areas. Armstrong Bank captured a 1.4 percent market share of the total number of home mortgage loans and a 0.9 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 18th out of 564 total lenders in the bank’s State of Oklahoma assessment areas. This ranking lands the bank in the top 3.2 percent of lenders reporting such loans in the bank’s assessment areas.

Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the State of Oklahoma. For 2022, the bank originated 357 reportable small business loans totaling approximately \$34.0 million inside its State of Oklahoma assessment areas. Armstrong Bank captured a 1.2 percent market share of the total number of small business loans and 3.1 percent market share of the total dollar volume of loans. This volume of activity ranks the bank 14th out of 131 total lenders in the bank’s State of Oklahoma assessment areas. This ranking lands the bank in the top 10.7 percent of lenders reporting such loans in the bank’s assessment areas.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the State of Oklahoma. The Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated consistent performance, and the Tulsa MSA demonstrated inconsistent performance, exceeding the rated area level.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes throughout the State of Oklahoma. All assessment areas in the State of Oklahoma demonstrated consistent performance

Community Development Loans

The institution is a leader in making community development loans in the State of Oklahoma. The Tulsa MSA assessment area demonstrated consistent performance, while the Oklahoma Non-MSA and Oklahoma City MSA assessment areas demonstrated inconsistent performance, which fell below the rated area level. The following table shows that since the previous evaluation, Armstrong Bank granted 129 community development loans totaling approximately \$154.1 million in the State of Oklahoma. The dollar amount equates to 86.5 percent of the bank’s overall leader level of community development loans compared to the 53.8 percent of total reported loans attributed to this state. The current level reflects a significant increase in the number and the dollar volume from the 81 community development loans totaling \$41.7 million in this rated area at the prior evaluation.

Community Development Loans State of Oklahoma										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Oklahoma Non-MSA	0	0	12	29,445	7	4,615	30	6,447	49	40,507
Oklahoma City MSA	0	0	1	10,950	1	1,764	4	24,443	6	37,157
Tulsa MSA	0	0	4	17,401	1	145	11	12,367	16	29,913
Statewide Activities	0	0	8	27,039	3	737	47	18,759	58	46,535
Total	0	0	25	84,835	12	7,261	92	62,016	129	154,112

Source: Bank Data.

In addition to reflecting an outstanding level of lending, the community development loans reflect good responsiveness to the assessment areas' community development needs. The bank's high volume of community development loans primarily supported revitalize/stabilize efforts and community services. Refer to the individual assessment areas' sections for details.

As reflected in the prior table, the evaluation also considered community development loans in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of community development loans in the broader statewide area:

- **Revitalize/Stabilize** - The bank originated 47 loans totaling \$18.8 million to improve infrastructure for municipalities in low- and moderate-income and distressed middle-income census tracts in the statewide area. The loans help retain existing residents and businesses in qualifying areas.

INVESTMENT TEST

Armstrong Bank demonstrated a high satisfactory record in the State of Oklahoma regarding the Investment Test. The excellent level of qualified community development investments and good responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion. All assessment areas in the State of Oklahoma demonstrated inconsistent performance, which fell below the rated area level.

Investment and Grant Activity

The bank has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors in the State of Oklahoma. The following table shows that the bank made 422 qualified investments totaling approximately \$82.1 million in the State of Oklahoma. By dollar volume, this equates to 95.1 percent of the bank's total excellent level of qualified investments compared to 76.8 percent of total deposits in this rated area. The current level reflects a notable increase from the 185 community development investments totaling \$35.5 million in this rated area at the prior evaluation.

Qualified Investments State of Oklahoma										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Oklahoma Non-MSA	1	1	213	285	8	10	27	34	249	330
Oklahoma City MSA	0	0	28	95	24	36	3	4,616	55	4,747
Tulsa MSA	0	0	53	625	2	3	4	1,915	59	2,543
Statewide Activities	1	325	17	10	1	1	40	74,187	59	74,523
Total	2	326	311	1,015	35	50	74	80,752	422	82,143

Source: Bank Data

The evaluation also considered qualified investments in the broader statewide area since the institution proved responsive to assessment areas' needs.

The following lists an example of a qualified investment in the broader statewide area:

- **Revitalize/Stabilize** – The bank made nine investments totaling approximately \$2.2 million appropriating funds for government and city facilities, water infrastructure, and projects to revitalize infrastructure primarily within low- and moderate-income census tracts in Creek County.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits good responsiveness to credit and community development needs in the State of Oklahoma. The table in the prior section shows a significant majority of the dollar volume of qualified investments addressed revitalize/stabilize efforts, which support an identified community development need in the assessment areas.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the State of Oklahoma. The bank continues to hold a bond with a current balance of approximately \$325,000, considered innovative and/or complex in Oklahoma. The bond funds multiple Oklahoma Housing Finance Agency programs including down payment and closing cost assistance, Section 8 housing payments assistance program, low income Housing Tax Credit Program, and Home Investment Partnerships Program. All of these programs promote affordable housing throughout the rated area.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the State of Oklahoma regarding the Service Test. The adequate level of community development services, reasonably accessible delivery systems, the bank's record of opening and closing branches, and services that do not vary in a way that inconveniences portions of the assessment areas support this conclusion. The Oklahoma City MSA and Tulsa MSA assessment areas demonstrated consistent performance, and the Oklahoma Non-MSA assessment area demonstrated inconsistent performance, rising above the rated area.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. The bank's absence of full-service branches in low-income census tracts falls only 3.5 percentage points below the population percentage, reflecting an adequate level. Armstrong Bank's distribution of branches in moderate-income census tracts reflects a similar percentage to the population in these areas, also reflecting an adequate level.

Branch and ATM Distribution by Geography Income Level State of Oklahoma												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	18	4.3	51,093	3.5	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	102	24.2	328,235	22.5	5	22.7	5	22.7	0	0.0	0	0.0
Middle	172	40.8	604,710	41.5	15	68.2	15	68.2	1	100.0	1	100.0
Upper	125	29.6	459,205	31.5	2	9.1	2	9.1	0	0	0	0.0
NA	5	1.2	13,030	0.9	0	0.0	0	0.0	0	0	0	0.0
Totals	422	100.0	1,456,273	100.0	22	100.0	22	100.0	1	100.0	1	100.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank’s alternative delivery systems and product offerings also demonstrate reasonable accessibility to essentially all portions of the bank’s assessment areas. The bank’s percentage of ATMs in low- and moderate-income census tracts reflects the same distribution to that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment areas.

Changes in Branch Locations

To the extent changes have been made, the institution’s opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals in the State of Oklahoma. No branching changes occurred in low- or moderate-income census tracts during the evaluation period. The bank opened one branch and closed one branch in this rated area, each located in middle-income census tracts.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. The State of Oklahoma reflects product offerings, services, and branch hours consistent with the discussion at the institution level.

Community Development Services

The institution provides an adequate level of community development services in the State of Oklahoma. Armstrong Bank provided 190 community development services since the previous evaluation in this rated area. This represents 74.5 percent of the bank’s total adequate level of community development services compared to this rated area containing 75.9 percent of the bank’s total branches. A majority of the activities focused on community services, which demonstrates the bank’s responsiveness to an identified community development need. The current level remains

consistent with the 190 community development services in this rated area at the prior evaluation. Refer to the individual assessment areas’ sections for additional details.

Community Development Services State of Oklahoma					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Oklahoma Non-MSA	3	75	20	35	133
Oklahoma City MSA	0	27	0	0	27
Tulsa MSA	4	7	0	16	27
Statewide	0	3	0	0	3
Total	7	112	20	51	190
<i>Source: Bank Data.</i>					

The evaluation also considered community development services in the broader statewide area since the institution proved responsive to assessment areas’ needs.

The following lists an example of community development service in the broader statewide area:

- **Community Services** - A bank employee serves as a member of the Oklahoma State School Board Regents with oversight for matters relating to fiscal management, financial reporting, and development and administration of budgets of the institutions and related entities governed by the Board. Statewide institutions provide financial assistance programs, grants, and scholarships to qualified low- and moderate-income families and individuals, helping them achieve success in education.

OKLAHOMA NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN OKLAHOMA NON-MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank’s Oklahoma Non-MSA assessment area consists of 63 census tracts to include all of Adair, Cherokee, McIntosh, Muskogee, and Washington counties and three of four census tracts in Nowata County. Armstrong Bank operates ten full-service offices and ten ATMs in this assessment area.

Economic and Demographic Data

The assessment area’s census tracts reflect the following income designations based on 2020 U.S. Census Data: 2 low-, 13 moderate-, 40 middle-, and 8 upper-income tracts. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area						
Oklahoma Non-MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	63	3.2	20.6	63.5	12.7	0.0
Population by Geography	212,212	1.5	20.8	64.4	13.4	0.0
Housing Units by Geography	104,331	1.5	20.7	66.4	11.5	0.0
Owner-Occupied Units by Geography	57,654	0.9	16.6	67.0	15.5	0.0
Occupied Rental Units by Geography	25,967	2.6	29.2	61.0	7.2	0.0
Vacant Units by Geography	20,710	1.7	21.5	71.4	5.4	0.0
Businesses by Geography	17,231	5.8	22.2	56.9	15.2	0.0
Farms by Geography	966	2.1	18.3	67.7	11.9	0.0
Family Distribution by Income Level	54,533	22.8	18.1	20.5	38.6	0.0
Household Distribution by Income Level	83,621	26.7	16.8	16.0	40.4	0.0
Median Family Income - OK Non-MSA		\$58,565	Median Housing Value Median Gross Rent Families Below Poverty Level			\$116,687 \$674 14.7%

*Source: 2020 U.S. Census Data and 2022 D&B Data. Due to rounding, totals may not equal 100.0.
(*) The NA category consists of geographies that have not been assigned an income classification.*

According to FFIEC data, the assessment area contained 27 distressed middle-income census tracts during the evaluation period due to poverty rates in excess of 20 percent. On July 9, 2023, the Federal Emergency Management Agency (FEMA) declared a disaster declaration affecting McIntosh and Muskogee counties due to severe storms.

According to Moody’s Analytics, the major employers in the Oklahoma Non-MSA assessment area include Walmart Inc., Dollar General, Cherokee Nation Entertainment, Integris Health Inc., and Oklahoma State University. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates			
Oklahoma Non-MSA Assessment Area			
Area	2021	2022	November 2023
	%	%	%
Adair County	3.8	3.3	3.6
Cherokee County	4.3	3.5	3.4
McIntosh County	6.3	4.9	5.6
Muskogee County	4.5	3.5	4.0
Nowata County	3.7	2.9	2.7
Washington County	4.0	3.3	3.4
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6

Source: Bureau of Labor Statistics.

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Oklahoma Non-MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$64,700)	<\$32,350	\$32,350 to <\$51,760	\$51,760 to <\$77,640	≥\$77,640
<i>Source: FFIEC.</i>				

Competition

The area contains a low level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 20 financial institutions operated 67 offices within the counties comprising the assessment area. Of these institutions, Armstrong Bank ranked 2nd with 18.4 percent deposit market share. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 40.9 percent of the assessment area’s families received low- or moderate-income designations, with 14.7 percent living below the poverty level, signifies a need for community services. Furthermore, 23.8 percent of the assessment area’s census tract designated low- or moderate-income as well as the distressed designations and disaster declaration support the need for revitalize and stabilize efforts.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA ASSESSMENT AREA

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma Non-MSA assessment area regarding the Lending Test. Adequate records for geographic distribution, borrower profile, and community development lending outweigh the excellent lending level to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. Excellent performance regarding home mortgage and small business loans supports this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. For 2022, the bank originated 282 reportable home mortgage loans totaling approximately \$35.4 million in this assessment area. Armstrong Bank captured a 5.4 percent market share of the total number and a 3.9 percent market share of the total dollar volume of home mortgage loans. The bank’s activity by number of loans ranks it 3rd out of 259 total lenders in the Oklahoma Non-MSA assessment area. This ranking lands the bank in the top 1.2 percent of lenders reporting such loans in the bank’s assessment areas.

Small Business Loans

Small business lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma Non-MSA assessment area. For 2022, the bank originated 209 reportable small business loans totaling approximately \$18.6 million in this assessment area. Armstrong Bank captured a 5.9 percent market share of the total number of loans and a 14.0 percent market share of the total dollar volume of loans. The bank’s activity by number and dollar of loans ranks it 7th out of 71 total lenders in the Oklahoma Non-MSA assessment area. This ranking lands the bank in the top 9.8 percent of lenders reporting such loans in the bank’s assessment areas.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate records regarding home mortgage and small business loans support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank’s lending in low-income census tracts rises slightly above the aggregate data and evidences adequate performance. The table further shows that in moderate-income census tracts, the bank’s lending level rises 8.1 percentage points above the aggregate data, which remains within an adequate range.

Geographic Distribution of Home Mortgage Loans Oklahoma Non-MSA Assessment Area						
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.9	0.6	3	1.1	111	0.3
Moderate	16.6	15.0	65	23.1	5,845	16.5
Middle	67.0	64.5	185	65.6	24,436	69.1
Upper	15.5	20.0	29	10.3	4,981	14.1
Not Available	0.0	0.0	0	0.0	0	0.0
Total	100.0	100.0	282	100.0	35,373	100.0

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Oklahoma Non-MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts falls below aggregate data by 4.8 percentage points and evidences adequate performance. The table further shows that in moderate-income census tracts the bank's lending level trails 8.3 percentage points of aggregate data, yet remains within an adequate range.

Geographic Distribution of Small Business Loans Oklahoma Non-MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	5.8	2	1.0	85	0.5
Moderate	22.2	29	13.9	1,583	8.5
Middle	56.9	144	68.9	13,988	75.1
Upper	15.2	34	16.3	2,959	15.9
Not Available	0.0	0	0.0	0	0.0
Totals	100.0	209	100.0	18,615	100.0

Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Oklahoma Non-MSA assessment area. Adequate records regarding home mortgage loans and small business loans support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Oklahoma Non-MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers rises 2.4 percentage points above aggregate data, evidencing adequate performance. The table further shows that to moderate-income borrowers, the bank's lending exceeds aggregate data by 4.8 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma Non-MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	22.8	5.4	22	7.8	1,113	3.1
Moderate	18.1	14.3	54	19.1	4,418	12.5
Middle	20.5	18.3	47	16.7	5,134	14.5
Upper	38.6	36.4	133	47.2	20,701	58.5
Income Not Available	0.0	25.6	26	9.2	4,007	11.3
Total	100.0	100.0	282	100.0	35,373	100.0
<i>Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Oklahoma Non-MSA assessment area. An adequate record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank originated a majority of its small business loans to businesses with gross annual revenue of \$1 million or less, reflecting adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma Non-MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	87.1	113	54.1	8,550	45.9
>\$1,000,000	3.0	32	15.3	6,462	34.7
Revenue Not Available	10.0	64	30.6	3,603	19.4
Total	100.0	209	100.0	18,615	100.0
<i>Source: Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.</i>					

Community Development Loans

The institution made an adequate level of community development loans in the Oklahoma Non-MSA assessment area. As noted under the rated area level, Armstrong Bank originated 49 community development loans totaling approximately \$40.5 million in the Oklahoma Non-MSA assessment area. By dollar volume, this equates to 26.3 percent of the bank's total community development loans in the State of Oklahoma (or 37.7 percent less statewide activities) compared to 44.4 percent of the bank's total reportable loans attributed to this assessment area. The current level reflects an increase from the 40 community development loans totaling \$22.3 million in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Oklahoma Non-MSA assessment area:

- ***Revitalize or Stabilize*** – The bank financed a \$2 million loan to a municipality located in a distressed middle-income geography for facility and infrastructure improvements. Thus, the activity revitalizes or stabilizes a qualifying geography by helping to attract new or retain existing businesses or residents.

In addition, the community development loans reflect good responsiveness to the assessment area's community development needs. A majority of the community development loans, by dollar volume, supported an identified need of community service efforts in this assessment area.

INVESTMENT TEST

Armstrong Bank demonstrated a needs to improve record in the Oklahoma Non-MSA assessment area regarding the Investment Test. The poor level of qualified investments and rare use of innovative and/or complex investments outweighs adequate responsiveness to community development needs to support this conclusion.

Investment and Grant Activity

The bank has a poor level of qualified community development investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors in the Oklahoma Non-MSA assessment area. As noted in the rated area level, the bank made 249 qualified investments totaling \$330,000 in the Oklahoma Non-MSA assessment area. By dollar volume, this equates to just 0.4 percent of the total excellent level of investments in the State of Oklahoma (or 4.3 percent less statewide activities) compared to 43.7 percent of total deposits attributed to this assessment area. The current level reflects a significant decrease by dollar volume of \$1.1 million qualified investments in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Oklahoma Non-MSA assessment area:

- ***Community Services*** – The bank invested \$150,000 in three school district bonds to improve buildings, facilities, and equipment for schools in Cherokee County. A majority of the students in the school district qualify for free or reduced lunches; therefore, this activity primarily benefits low- and moderate-income individuals.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, Armstrong Bank's qualified investments show responsiveness toward community services and revitalize or stabilize efforts, both of which support identified needs in the Oklahoma Non-MSA assessment area.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Oklahoma Non-MSA assessment area. Refer to the Investment Test section at the rated area level for details.

SERVICE TEST

The institution demonstrated a high satisfactory record in the Oklahoma Non-MSA assessment area regarding the Service Test. Its leader level in providing community development services, accessible delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the bank’s Oklahoma Non-MSA assessment area. As seen in the following table, although the bank does not operate any branches in low-income census tracts, only 1.5 percent of the population resides in these tracts, thereby reflecting an adequate distribution. The bank maintains three branches in moderate-income census tracts, which rises 9.2 percentage points above the population percentage and reflects a good level. Examiners placed more weight on performance in moderate-income census tracts due to a larger population residing in these areas.

Branch and ATM Distribution by Geography Income Level												
Oklahoma Non-MSA Assessment Area												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	3.2	3,089	1.5	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	13	20.6	44,204	20.8	3	30.0	3	30.0	0	0.0	0	0.0
Middle	40	63.5	136,560	64.4	6	60.0	6	60.0	0	0.0	0	0.0
Upper	8	12.7	28,359	13.4	1	10.0	1	10.0	0	0.0	0	0.0
NA	0	0	0	0	0	0	0	0	0	0.0	0	0.0
Totals	63	100.0	212,212	100.0	10	100.0	10	100.0	0	100.0	0	0.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank’s alternative delivery systems are also accessible to essentially all portions of the Oklahoma Non-MSA assessment area. The bank’s percentage of ATMs in low- and moderate-income census tracts reflects the same distribution to that of the branches. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

Changes in Branch Locations

Armstrong Bank did not open or close any branches in the Oklahoma Non-MSA assessment area since the prior evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Oklahoma Non-MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Oklahoma Non-MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

The institution is a leader in providing community development services in the Oklahoma Non-MSA assessment area. As seen in the table for the State of Oklahoma, Armstrong Bank provided 133 community development services since the previous evaluation in the Oklahoma Non-MSA assessment area. This equates to 70.0 percent of the bank's total relatively high level of community development services in the State of Oklahoma compared to this assessment area operating only 45.5 of the state's total branches. The current level reflects an increase from the 118 community development services in this assessment area at the prior evaluation. A majority of the activities focused on community services, which demonstrates the bank's excellent responsiveness to an identified community development need.

The following lists an example of a community development service in the Oklahoma Non-MSA assessment area:

- ***Affordable Housing*** - A bank employee provided financial expertise by serving as a board member and treasurer of the Muskogee Chapter of Habitat for Humanity. Habitat for Humanity provides affordable housing to low-and moderate-income individuals.

TULSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TULSA MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Tulsa MSA assessment area includes all 279 census tracts of the following counties in northeastern Oklahoma: Osage, Pawnee, Rogers, Tulsa, and Wagoner. These counties represent five of the seven counties that comprise the entire Tulsa MSA. Armstrong Bank operates seven full-service offices and seven ATMs in this assessment area.

Economic and Demographic Data

The assessment area’s census tracts reflect the following income designations based on 2020 U.S. Census Data: 14 low-, 82 moderate-, 88 middle-, and 94 upper-income tracts, as well as 1 census tract with no income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area						
Tulsa MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	279	5.0	29.4	31.5	33.7	0.4
Population by Geography	906,871	4.7	28.7	31.3	34.9	0.3
Housing Units by Geography	385,446	5.4	30.1	32.5	31.7	0.3
Owner-Occupied Units by Geography	220,931	2.8	22.0	34.4	40.8	0.0
Occupied Rental Units by Geography	122,401	9.4	40.9	29.6	19.5	0.7
Vacant Units by Geography	42,114	7.1	41.1	31.1	20.1	0.7
Businesses by Geography	125,001	3.5	24.0	31.6	40.8	0.1
Farms by Geography	3,794	2.7	19.4	41.3	36.5	0.1
Family Distribution by Income Level	223,726	20.7	17.5	19.6	42.2	0.0
Household Distribution by Income Level	343,332	23.1	16.2	17.8	42.9	0.0
Median Family Income MSA – Tulsa, OK MSA		\$72,203	Median Housing Value Median Gross Rent Families Below Poverty Level			\$161,100 \$886 10.1%

Source: 2020 U.S. Census Data and 2022 D&B Data. Due to rounding, totals may not equal 100.0.
() The NA category consists of geographies that have not been assigned an income classification.*

On July 19, 2023, the FEMA declared a disaster declaration affecting Pawnee, Rogers, Tulsa, and Wagoner counties due to severe storms. According to Moody’s Analytics, major employers in the Tulsa MSA include Saint Francis and Hillcrest Healthcare System, American Airlines, Ascension St. John, and Macy’s Fulfillment Center. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Tulsa MSA Assessment Area			
Area	2021	2022	November 2023
	%	%	%
Osage County	4.4	3.6	3.8
Pawnee County	4.3	3.6	3.4
Rogers County	3.7	2.9	3.0
Tulsa County	4.2	3.0	3.3
Wagoner County	3.7	3.0	3.3
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6

Source: Bureau of Labor Statistics.

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Tulsa MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$81,300)	<\$40,650	\$40,650 to <\$65,040	\$65,040 to <\$97,560	≥\$97,560

Source: FFIEC.

Competition

The assessment area contains a low level of competition for financial services, based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 54 financial institutions operated 244 offices within the bank’s assessment area. Of these institutions, Armstrong Bank ranked 24th with 0.9 percent deposit market share. However, non-banks such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 38.2 percent of the assessment area’s families designated low- or moderate-income, with 10.1 percent living below the poverty level, signifies a need for community services. Furthermore, 34.4 percent of the assessment area’s census tract designated low- or moderate-income and the disaster declaration supports the need for revitalization and stabilization efforts. Finally, a need exists to expand affordable housing stock for low- and moderate-income individuals.

CONCLUSIONS ON PERFORMANCE CRITERIA IN TULSA MSA ASSESSMENT AREA

LENDING TEST

Armstrong Bank demonstrated a high satisfactory record in the Tulsa MSA assessment area regarding the Lending Test. The good lending levels, leader level of community development lending, good geographic distribution, adequate borrower profile, and good responsiveness support this conclusion.

Lending Activity

Lending levels reflect good responsiveness to assessment area credit needs in the Tulsa assessment area. Good performance regarding home mortgage loans outweighs adequate performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect good responsiveness to assessment area credit needs in the Tulsa MSA assessment area. For 2022, the bank originated 102 reportable home mortgage loans totaling approximately \$16.6 million in this assessment area. Armstrong Bank captured a 0.4 percent market share of the total number and a 0.3 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 58th out of 473 total lenders in the Tulsa MSA assessment area. This ranking lands the bank in the top 12.3 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect adequate responsiveness to assessment area credit needs in the Tulsa MSA assessment area. For 2022, the bank originated 76 reportable small business loans totaling approximately \$6.5 million in this assessment area. Armstrong Bank captured a 0.4 percent market share of the total number of loans and a 0.8 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 26th out of 117 total lenders in the Tulsa MSA assessment area. This ranking lands the bank in the top 22.2 percent of lenders reporting such loans in the bank's assessment areas.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Tulsa MSA assessment area. An excellent record regarding home mortgage loans combined with an adequate record regarding small business loans supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent penetration throughout the Tulsa MSA assessment area. Excellent performance in moderate-income census tracts outweighs adequate performance in low-income census tracts to support this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises slightly above the aggregate data and evidences adequate performance. The table further shows that in moderate-income

census tracts, the bank’s lending level rises 12.5 percentage points above the aggregate data, reflecting an excellent level. Examiners placed more weight on performance in moderate-income census tracts due to the larger percentage of owner occupied housing units located in these areas, which indicates a greater opportunity to lend.

Geographic Distribution of Home Mortgage Loans Tulsa MSA Assessment Area						
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.8	1.4	2	2.0	355	2.1
Moderate	22.0	17.9	31	30.4	3,779	22.8
Middle	34.4	32.5	39	38.2	5,595	33.8
Upper	40.8	48.2	30	29.4	6,817	41.2
Not Available	0.0	0.0	0	0.0	0	0.0
Totals	100.0	100.0	102	100.0	16,546	100.0

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Tulsa MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank’s lack of lending in low-income census tracts only trails demographic data by 3.5 percentage points and evidences adequate performance. The table further shows that in moderate-income census tracts the bank’s lending level rises slightly above demographic data, also reflecting an adequate level.

Geographic Distribution of Small Business Loans Tulsa MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	3.5	0	0.0	0	0.0
Moderate	24.0	19	25.0	1,348	20.7
Middle	31.6	35	46.1	2,434	37.4
Upper	40.8	22	28.9	2,730	41.9
Not Available	0.1	0	0.0	0	0.0
Totals	100.0	76	100.0	6,512	100.0

Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Tulsa MSA assessment area. Adequate records regarding home mortgage and small business loans support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Tulsa MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank’s lending to low-income borrowers rises 2.3 percentage points above aggregate data, reflecting adequate performance. The table further shows that to moderate-income borrowers, the bank’s lending rises 1.3 percentage points above aggregate data, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Tulsa MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.7	6.5	9	8.8	664	4.0
Moderate	17.5	17.3	19	18.6	1,958	11.8
Middle	19.6	19.2	20	19.6	2,447	14.8
Upper	42.2	33.7	39	38.2	8,522	51.5
Income Not Available	0.0	23.4	15	14.7	2,955	17.9
Total	100.0	100.0	102	100.0	16,546	100.0
<i>Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

Small Business Loans

The distribution of borrowers reflects adequate penetration among business customers of different sizes in the Tulsa MSA assessment area. An adequate record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank’s level of lending more than six out of every ten small business loans to businesses with gross annual revenue of \$1 million or less reflects adequate performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Tulsa MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	90.4	46	60.5	4,274	65.6
>\$1,000,000	3.1	5	6.6	881	13.6
Revenue Not Available	6.5	25	32.9	1,357	20.8
Total	100.0	76	100.0	6,512	100.0
<i>Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.</i>					

Community Development Loans

The institution is a leader in making community development loans in the Tulsa MSA assessment area. As noted under the rated area level, Armstrong Bank originated 16 community development loans totaling approximately \$29.9 million in the Tulsa MSA assessment area. By dollar volume, this equates to 19.4 percent of the bank’s leader level of community development loans in the State of Oklahoma (or 27.8 percent less statewide activities) compared to 19.0 percent of the bank’s

reportable loans attributed to this assessment area. The current level reflects a significant increase in dollar volume from the 13 community development loans totaling \$3.5 million in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Tulsa MSA assessment area:

- **Community Services** – The bank originated an \$8.0 million loan to a school district for the construction and furnishing of a new elementary school. A majority of the students qualify for free or reduced lunches; therefore, this activity primarily benefits low- and moderate-income individuals.

In addition, the community development loans reflect good responsiveness to the assessment area's community development needs. A significant majority of the community development loans supported identified needs of community services and revitalize/stabilize in this assessment area.

INVESTMENT TEST

Armstrong Bank demonstrated a low satisfactory record in the Tulsa MSA assessment area regarding the Investment Test. The adequate level of qualified investments and adequate responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion.

Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Tulsa MSA assessment area. As noted in the rated area level, the bank made 59 qualified investments totaling approximately \$2.5 million in the Tulsa MSA assessment area. By dollar volume, this equates to 3.1 percent of the total significant level of investments in the State of Oklahoma (or 33.4 percent less statewide activities) compared to 16.6 percent of total deposits attributed to this assessment area. The current level reflects an increase from the six qualified investments totaling \$1.3 million in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Tulsa MSA assessment area:

- **Revitalize or Stabilize** – The bank continues to hold two bonds with a current balance of \$1.5 million to improve rural water infrastructure in moderate-income geographies in the assessment area.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, the bank's qualified investments show responsiveness largely toward community services and revitalize or stabilize efforts, both of which support identified needs in the Tulsa MSA assessment area.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Tulsa MSA assessment area. Refer to the Investment Test section at the rated area level for details.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Tulsa MSA assessment area regarding the Service Test. The adequate level in providing community development services, reasonably accessible delivery systems, opening and closing of branches generally not adversely affecting the accessibility of its delivery systems, and services that do not vary in a way that inconveniences portions of the assessment area support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the bank's Tulsa MSA assessment area. As seen in the following table, the bank does not operate any branches in low-income census tracts, trailing 4.7 percentage points below the population percentage, reflecting an adequate record. The bank's distribution of branches in moderate-income census tracts reflects a similar percentage to the population in these areas, also reflecting an adequate level.

Branch and ATM Distribution by Geography Income Level												
Tulsa MSA Assessment Area												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	14	5.0	42,750	4.7	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	82	29.4	260,185	28.7	2	28.6	2	28.6	0	0.0	0	0.0
Middle	88	31.5	284,212	31.3	5	71.4	5	71.4	1	100.0	1	100.0
Upper	94	33.7	316,594	34.9	0	0.0	0	0.0	0	0.0	0	0.0
NA	1	0.4	3,130	0.3	0	0	0	0	0	0.0	0	0.0
Totals	279	100.0	906,871	100.0	7	100.0	7	100.0	1	100.0	1	100.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank's alternative delivery systems are also reasonably accessible to essentially all portions of the Tulsa MSA assessment area. The bank's level of ATMs reflects consistent performance with the branch distribution in low- and moderate-income census tracts. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

Changes in Branch Locations

To the extent changes have been made, the institution's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals in the Tulsa MSA assessment area. The bank did not open or close any branches in low- or moderate-income census tracts in the assessment area since the previous evaluation. The bank opened one branch and closed one branch, both located in middle-income census tracts.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Tulsa MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Tulsa MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

Armstrong Bank provides an adequate level of community development services in the Tulsa MSA assessment area. As seen in the table for the State of Oklahoma, the bank provided 27 community development services since the previous evaluation in the Tulsa MSA assessment area. This equates to 14.2 percent of the total adequate level of community development services in the State of Oklahoma as compared to this assessment area operating 31.8 of the state's total branches. The current level reflects an increase from the 12 community development services in this assessment area at the prior evaluation. A majority of the activities focused on revitalize/stabilize efforts, which demonstrates the bank's responsiveness to an identified community development need.

The following lists an example of a community development service in the Tulsa MSA assessment area:

- ***Community Services*** – A bank employee provided financial expertise by serving as treasurer of a non-profit organization that provides community services to low-and moderate-income children and families.

OKLAHOMA CITY MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA CITY MSA ASSESSMENT AREA

According to the 2020 U.S. Census Data, the bank's Oklahoma City MSA assessment area includes all 80 census tracts of Cleveland and McClain counties in central Oklahoma. These counties represent two of the seven counties that comprise the Oklahoma City MSA. Armstrong Bank operates five full-service offices and five ATMs in this assessment area.

Economic and Demographic Data

The assessment area’s census tracts reflect the following income designations based on 2020 U.S. Census Data: 2 low-, 7 moderate-, 44 middle-, and 23 upper-income tracts, as well as 4 census tracts without an income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Oklahoma City MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	80	2.5	8.8	55.0	28.7	5.0
Population by Geography	337,190	1.6	7.1	54.6	33.9	2.9
Housing Units by Geography	131,952	1.8	7.6	57.6	31.4	1.6
Owner-Occupied Units by Geography	80,888	0.4	4.4	54.7	39.8	0.7
Occupied Rental Units by Geography	41,965	4.2	12.3	63.4	16.9	3.1
Vacant Units by Geography	9,099	2.5	14.0	56.7	24.0	2.8
Businesses by Geography	38,205	0.6	4.8	53.5	37.4	3.6
Farms by Geography	1,402	0.4	3.0	51.1	43.7	1.8
Family Distribution by Income Level	81,000	17.1	15.7	23.5	43.6	0.0
Household Distribution by Income Level	122,853	20.0	15.9	19.1	45.1	0.0
Median Family Income MSA – 36420 Oklahoma City, OK MSA		\$75,170	Median Housing Value Median Gross Rent Families Below Poverty Level			\$173,787 \$932 6.8%

*Source: 2020 U.S. Census Data and 2022 D&B Data. Due to rounding, totals may not equal 100.0.
(*) The NA category consists of geographies that have not been assigned an income classification.*

On April 24, 2023, FEMA declared a disaster declaration affecting McClain County due to severe winter storms. According to Moody’s Analytics, the major employers in the Oklahoma City MSA include Tinker Air Force Base, University of Oklahoma, and Integris Health. The following table lists annual unemployment rates over the evaluation period for the assessment area, State of Oklahoma, and nationwide.

Unemployment Rates Oklahoma City MSA Assessment Area			
Area	2021	2022	November 2023
	%	%	%
Cleveland County	3.4	2.5	2.9
McClain County	3.3	2.7	3.0
State of Oklahoma	4.0	3.0	3.4
National Average	5.3	3.6	3.6

Source: Bureau of Labor Statistics.

The following table denotes the income ranges for the low-, moderate-, middle- and upper-income designations based on the FFIEC estimated median family income.

Median Family Income Ranges – Oklahoma City MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2022 (\$84,900)	<\$42,450	\$42,450 to <\$67,920	\$67,920 to <\$101,880	≥\$101,880
<i>Source: FFIEC.</i>				

Competition

The assessment area contains a low level of competition for financial services based on its population. According to the FDIC Deposit Market Share report as of June 30, 2023, 32 financial institutions operated 80 offices within the bank’s assessment area. Of these institutions, Armstrong Bank ranked 1st with 11.6 percent deposit market share. However, non-banks such as fintech companies, credit unions, mortgage companies, and finance companies further heighten the competition level with many offering the remote delivery of products through digital devices. Overall, the competition level allows for lending opportunities.

Community Contact

Examiners utilized a previously conducted community contact with a representative of a local community organization to assist in identifying the credit needs of the community. The contact stated that economic conditions continue to improve post-COVID. Housing prices have started to level off due to rising interest rates. The contact stated that Oklahoma City was recently rated as one of the most affordable cities with the cost of living 25 percent less than the national average. The contact noted a heightened need for small business and start-up financing, and local banks remain heavily involved in community development projects throughout the metropolitan area.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic information, examiners ascertained that the primary credit needs of the assessment area include home mortgage and small business loans.

Demographic data indicates that 32.8 percent of the assessment area’s families designated low- or moderate-income signifies a need for community services. Furthermore, 11.3 percent of the assessment area’s census tract designated low- or moderate-income and the disaster declaration support the need for revitalization and stabilization efforts.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA CITY MSA ASSESSMENT AREA

LENDING TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Lending Test. Adequate records for community development lending, borrower profile, and geographic distribution outweigh excellent lending levels to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. Excellent performance regarding home mortgage loans outweighs good performance regarding small business loans to support this conclusion.

Home Mortgage Loans

Home mortgage lending levels reflect excellent responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. For 2022, the bank originated 203 reportable home mortgage loans totaling approximately \$35.7 million in this assessment area. Armstrong Bank captured a 1.9 percent market share of the total number and a 1.3 percent market share of the total dollar volume of home mortgage loans. The bank's activity by number of loans ranks it 14th out of 384 total lenders in the Oklahoma City MSA assessment area. This ranking lands the bank in the top 3.6 percent of lenders reporting such loans in the bank's assessment areas.

Small Business Loans

Small business lending levels reflect good responsiveness to assessment area credit needs in the Oklahoma City MSA assessment area. For 2022, the bank originated 72 reportable small business loans totaling approximately \$8.8 million in this assessment area. Armstrong Bank captured a 1.1 percent market share of the total number of loans and a 4.9 percent market share of the total dollar volume of loans. The bank's activity by number and dollar of loans ranks it 14th out of 85 total lenders in the Oklahoma City MSA assessment area. This ranking lands the bank in the top 16.5 percent of lenders reporting such loans in the bank's assessment areas.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. Adequate records regarding home mortgage and small business loans supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. Adequate performance in low- and moderate-income census tracts supports this conclusion. As seen in the following table, the bank's lending in low-income census tracts rises 4.4 percentage points above the aggregate data and evidences adequate performance. The table further shows that in moderate-income census tracts, the bank's lending level matches aggregate data, also reflecting an adequate level.

Geographic Distribution of Home Mortgage Loans Oklahoma City MSA Assessment Area						
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	0.4	0.5	10	4.9	430	1.2
Moderate	4.4	5.4	11	5.4	1,251	3.5
Middle	54.7	53.2	101	49.8	17,844	50.0
Upper	39.8	40.2	76	37.4	15,532	43.6
Not Available	0.7	0.8	5	2.5	596	1.7
Totals	100.0	100.0	203	100.0	35,653	100.0

Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the Oklahoma City MSA assessment area. As seen in the following table, although the bank did not originate any small business loans in low- or moderate-income census tracts, performance only trails demographic data by 0.6 percentage points in low-income census tracts and 4.8 percentage points in moderate-income census tracts, which remains within a reasonable range.

Geographic Distribution of Small Business Loans Oklahoma City MSA Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.6	0	0.0	0	0.0
Moderate	4.8	0	0.0	0	0.0
Middle	53.5	34	47.2	4,746	53.7
Upper	37.4	35	48.6	3,372	38.2
Not Available	3.6	3	4.2	720	8.1
Totals	100.0	72	100.0	8,838	100.0

Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels and business customers of different sizes in the Oklahoma City MSA assessment area. An adequate record regarding home mortgage loans outweighs a poor record regarding small business loans to support this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects adequate penetration among retail customers of different income levels in the Oklahoma City MSA assessment area. Adequate performance to low- and moderate-income borrowers supports this conclusion. As seen in the following table, the bank's lending to low-income borrowers reflects similar performance to aggregate data, reflective of adequate performance. The table further shows that to moderate-income borrowers, the bank's

lending trails aggregate data by 1.2 percentage points, also reflecting an adequate level.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma City MSA Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	17.1	6.0	12	5.9	1,228	3.4
Moderate	15.7	16.5	31	15.3	3,851	10.8
Middle	23.5	20.8	29	14.3	4,762	13.4
Upper	43.6	32.8	96	47.3	14,560	40.8
Income Not Available	0.0	23.9	35	17.2	11,252	31.6
Total	100.0	100.0	203	100.0	35,653	100.0
<i>Source: 2020 U.S. Census Data; 2022 HMDA Reported Data; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

Small Business Loans

The distribution of borrowers reflects poor penetration among business customers of different sizes in the Oklahoma City MSA assessment area. A poor record of lending to businesses with gross annual revenue of \$1 million or less supports this conclusion. As shown in the following table, the bank’s level of lending less than four out of every ten small business loans to businesses with gross annual revenue of \$1 million or less reflects poor performance.

Distribution of Small Business Loans by Gross Annual Revenue Category Oklahoma City MSA Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	92.5	28	38.9	4,282	48.4
>\$1,000,000	1.8	34	47.2	3,537	40.0
Revenue Not Available	5.7	10	13.9	1,019	11.6
Total	100.0	72	100.0	8,838	100.0
<i>Source: 2022 D&B Data; 2022 CRA Reported Data. Due to rounding, totals may not equal 100.0.</i>					

Community Development Loans

The institution has made an adequate level of community development loans in the Oklahoma City MSA assessment area. As noted under the rated area level, Armstrong Bank originated six community development loans totaling approximately \$37.2 million in the Oklahoma City MSA assessment area. By dollar volume, this equates to 24.1 percent of the bank’s leader level of community development loans in the State of Oklahoma (or 34.5 percent less statewide activities) as compared to the 36.6 percent of the bank’s reportable loans attributed to this assessment area. Armstrong Bank did not originate any community development loans in this assessment area at the prior evaluation.

The following lists an example of a community development loan within the Oklahoma City MSA assessment area:

- ***Revitalize or Stabilize*** – The bank originated a \$20.0 million loan to a city for facility and infrastructure improvements in areas that include low- and moderate-income census tracts. The activity revitalizes or stabilizes qualifying geographies by helping to attract new or retain existing businesses or residents.

In addition, the community development loans reflect adequate responsiveness to the assessment area's community development needs. A majority of the community development loans supported an identified need of revitalize/stabilize efforts in this assessment area.

INVESTMENT TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Investment Test. The adequate level of qualified investments and adequate responsiveness to community development needs outweighs rare use of innovative and/or complex investments to support this conclusion.

Investment and Grant Activity

The bank has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors in the Oklahoma City MSA assessment area. As noted in the rated area level, Armstrong Bank made 55 qualified investments totaling approximately \$4.7 million in the Oklahoma City MSA assessment area. By dollar volume, this equates to 5.8 percent of the total significant level of investments in the State of Oklahoma (or 62.3 percent less statewide activities) compared to 39.7 percent of total deposits attributed to this assessment area. The current level reflects a slight decrease by dollar volume from the four qualified investments totaling \$5.0 million in this assessment area at the prior evaluation.

The following lists an example of a qualified investment in the Oklahoma City MSA assessment area:

- ***Revitalize and Stabilize*** – The bank continues to hold three bonds with a current balance of \$4.5 million to renovate and expand the health services buildings located in low- and moderate-income geographies on the University of Oklahoma campus.

Responsiveness to Credit and Community Development Needs

Armstrong Bank exhibits adequate responsiveness to credit and community development needs. As noted in the rated area level, the bank's qualified investments show responsiveness largely toward revitalize or stabilize efforts, which support an identified need in the Oklahoma City MSA assessment area.

Community Development Initiatives

Armstrong Bank rarely uses innovative and/or complex investments to support community development initiatives in the Oklahoma City MSA assessment area. Refer to the Investment Test section at the rated area level for details.

SERVICE TEST

Armstrong Bank demonstrated a low satisfactory record in the Oklahoma City MSA assessment area regarding the Service Test. Its adequate level in providing community development services, services that do not vary in a way that inconveniences portions of the assessment area, and reasonably accessible delivery systems support this conclusion.

Accessibility of Delivery Systems

Delivery systems are reasonably accessible to essentially all portions of the Oklahoma City MSA assessment area. Reasonably accessible alternative delivery systems and branch distribution support this conclusion.

The bank’s absence of branches in low-income census tracts falls 1.6 percentage points below the population percentage, reflecting an adequate level. The bank’s absence of branches in moderate-income census tracts falls 7.1 percentage points below the population, which remains with an adequate range.

Branch and ATM Distribution by Geography Income Level Oklahoma City MSA Assessment Area												
Tract Income Level	Census Tracts		Population		Branches		ATMs		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%	#	%
Low	2	2.5	5,254	1.6	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	8.8	23,846	7.1	0	0.0	0	0.0	0	0.0	0	0.0
Middle	44	55.0	183,938	54.6	4	80.0	4	80.0	0	0.0	0	0.0
Upper	23	28.8	114,252	33.9	1	20.0	1	20.0	0	0.0	0	0.0
NA	4	5.0	9,900	2.9	0	0	0	0	0	0.0	0	0.0
Totals	80	100.0	337,190	100.0	5	100.0	5	100.0	0	0.0	0	0.0

Source: 2020 U.S. Census Data; Bank Data. Due to rounding, totals may not equal 100.0.

Armstrong Bank’s alternative delivery systems are reasonably accessible to essentially all portions of the Oklahoma City MSA assessment area. The bank’s lack of ATMs in low- and moderate-income census tracts remains consistent with branch distribution. Refer to the Service Test section at the institution level for specific details of other retail banking services available through alternative delivery systems offered throughout all portions of the assessment area.

Changes in Branch Locations

Armstrong Bank did not open or close any branches in the Oklahoma City MSA assessment area since the prior evaluation. Therefore, examiners did not consider this factor when evaluating the bank's retail banking services.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the Oklahoma City MSA assessment area, particularly low- and moderate-income geographies and/or individuals. The Oklahoma City MSA assessment area reflects product offerings, services, and branch hours consistent with discussion at the institution level.

Community Development Services

Armstrong Bank provided an adequate level of community development services in the Oklahoma City MSA assessment area. As seen in the table for the State of Oklahoma, the bank provided 27 community development services since the previous evaluation in the Oklahoma City MSA assessment area. This equates to 14.2 percent of the total adequate level of community development services in the State of Oklahoma compared to this assessment area operating 22.7 of the state's total branches. The current level reflects a decline from the 52 community development services in this assessment area at the prior evaluation. All of the activities focused on community service efforts, which demonstrates the bank's adequate responsiveness to an identified community development need.

The following lists an example of a community development service in the Oklahoma City MSA assessment area:

- ***Community Services*** – A bank employee provided financial expertise by serving as a board member of a non-profit organization that provides services primarily to low-and moderate-income individuals and families.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Armstrong Bank	
Scope of Examination: Full scope reviews were performed on the following assessment areas within the noted rated areas: Fort Smith Multi-State MSA State of Arkansas: Fayetteville MSA Assessment Area State of Oklahoma: Oklahoma Non-MSA Assessment Area Tulsa MSA Assessment Area Oklahoma City MSA Assessment Area	
Time Period Reviewed:	4/19/2021 to 1/8/2024
Products Reviewed: Home Mortgage Loans: (1/1/2020 – 12/31/2022) Small Business Loans: (1/1/2022 – 12/31/2022)	

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Investment Test	Service Test	Rating
Fort Smith Multi-State MSA	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
State of Arkansas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Oklahoma	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 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.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Location of Banking Facilities and Hours of Service

June 1, 2026

Ft. Gibson

805 S. Lee
Ft. Gibson, OK 74434
918-478-5030

Lobby:

Mon-Friday 9am - 5pm

Drive:

Mon-Fri 7:30am - 6pm
Sat 9am - 12pm

Muskogee (Eastside)

2520 Chandler Road
Muskogee, OK 74403
918-681-7949

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Muskogee (Downtown)

1215 W. Okmulgee
Muskogee, OK 74401
918-680-6906

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Tahlequah

1401 S. Muskogee Ave.
Tahlequah, OK 74464
918-456-6191

Lobby:

Mon - Friday 9 am - 5 pm
Sat (Teller Only) 9 am - 12 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Wagoner

1500 W. Highway 51
Wagoner, OK 74467
918-485-4104

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Tahlequah (Downing)

1364 E. Downing
Tahlequah, OK 74464
918-456-1111

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm

Gore

409 N. Main
Gore, OK 74435
918-489-5950

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Warner

810 N. Campbell
Warner, OK 74469
918-463-2973

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Vian

102 Schley Street
Vian, OK 74962
918-773-5255

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Checotah

1111 W Gentry
Checotah, OK 74426
918-473-7800

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Stillwell

501 South Second St
Stillwell, OK 74960
918-696-5711

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Sallisaw

800 W. Ruth Ave.
Sallisaw, OK 74955
918-776-0070

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Muldrow

810 E. Shawntel Smith Blvd.
Muldrow, OK 74948
918-427-3204

Lobby:

Mon - Friday 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9am - 12 pm

Owasso

12401 E 86th St N
Owasso, OK 74055
918-274-3535

Lobby:

Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Location of Banking Facilities and Hours of Service

June 1, 2026

Norman Downtown

401 W Main St
Norman, OK 73069
[405-366-2756](tel:405-366-2756)

Lobby

Mon - Fri: 9 a.m. - 5 p.m.
Sat: 9 a.m. - 12 p.m.

Drive

Mon - Fri: 7:30 a.m. - 6 p.m.
Sat: 9 a.m. - 12 p.m.

Norman East

1200 E Lindsey St
Norman, OK 73071
[405-366-2770](tel:405-366-2770)

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

Drive

Mon - Fri: 7:30 a.m. - 6 p.m.
Sat: 9 a.m. - 12 p.m.

South Oklahoma City

11801 S Western Ave
Oklahoma City, OK 73170
[405-692-3400](tel:405-692-3400)

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

Drive

Mon - Fri: 7:30 a.m. - 6 p.m.
Sat: 9 a.m. - 12 p.m.

Noble

805 N Main St
Noble, OK 73068
[405-872-0505](tel:405-872-0505)

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

Drive

Mon - Fri: 7:30 a.m. - 6 p.m.
Sat: 9 a.m. - 12 p.m.

Norman West

3550 W Robinson Ave
Norman, OK 73072
[405-366-2712](tel:405-366-2712)

Lobby

Mon - Fri: 9 a.m. - 5 p.m.

Drive

Mon - Fri: 7:30 a.m. - 6 p.m.
Sat: 9 a.m. - 12 p.m.

Fort Smith – Rogers Ave

4120 Rogers Ave
Fort Smith, AR 72903
479-424-2300

Lobby:

Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Fort Smith - Phoenix Ave

8300 Phoenix Avenue
Fort Smith, AR 72903
479-484-7000

Lobby:

Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 7:30 am - 6 pm
Sat 9 am - 12 pm

Springdale

3942 Elm Springs Rd
Springdale, AR 72762
479-725-0834

Lobby:

Mon - Fri 9 am - 5 pm

Drive:

Mon - Fri 8 am - 5 pm

Pawnee

501 Harrison
Pawnee, OK 74058
918-762-2525

Lobby:

Mon-Friday 9am - 5pm

Drive:

Mon-Fri 8:00am-6:00pm
Sat 9am - 12pm

Bartlesville

1701 SE Washington Blvd
Bartlesville, OK 74006
918-336-2000

Lobby

Mon - Fri 9 am - 5 pm

Drive

Mon - Fri 7:30am - 6pm
Sat 9 am - 12pm

Claremore

1700 S Lynn Riggs Blvd
Claremore, OK 74017
918.342.1000

Lobby:

Monday- Friday 9:00am-5:00pm

Drive:

Monday-Friday 7:30am-:00pm
Sat: 9 a.m. - 12 p.m.

Bixby

13112 S Memorial Drive
Bixby, OK 74008
918.394.1700

Lobby:

Monday- Friday 9:00am-5:00pm

Drive:

Monday-Friday 7:30am-6:00pm
Sat: 9 a.m. - 12 p.m.

Oklahoma City

115 Park Ave
Oklahoma City, OK 73102
405.225.2793

Lobby:

Monday- Friday 9:00am-5:00pm

Location of Banking Facilities and Hours of Service

June 1, 2026

Tulsa, OK

1425 E 41st Pl, Ste 200

Tulsa, OK 74105

918-925-9951

Lobby:

By Appointment

Rogers, AR

3301 S. Market St. Suite 104

Rogers, AR 72758

479-360-6418

Lobby:

Mon-Friday 9am - 5pm

Armstrong Bank

ATM Locations

6/1/2026

Branch ATM Locations	Zip	MSA/MD	State Code	County Code	Census Tract
1701 SE Washington Blvd	Bartlesville, OK 74006	NA	40	147	7.00
13112 S Memorial Drive	Bixby OK 74008	Tulsa (46140)	40	101	4.00
1111 W Gentry	Checotah, OK 74426	NA	40	91	7797.00
1700 S. Lynn Riggs BLVD	Claremore, OK 74017	Tulsa (46140)	40	131	501.01
118 N. 11	Collinsville, OK 74021	Tulsa (46140)	40	143	54.02
525 N Osage	Dewey, OK 74029	NA	40	147	11.00
805 S Lee	Fort Gibson, OK 74434	NA	40	101	14.00
409 N Main	Gore, OK 74435	Fort Smith, AR-OK (22900)	40	135	302.02
810 E Shawntel Smith Blvd	Muldrow, OK 74948	Fort Smith, AR-OK (22900)	40	135	304.02
1215 W Okmulgee Ave	Muskogee, OK 74401	NA	40	101	3.00
2520 Chandler Rd	Muskogee, OK 74403	NA	40	101	8.01
805 North Main St.	Noble, OK 73068	Oklahoma City, OK(36420)	40	27	2025.00
401 West Main St.	Norman, OK 73069	Oklahoma City, OK(36420)	40	27	2004.00
3550 West Robinson	Norman, OK 73072	Oklahoma City, OK(36420)	40	27	2015.07
1200 E Lindsey	Norman, OK 73071	Oklahoma City, OK(36420)	40	27	2011.02
115 Park Ave.	OKC, OK 73102	Oklahoma City, OK (36420)	40	109	9800.07
11671 S. Western Ave.	OKC, OK 73170	Oklahoma City, OK (36420)	40	27	2018.02
12401 E 86th St N	Owasso, OK 74055	Tulsa (46140)	40	143	58.05
501 Harrison	Pawnee, OK 74058	Tulsa (46140)	40	117	9575.00
800 W. Ruth St	Sallisaw, OK 74955	Fort Smith, AR-OK (22900)	40	135	303.02
501 S 2nd St	Stilwell, OK 74960	NA	40	1	3769.00
1401 S Muskogee Ave	Tahlequah, OK 74464	NA	40	21	9781.00
1364 E. Downing St	Tahlequah, OK 74464	NA	40	21	9781.00
102 E Schely St	Vian, OK 74962	Fort Smith, AR-OK (22900)	40	135	302.02
602 E Cherokee St	Wagoner, OK 74467	Tulsa (46140)	40	145	301.02
1500 W Highway 51	Wagoner, OK 74467	Tulsa (46140)	40	145	301.01
810 North Campbell	Warner, OK 74469	NA	40	101	15.00
4102 Rogers Ave	Fort Smith, AR 72903	Fort Smith, AR-OK (22900)	5	131	11.01
8300 Phoenix Ave	Fort Smith, AR 72903	Fort Smith, AR-OK (22900)	5	131	13.05
3942 Elm Springs Rd	Springdale, AR 72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
1421 East 41 st Place	Tulsa, OK 74105	Tulsa (46140)	40	143	0050.02
3301 S Market Street	Rogers, AR 72758	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	007	0204.05

Armstrong Bank
Branch ATM Locations
June 1, 2026

Branch ATM Locations	Street Address	City	State	Zip	MSA/MD	State Code	County code	Census Tract
Bartlesville, Oklahoma	1701 SE Washington Blvd	Bartlesville	OK	74006	NA	40	147	7.00
Bixby, Oklahoma	13112 S Memorial Drive	Bixby	OK	74008	Tulsa (46140)	40	101	4.00
Checotah, Oklahoma	1111 W Gentry	Checotah	OK	74426	NA	40	91	7797.00
Claremore, Oklahoma	1700 S Lynn Riggs Blvd.	Claremore	OK	74017	Tulsa (46140)	40	131	501.01
Collinsville, Oklahoma	118 N. 11	Collinsville	OK	74021	Tulsa (46140)	40	143	54.02
Dewey, Oklahoma	525 N Osage	Dewey	OK	74029	NA	40	147	11.00
Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	OK	74434	NA	40	101	14.00
Fort Smith, Arkansas	4102 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01
Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05
Gore, Oklahoma	409 N Main	Gore	OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02
Muldrow, Oklahoma	810 E Shawntel Smith Blvd	Muldrow	OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02
Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	OK	74401	NA	40	101	3.00
Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	OK	74403	NA	40	101	8.01
Noble, Oklahoma	805 North Main St.	Noble	OK	73068	Oklahoma City, OK(36420)	40	27	2025.00
Norman, Oklahoma	401 West Main St.	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2004.00
Norman, Oklahoma	3550 West Robinson	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.07
Norman, Oklahoma	1200 E Lindsey	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2011.02
Oklahoma City, Oklahoma	115 Park Ave	Oklahoma City	OK	73102	Oklahoma City, OK(36420)	40	109	9800.07
Oklahoma City, Oklahoma	11671 S. Western Ave	Oklahoma City	OK	73170	Oklahoma City, OK(36420)	40	27	2018.02
Owasso, Oklahoma	12401 E 86th St N	Owasso	OK	74055	Tulsa (46140)	40	143	58.05
Pawnee, Oklahoma	501 Harrison	Pawnee	OK	74058	Tulsa (46140)	40	117	9575.00
Rogers, Arkansas	3301 S Market Street	Rogers	AR	72758	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	7	204.05
Sallisaw, Oklahoma	800 W. Ruth St	Sallisaw	OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02
Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10
Stilwell, Oklahoma	501 S 2nd St	Stilwell	OK	74960	NA	40	1	3769.00
Tahlequah, Oklahoma	1401 S. Muskogee Ave	Tahlequah	OK	74464	NA	40	21	9781.00
Tahlequah, Oklahoma	1364 E. Downing St	Tahlequah	OK	74464	NA	40	21	9781.00
Tulsa, Oklahoma	1421 East 41st Place	Tulsa	OK	74105	Tulsa (46140)	40	143	50.02
Vian, Oklahoma	102 E Schely St	Vian	OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02
Wagoner, Oklahoma	602 E. Cherokee St	Wagoner	OK	74467	Tulsa (46140)	40	145	301.02
Wagoner, Oklahoma	1500 W. Highway 51	Wagoner	OK	74467	Tulsa (46140)	40	145	301.01
Warner, Oklahoma	810 N. Campbell	Warner	OK	74469	NA	40	101	15.00

Closed ATM 3/31/19

Webbers City Hall	HWY 100	Webbers Falls	OK	74470	NA	40	101	15.00
-------------------	---------	---------------	----	-------	----	----	-----	-------

Closed ATM 4/30/19

Park Hill (Keys), Oklahoma	25955 HWY 82	Park Hill	OK	74451	NA	40	21	9783.00
----------------------------	--------------	-----------	----	-------	----	----	----	---------

ATM's Closed 1/27/21

Norman, Oklahoma	1700 Lexington Ave	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2015.09
Norman, Oklahoma	211 W. Boyd St	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2005.00
Norman, Oklahoma	2801 E. State Highway 9	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2014.05
Norman, Oklahoma	5005 York Dr	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.09

Closed ATM 4/20/21

Fort Smith, Arkansas	2930 Old Greenwood Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	10.02
Fort Smith, Arkansas	1301 S. Waldron Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	5.02

Closed ATM 12/31/21

Fort Smith, Arkansas	9201 Highway 71 South	Fort Smith	AR	72916	Fort Smith, AR-OK (22900)	5	131	13.02
----------------------	-----------------------	------------	----	-------	---------------------------	---	-----	-------

Closed ATM 12/15/22

Catoosa, Oklahoma	650 S. Cherokee St	Catoosa	OK	74015	Tulsa (46140)	40	131	504.08
-------------------	--------------------	---------	----	-------	---------------	----	-----	--------

Closed ATM 6/7/24

Oologah, Oklahoma	105 Elm St	Oologah	OK	74053	Tulsa (46140)	40	131	508.01
-------------------	------------	---------	----	-------	---------------	----	-----	--------

Armstrong Bank

Operating Branches

June 1, 2026

Branch #	Branch Name	Branch Location	Street Address	City	State	Zip	MSA/MD	State Code	County Code	Census Tract	
1	Vian	Vian, Oklahoma	102 E Schely St	Vian	OK	74962	Fort Smith, AR-OK (22900)	40	135	302.02	
2	Gore	Gore, Oklahoma	409 N Main	Gore	OK	74435	Fort Smith, AR-OK (22900)	40	135	302.02	
3	Warner	Warner, Oklahoma	810 North Campbell	Warner	OK	74469		NA	40	101	15.00
4	Muldrow	Muldrow, Oklahoma	810 E Shawntel Smith Blvd	Muldrow	OK	74948	Fort Smith, AR-OK (22900)	40	135	304.02	
5	Stilwell	Stilwell, Oklahoma	501 S 2nd St	Stilwell	OK	74960		NA	40	1	3769.00
7	Muskogee Main	Muskogee, Oklahoma	1215 W Okmulgee Ave	Muskogee	OK	74401		NA	40	101	3.00
8	Tahlequah Main	Tahlequah, Oklahoma	1401 S Muskogee Ave	Tahlequah	OK	74464		NA	40	21	9781.00
10	Checotah	Checotah, Oklahoma	1111 W Gentry	Checotah	OK	74426		NA	40	91	7797.00
12	Tahlequah Downing	Tahlequah, Oklahoma	1364 E Downing St	Tahlequah	OK	74464		NA	40	21	9781.00
13	Eastside	Muskogee, Oklahoma	2520 Chandler Rd	Muskogee	OK	74403		NA	40	101	8.01
14	Wagoner	Wagoner, Oklahoma	1500 W Highway 51	Wagoner	OK	74467	Tulsa (46140)	40	145	301.01	
15	Sallisaw	Sallisaw, Oklahoma	800 W. Ruth St	Sallisaw	OK	74955	Fort Smith, AR-OK (22900)	40	135	303.02	
16	Bartlesville	Bartlesville, Oklahoma	1701 SE Washington Blvd.	Bartlesville	OK	74006		NA	40	147	7.00
18	Pawnee	Pawnee, Oklahoma	501 Harrison	Pawnee	OK	74058	Tulsa (46140)	40	117	9575.00	
19	Fort Gibson	Fort Gibson, Oklahoma	805 S Lee	Fort Gibson	OK	74434		NA	40	101	14.00
Arkansas Branches Acquired May 22, 2015											
20	Fort Smith-Phoenix	Fort Smith, Arkansas	8300 Phoenix Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	13.05	
24	Springdale	Springdale, Arkansas	3942 Elm Springs Rd	Springdale	AR	72762	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	143	105.10	
Central Oklahoma Regional Branches Acquired March 23, 2020											
30	Norman-Downtown	Norman, Oklahoma	401 West Main St.	Norman	OK	73069	Oklahoma City, OK(36420)	40	27	2004.00	
31	Norman-West	Norman, Oklahoma	3550 West Robinson	Norman	OK	73072	Oklahoma City, OK(36420)	40	27	2015.07	
32	Norman-East	Norman, Oklahoma	1200 E Lindsey	Norman	OK	73071	Oklahoma City, OK(36420)	40	27	2011.02	
33	South OKC	Oklahoma City, Oklahoma	11671 South Western	Oklahoma City	OK	73170	Oklahoma City, OK(36420)	40	27	2018.02	
34	Noble	Noble, Oklahoma	805 North Main St.	Noble	OK	73068	Oklahoma City, OK(36420)	40	27	2025.00	
COCO Region Branches Acquired September 3, 2020											
41	Owasso	Owasso, Oklahoma	12401 E 86th St N	Owasso	OK	74055	Tulsa (46140)	40	143	58.05	
COCO Region Branches Acquired December 4, 2020											
44	Claremore	Claremore, Oklahoma	1700 S Lynn Riggs Blvd	Claremore	OK	74017	Tulsa (46140)	40	131	501.01	
Arkansas Branch Opened April 21, 2021											
25	Rogers Ave	Fort Smith, Arkansas	4102 Rogers Ave	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	11.01	
COCO Region Branches Acquired AUGUST 19, 2022											
45	Bixby	Bixby, Oklahoma	13112 S Memorial Drive	Bixby	OK	74008	Tulsa (46140)	40	143	76.55	
OKC Branch Opened March 19, 2025											
35	Oklahoma City	Oklahoma City, Oklahoma	115 Park Ave.	Oklahoma City	OK	73102	Oklahoma City, OK (36420)	40	109	9800.07	
LPO Converted to Branch November 4, 2025											
46	Tulsa	Tulsa, Oklahoma	1425 E 41st Pl, Ste 200	Tulsa	OK	74105	Tulsa (46140)	40	143	50.02	
LPO Converted to Branch January 5, 2026											
26	Rogers	Rogers, Arkansas	3301 S Market St. Ste 104	Rogers	AR	72758	Fayetteville-Springdale-Rogers, AR-MO (22220)	5	7	204.05	
Corporate Office-No Customer Access											
		Muskogee, OK	1111 W Broadway St	Muskogee	OK	74401		NA	40	101	4.00
Closed Branch 4/30/19											
11	Keys	Park Hill (Keys), Oklahoma	25955 HWY 82	Park Hill	OK	74451		NA	40	21	9783.00
Branches Relocated to Rogers Avenue 4/20/21											
22	Fort Smith- Greenwood	Fort Smith, Arkansas	2930 Old Greenwood Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	10.02	
23	Fort Smith -Waldron	Fort Smith, Arkansas	1301 S. Waldron Rd	Fort Smith	AR	72903	Fort Smith, AR-OK (22900)	5	131	5.02	
Closed Branch 12/31/21											
21	Fort Smith-HWY 71	Fort Smith, Arkansas	9201 Highway 71 South	Fort Smith	AR	72916	Fort Smith, AR-OK (22900)	5	131	13.02	
Closed Branch 12/15/22											
40	Catoosa	Catoosa, Oklahoma	650 S. Cherokee St	Catoosa	OK	74015	Tulsa (46140)	40	131	504.08	
Closed Branch 6/7/24											
43	Oologah	Oologah, Oklahoma	105 Elm St	Oologah	OK	74053	Tulsa (46140)	40	131	508.01	
Closed Branches 5/28/2026											
17	Dewey	Dewey, Oklahoma	525 N Osage	Dewey	OK	74029		NA	40	147	11.00
42	Collinsville	Collinsville, Oklahoma	118 N. 11	Collinsville	OK	74021	Tulsa (46140)	40	143	54.02	

BANKING FACILITIES OPENED

BRANCHES and ATMS

Date Added: 9/3/2020

650 S. Cherokee St, Catoosa OK 74015
Census Tract - Tulsa 46140 40 131 504.08

12401 E 86th St N, Owasso OK 74055
Census Tract - Tulsa 46140 40 143 58.05

118 N. 11, Collinsville OK 74021
Census Tract - Tulsa 46140 40 143 54.02

105 Elm St, Oologah OK 74053
Census Tract - Tulsa 46140 40 131 508.01

Date Added: 12/4/20

1700 S Lynn Riggs BLVD, Claremore OK 74017
Census Tract- Tulsa 46140 40 131 501.01

Date Added: April 21, 2021

4120 Rogers Ave., Fort Smith, AR 72903
Census Tract- Fort Smith, AR-OK 22900 05 131 11.01

Date Added: 8/19/22

13112 S Memorial Drive, Bixby OK 74008
Census Tract- Tulsa 46140 40 143 76.55

Date Added as LPO: 7/15/24 Date converted to Branch: 11/4/25

LPO ONLY- 1425 E 41st Pl, Ste 200, Tulsa OK 74105
Census Tract- Tulsa 46140 40 143 50.02

Date Added: 3/19/25

115 Park Ave, Oklahoma City, OK 73102
Census Tract- Oklahoma City 36420 40 109 9800.07

Date Added as LPO: 4/7/2025 Date converted to Branch: 1/5/26

LPO ONLY- 3301 S. Market St. Suite 104, Rogers AR 72758
Census Tract- Fayetteville-Springdale-Rogers 22220 05 007 0204.05

BANKING FACILITIES CLOSED or Relocated

BRANCH ONLY CLOSED

5/28/26	Dewey Census tract	525 N Osage, Dewey OK 74029 40 147 0011.00
5/28/26	Collinsville Census tract	118 N. 11, Collinsville OK 74021 40 143 0054.02

BRANCH AND ATM CLOSED

4/30/19	Park Hill (Keys) Census tract	25955 HWY 82, Park Hill, OK 74451 40 21 9783.00
12/31/21	Fort Smith-HWY 71 Census tract	9201 Highway 71 South, Fort Smith AR 72916 05 131 0013.02
12/15/22	Catoosa Census tract	650 S. Cherokee St, Catoosa OK 74015 40 131 504.08
6/7/24	Oologah, OK Census tract	105 Elm St, Oologah, OK 74053 40 131 0508.01

Branches and ATM Relocated to Rogers Ave. Branch

4/20/21	Greenwood Census tract	2930 Old Greenwood, Fort Smith, AR 72903 05 131 0010.02
04/20/21	Waldron Census tract	1301 S. Waldron Rd, Fort Smith, AR 72903 05 131 0005.02

ATMS CLOSED

3/31/19	Webbers City Hall Census Tract	HWY 100, Webbers Falls, OK 74470 40 101 15.00
---------	-----------------------------------	--

1/27/21

401 West Main St., Norman OK 73069
Census Tract Oklahoma City, OK 36420 40 27 2004.00

3550 West Robinson, Norman OK 73072
Census Tract Oklahoma City, OK 36420 40 27 2015.07

1200 West Lindsey, Norman, OK 73071
Census Tract Oklahoma City, OK 36420 40 27 2011.02

BANKING FACILITIES CLOSED or Relocated

11671 South Western , Oklahoma City OK 73170
Census Tract Oklahoma City, OK 3642040 27 2018.02

805 North Main St., Noble OK 73068
Census Tract Oklahoma City, OK 3642040 27 2025.00

12/31/21

9201 Highway 71 South, Fort Smith AR 72916
Census Tract Fort Smith, AR (22900) 5 131 13.02

PRODUCTS & SERVICES

PERSONAL CHECKING ACCOUNTS

All Armstrong Bank Personal Checking Accounts come equipped with:

- FREE 24-Hour Telephone Account Access
- FREE Online Banking
- FREE Checkcards
- FREE Online Bill Pay
- FREE Electronic Statements

EZ Checking

- \$100 min opening balance
- No monthly service charge
- Unlimited Transactions

Exclusive Checking

- \$100 min opening balance
- \$6.95 monthly service charge
- Unlimited Transactions
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

Gold Plus Checking

- For ages 50 or better with added benefits
- \$100 min opening balance
- \$4.95 monthly service charge
- Unlimited Transactions
- Earns interest on balances of \$1,000 or greater
- FREE Checks
- FREE Cashier's Checks
- FREE Money Orders
- Access to BaZing, an online membership program with access to a number of helpful services for your family as well as discounts with local and national merchants.

Gold Checking

- For our customers ages 50 or better
- \$100 min opening balance
- No monthly service charge
- Unlimited Transactions
- FREE Checks

Personal Money Managers Checking

- \$2,500 min opening balance
- \$7.95 monthly fee if balance is less than \$2,500
- Earns interest on balances of \$2,500 and more

Personal Investment Checking

- \$1,000 min opening balance
- \$7.95 monthly fee if balance is less than \$1,000
- Unlimited Transactions
- Earns interest on balances of \$1,000 or more

PRODUCTS & SERVICES

PERSONAL SAVINGS ACCOUNTS

Personal Regular Savings

- \$50.00 Opening Balance
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above \$50.00
- No service charge on balances over \$50.00
- \$3.00 per quarter fee if balance falls below \$50.00

Young Savers

- For our customers under 18
- No opening balance requirement
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly
- No minimum balance service charge

Health Savings Account (HSA)

- Unlimited check writing
- Interest paid on collected balance

* For more information, or to determine if you qualify, visit the [Department of the Treasury](#).

PERSONAL CERTIFICATES OF DEPOSIT

Certificate of Deposit

- Terms – 91 days to 5 years
- Fixed interest rate based on the rate available at the time of purchase
- Interest can be paid monthly, quarterly, or annually

*Automatically renewing CDs allow a 10 day grace period after the maturity date for withdrawals, additions, or changes to the term without penalty.

PERSONAL INVESTMENTS

Traditional Individual Retirement Account (IRA)

- Make annual contributions up to a set maximum dollar amount
- Depending on your income, tax filing status, and employer-sponsored retirement plan coverage, contributions may be tax deductible

Roth IRA

- Roth IRA contributions are not tax deductible
- Withdrawals of principal earnings are tax-free when certain conditions are met

Coverdell Education Savings Account (CESA)

- Established for the benefit of a child up to the age of 18 years
- Any adult can make annual contributions up to a set maximum dollar amount
- Earnings on contributions accumulate tax-free if used for qualified educational expenses

PRODUCTS & SERVICES

BUSINESS CHECKING ACCOUNTS

All Armstrong Bank Business Checking Accounts come equipped with:

- FREE 24-Hour Telephone Account Access
- FREE Online Banking
- FREE Online Bill Pay
- FREE Check Cards
- FREE Electronic Statements

Small Business Checking

- \$100 to open
- No monthly service charge
- 200 free transactions* - \$0.25 per transaction above 200
- Unlimited electronic transactions
- All Business Solutions products available

*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

Commercial Business Checking

- \$100 to open
- \$8.00 monthly service charge*
- \$0.20 per check written - \$0.25 per paper deposit - \$0.06 per paper item deposit
- Unlimited electronic transactions
- All Business Solutions products available

*Earnings Credit applied toward average collected balance

Non-Profit Organizations

- \$100 to open with unlimited transactions
- No monthly service charge - limit one account per group
- No transaction fees
- All Business Solutions products available

Business Investment Checking

- \$1,000 to open
- Earns interest
- \$6.00 monthly service charge
- 100 free transactions* - \$0.20 per transaction above 100
- Unlimited electronic transactions
- All Business Solutions products available

*Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions.

Business Money Manager Checking

- \$2,500 to open
- Earns interest
- No monthly service charge if balance is above \$2,500
- If balance falls below \$2,500, \$7.95 monthly fee
- Transaction limits apply
- All Business Solutions products available

PRODUCTS & SERVICES

BUSINESS SAVINGS ACCOUNT

Business Savings Account

- \$50.00 Opening Balance
- 6 FREE withdrawals per quarter (\$1.25 Charge Per Withdrawal After 6)
- Interest paid quarterly on balances above \$50.00
- \$3.00/quarter if balance falls below \$50.00

BUSINESS CERTIFICATE OF DEPOSIT

Business Certificate of Deposit

- Term – Varied short to long terms, choose the period you can commit to leaving your money alone.
- Fixed interest rate based on the rate available at the time of purchase
- An early withdrawal fee may apply if the CD is closed before the maturity date

OTHER BUSINESS PRODUCTS

Lock Box

Lock Box allows you to accelerate the collections of your receivables. Payments are routed to Armstrong Bank via a designated post office box. Research and query information is provided through our secure online site.

Positive Pay & ACH Debit Block

Positive Pay allows you to monitor check and/or ACH payments processed for payment against your account, and reject unauthorized transactions before losses occur.

ACH Debit Block allows you to designate approved companies to debit your account and eliminate unwanted transactions.

SmartPay Suite

Armstrong Bank's SmartPay Suite includes two of our fully integrated products: Remote Deposit Capture and SmartPay Express.

Remote Deposit Capture

Remote Deposit Capture gives our business customers the ability to process checks, ACH, and Debit/Credit Cards improving the speed and efficiency of both check collections and returns.

SmartPay Express

This payment product provides an online, customized payment site for customers who accept payments and donations.

PRODUCTS & SERVICES

OTHER PRODUCTS AND SERVICES

- GAP Insurance
- Extended Service
- Credit Life Insurance
- Accident & Health (A&H)
- Transaction Express®
- TransLink
- ProcessNow®
- TransFreedom®
- Data Breach Security Program
- EMV®

PERSONAL LOANS

Consumer Credit Card

- Mastercard Credit Card – Classic
- Mastercard Credit Card – Platinum - Earn Loyalty Points for every dollar you spend with a variety of rewards

Consumer Loans

- General Personal Loans
- Auto – New & Used Cars
- Recreational Vehicles
 - Boats,
 - Travel Trailers,
 - ATVs, &
 - Tractors
- Residential Mortgage Loans
 - Conventional
- Real Estate
 - Raw Land
 - Land Development
 - Home Construction
 - Home Improvement
 - Home Purchase
 - Home Equity Lines of Credit
 - Mobile Homes with Land
- Equipment
 - New & Used Commercial Equipment
 - Appliances
- Agricultural
 - Agricultural Real Estate
 - Live Stock
 - Farm Equipment
- Miscellaneous

BUSINESS LOANS

Commercial Credit Card

PRODUCTS & SERVICES

- Business Mastercard Credit Card
- Earn Loyalty Points for every dollar you spend with a variety of rewards

Business & Small Business Loans

- New or Used Business Vehicles
- Commercial Real Estate
- Working Capital
- Business Construction
- Land Development
- Unimproved Property
- New and Used Commercial Equipment
- Computers, Furniture & Appliances
- Small Business Administration (SBA) and Government Programs -
- Agricultural Loans

Armstrong Bank

Products and Services Fee Schedule Effective 08-15-2022

Account Activity Printout.....	\$4.00
Account Balance Assistance (per hour).....	\$20.00
Account Closing Fee (less than 90 days).....	\$35.00
Account Research Statement Copy (Per Statement).....	\$10.00
Account Research-Check Images (12/page) and Other Documents (Per Page).....	\$2.00
ACH Transfer Fees:	
One-Time ACH Transfer Request.....	\$5.00
Recurring ACH Transfer Setup Fee.....	\$5.00
Recurring ACH Transfer Per Occurrence Fee.....	\$2.00
All Deposited Items Returned.....	\$5.00
ATM/Debit Card with Checking Account.....	FREE
ATM Card with Savings Account – Monthly Fee.....	\$1.00
ATM/Debit Card Replacement Fee (two replacement cards available at no charge within a rolling 12 month period).....	\$5.00
ATM/Debit Card Cross-Border Fee.....	1.00% of total
ATM/Debit Card Currency Conversion.....	0.20% of total
ATM Change Order Fee.....	0.10% of total
ATM Transaction Fee (ATMs other than Armstrong Bank and Domestic Allpoint Network).....	\$2.00
Bank Bags – Zipper.....	\$5.00
– Locking.....	\$20.00
Cashier's Checks.....	\$5.00
Coin Rolling for Non-Customers.....	10.00% of total
Confirmation/Verification of Accounts.....	\$20.00
Counter Checks (Per Sheet of Four).....	\$1.00
Check Collections:	
Domestic.....	\$20.00
International/Foreign.....	\$35.00
Incoming.....	\$25.00
Dormant Monthly Fee.....	\$5.00
Fax – First Page.....	\$5.00
– Additional Pages.....	\$1.00
Foreign Currency Orders.....	\$20.00
Garnishments/Levies.....	\$100.00
Money Orders.....	\$4.00
Non-Customer Check Cashing.....	3.00% of check
– Minimum Charge.....	\$10.00
Nonsufficient Funds Fee (Per Debit or Check Returned)*.....	\$20.00
Notary Services.....	\$5.00
Overdraft Fee (Per Debit or Check Paid)*.....	\$20.00
Overdraft Protection Transfer.....	\$10.00
Photo Copies.....	\$0.50
Safe Deposit Box Drill Fee.....	\$250.00
Safe Deposit Box Key Deposit.....	\$50.00
Special Statement Cut-off.....	\$4.00
Stop Payment – Regular.....	\$27.00
– Cashier's Check/Money Order.....	\$30.00
Wire Transfer:	
Incoming.....	\$10.00
Outgoing.....	\$20.00
Outgoing – Cash Management.....	\$15.00
Foreign.....	\$50.00

*Fees apply to overdrafts "Created by check, in-person withdrawals, ATM withdrawals or other electronic means."

Armstrong Bank

Individual Checking Accounts Fee Schedule

Exclusive Account	\$6.95
.....	\$10,000 Travel Accident Insurance
eZ Account	FREE
Gold Account	FREE
Gold Plus Account	\$4.95
.....	Earns Interest with daily balance above \$1000
.....	\$10,000 Travel Accident Insurance
HSA	Quarterly Service charge.....\$3.00
Investment Account	No fee if daily balance is \$1000 or more
.....	\$7.95 if daily balance falls below \$1000
.....	Earns Interest with daily balance above \$1000
Money Managers	No fee if daily balance is \$2500 or more
.....	\$7.95 if daily balance falls below \$2500
.....	Earns Interest with daily balance above \$2500
.....	Service Charge on Restricted Transactions over ten (10) \$5.00 ¹

MMDA Restricted Transactions (Personal and Business)¹⁽³⁾

Restricted to 10 withdrawals or any combination of 10 withdrawals per statement cycle:

- Phone Transfers
- Online Banking
- Preauthorized Transfers
- AFT's
- Sweep Transactions
- Bill Pay Items
- ACH
- Check from Inclearings
- Debit Card

Individual Savings Accounts Fee Schedule

Statement Savings No fee if balance above \$50 all quarter
 \$3 fee if balance below \$50 in quarter
 Six FREE withdrawals per quarter
 \$1.25/withdrawal² after sixth in quarter

Young Savers..... FREE
 Six FREE withdrawals per quarter
 \$1.25/withdrawal² after sixth in quarter

Savings Restricted Transactions (that are charged)²⁽⁴⁾

Restricted to 6 withdrawals or any combination of 6 withdrawals per statement cycle:

- Withdrawal in Person
- Force Pay Debit
- ATM Withdrawal
- Transfer via Telephone

Checking & Savings accounts with balance below \$100 and inactive for one (1) year will be charged \$5 per month.

¹ MMDA Restricted Transactions are listed on page 2.

² Statement Savings are charged for Restricted Transactions listed on Page 2.

Armstrong Bank

Business Checking Accounts Fee Schedule

Free Small Business/DBA..... FREE/cycle
 Additional Fees
 First 200 Transactions FREE
 Additional Transactions over 200 \$0.25
 (Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions)

Commercial Business (Analysis may be required)..... \$8.00/cycle
 Additional Fees
 Checks Written \$0.20
 Deposits or Credits Made (over the counter) \$0.25
 Per Item Deposited..... \$0.06
 (Over the counter, Select Pay, & Lock Box items)
 (Additional Analysis Fees)
 Currency per Strap \$0.20
 Coin per Roll..... \$0.05
 A Bank administered earnings credit rate will be applied to the investable balance to offset the monthly services fee.

Additional Services Available to Commercial Business Analysis Account Holders

Online Cash Management
 Monthly Maintenance Fee \$35.00
 ACH File Fee \$10.00
 ACH per Item Fee..... \$0.10
 SmartPay Business \$50.00/month
 Lock Box..... \$75.00/month

Non-Profit Organizations

(Limited to one account per non-profit group)..... No Service Charge

Business Investment

Fee per Cycle \$6.00
 Additional Fees
 First 100 Transactions FREE
 Additional Transactions over 100 \$0.20
 (Transactions include checks, deposits, and deposited items; electronic items are not counted as transactions)

Interest paid on collected balances of \$1,000 or more

Business Money Managers³

Minimum Monthly Balance \$2500 or more No Service Charge
 Minimum Monthly Balance below \$2500 \$7.95/Cycle
 Service Charge on Restricted Transactions over ten (10) \$5.00
Interest paid on collected balances of \$2500 or more
Tiered Rate: \$0-\$2,499 \$2500-\$9,999 \$10,000-\$49,999 \$50,000 and over

Overdrawn balances will be charged at a rate of 10% above the current prime rate posted in the Wall Street Journal.

Business Savings Accounts Fee Schedule

Statement Savings⁴

No fee if balance above \$50 all quarter
 \$3 fee if balance falls below \$50 in quarter
 Six free withdrawals per quarter; \$1.25/withdrawal after sixth in quarter
Interest is paid quarterly at an administrative rate, which may change at the bank's discretion.
A daily balance of \$50 must be maintained to earn the stated interest rate.

Mobile Deposit for Business Accounts

- Free up to 10 items in a month
- \$5/month for up to 20 items in a month
- \$10/month for up to 30 items a month

Checking & Savings accounts with balance below \$100 and inactive for one (1) year will be charged \$5 per month

³ MMDA Restricted Transactions are listed on page 2

⁴ Statement Savings are charged for Restricted Transactions listed on Page 2.

Loan-To-Deposit Ratio

UBPR Date	Ratio
6/30/2024	68.84%
9/30/2024	69.47%
12/31/2024	68.20%
3/31/2025	71.74%
6/30/2025	74.59%
9/30/2025	77.83%
12/31/2025	63.93%
3/31/2026	81.19%
Average	71.97%

Armstrong Bank

CRA Assessment Area

March 19, 2025

Oklahoma Non-MSA Assessment Areas

Washington County

McIntosh County

Muskogee County

Cherokee County

Adair County

Nowata County

1721.00

1723.00

1724.00

Tulsa MSA Assessment Areas

Pawnee County

Osage County

Rogers County

Wagoner County

Tulsa County

Fort Smith Arkansas-Oklahoma MSA

Assessment Area

Sequoyah County

Crawford County

Sebastian County

Fayetteville-Springdale-Rogers AR-MO

MSA Assessment Area

Benton County

Washington County

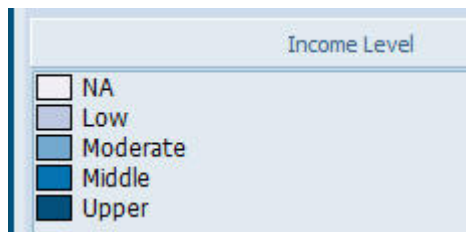
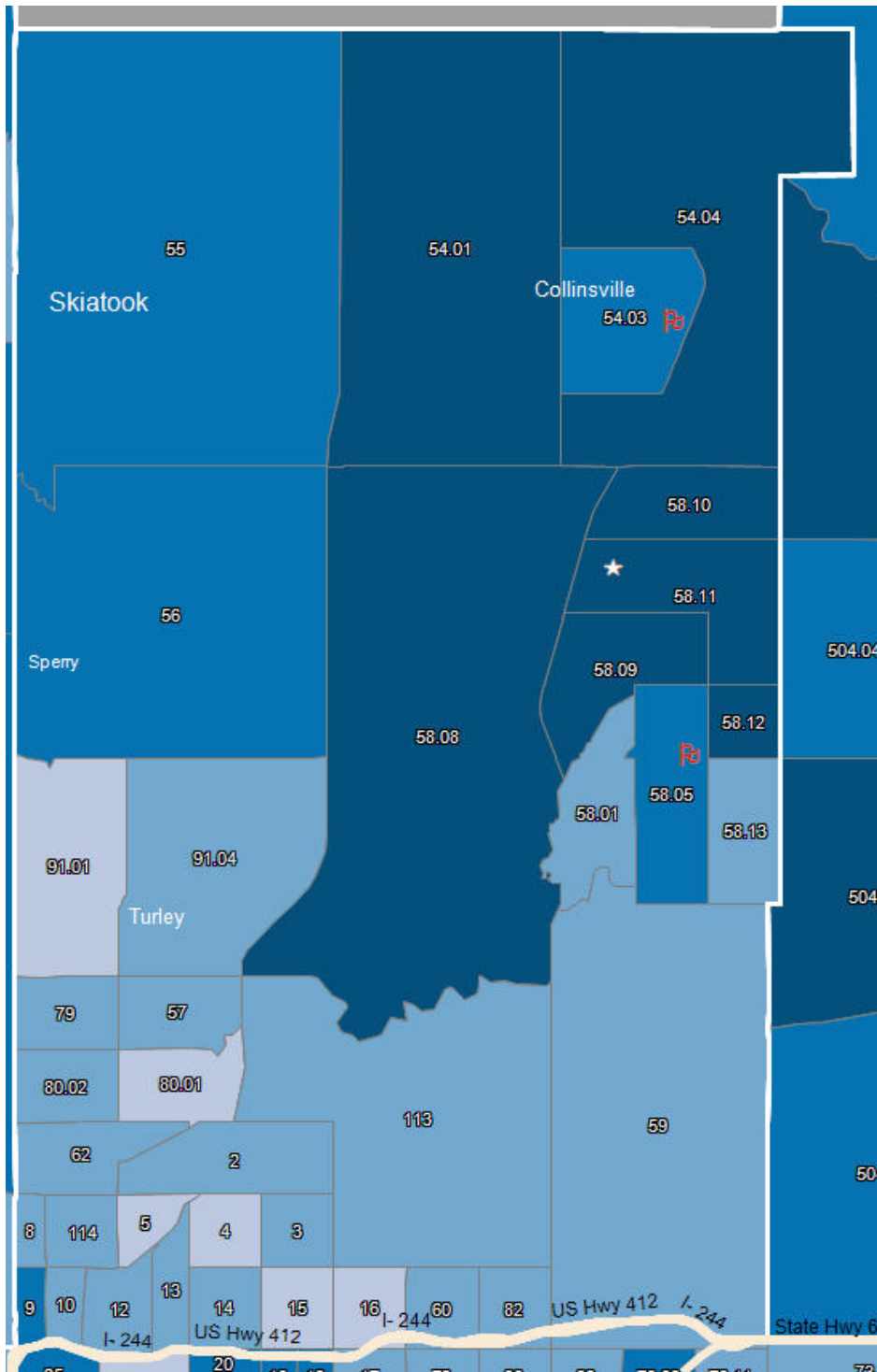
Oklahoma City, OK MSA Assessment

Area

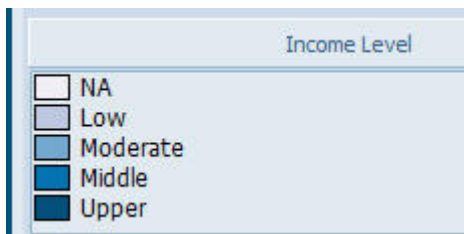
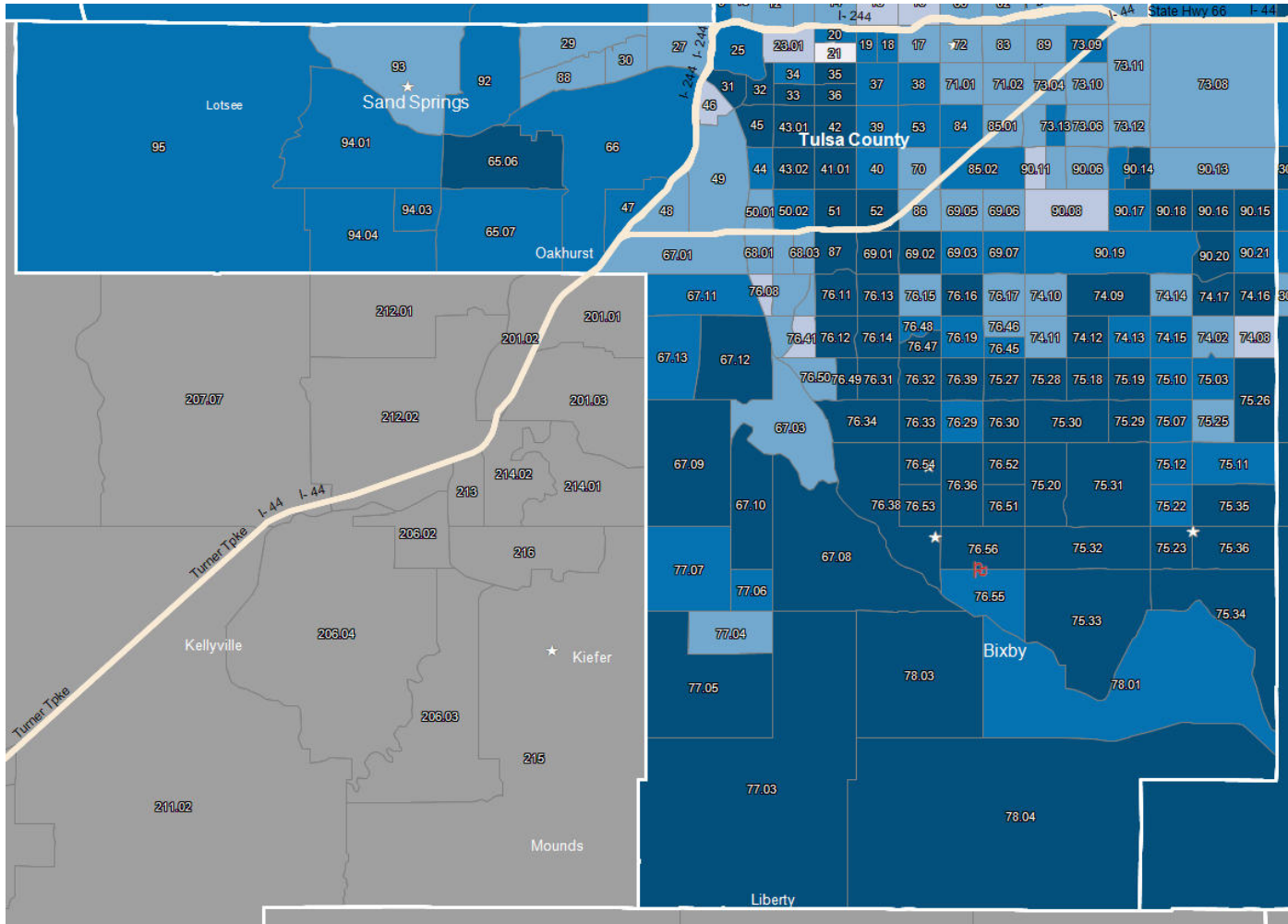
Cleveland County

McClain County

Oklahoma County



Tulsa MSA/ Tulsa County pt 2



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 46140 - TULSA, OK

State: OKLAHOMA

County: 143 - TULSA COUNTY

All Tracts: 208



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0002.00	2 - Moderate	67.02	No	\$89,100	\$48,393	1380	1289	93.41	422	694
OK	TULSA COUNTY	0003.00	2 - Moderate	56.28	No	\$89,100	\$40,640	3986	3256	81.69	636	1329
OK	TULSA COUNTY	0004.00	1 - Low	44.60	No	\$89,100	\$32,208	4340	3405	78.46	561	1434
OK	TULSA COUNTY	0005.00	1 - Low	32.89	No	\$89,100	\$23,750	2331	2143	91.93	296	987
OK	TULSA COUNTY	0008.00	2 - Moderate	77.24	No	\$89,100	\$55,772	1342	1076	80.18	450	770
OK	TULSA COUNTY	0009.00	3 - Middle	104.30	No	\$89,100	\$75,313	1205	814	67.55	428	725
OK	TULSA COUNTY	0010.00	2 - Moderate	62.43	No	\$89,100	\$45,083	1366	1227	89.82	231	423
OK	TULSA COUNTY	0012.00	2 - Moderate	52.33	No	\$89,100	\$37,788	1730	1396	80.69	216	1053
OK	TULSA COUNTY	0013.00	2 - Moderate	55.50	No	\$89,100	\$40,074	2172	1582	72.84	341	833
OK	TULSA COUNTY	0014.00	2 - Moderate	60.06	No	\$89,100	\$43,368	5409	3971	73.41	776	1962
OK	TULSA COUNTY	0015.00	1 - Low	47.99	No	\$89,100	\$34,657	4241	2541	59.92	778	1796
OK	TULSA COUNTY	0016.00	1 - Low	47.14	No	\$89,100	\$34,043	5424	3893	71.77	961	1972
OK	TULSA COUNTY	0017.00	2 - Moderate	76.52	No	\$89,100	\$55,250	2521	991	39.31	758	1160
OK	TULSA COUNTY	0018.00	3 - Middle	89.12	No	\$89,100	\$64,351	1918	790	41.19	547	1001
OK	TULSA COUNTY	0019.00	3 - Middle	82.75	No	\$89,100	\$59,750	1600	557	34.81	454	815
OK	TULSA COUNTY	0020.00	3 - Middle	80.16	No	\$89,100	\$57,885	1792	800	44.64	316	730
OK	TULSA COUNTY	0021.00	0 - Unknown	0.00	No	\$89,100	\$0	3130	1401	44.76	104	354
OK	TULSA COUNTY	0023.01	1 - Low	43.28	No	\$89,100	\$31,250	2356	1260	53.48	409	1102
OK	TULSA COUNTY	0025.00	3 - Middle	102.01	No	\$89,100	\$73,661	4984	2068	41.49	144	200
OK	TULSA COUNTY	0027.00	2 - Moderate	63.40	No	\$89,100	\$45,781	2836	1307	46.09	685	1344
OK	TULSA COUNTY	0029.00	2 - Moderate	71.77	No	\$89,100	\$51,823	2689	957	35.59	546	1011
OK	TULSA COUNTY	0030.00	2 - Moderate	53.47	No	\$89,100	\$38,611	1818	713	39.22	406	882
OK	TULSA COUNTY	0031.00	4 - Upper	130.49	No	\$89,100	\$94,219	2468	679	27.51	396	652
OK	TULSA COUNTY	0032.00	4 - Upper	225.40	No	\$89,100	\$162,750	1479	353	23.87	486	708

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0033.00	4 - Upper	172.54	No	\$89,100	\$124,583	1978	484	24.47	501	999
OK	TULSA COUNTY	0034.00	3 - Middle	83.38	No	\$89,100	\$60,208	2309	865	37.46	377	897
OK	TULSA COUNTY	0035.00	4 - Upper	129.47	No	\$89,100	\$93,487	2044	582	28.47	462	1116
OK	TULSA COUNTY	0036.00	4 - Upper	135.46	No	\$89,100	\$97,813	2041	466	22.83	845	1152
OK	TULSA COUNTY	0037.00	3 - Middle	104.07	No	\$89,100	\$75,147	2527	693	27.42	820	1408
OK	TULSA COUNTY	0038.00	3 - Middle	95.63	No	\$89,100	\$69,048	1854	706	38.08	448	912
OK	TULSA COUNTY	0039.00	3 - Middle	89.20	No	\$89,100	\$64,412	4040	1329	32.90	962	1877
OK	TULSA COUNTY	0040.00	3 - Middle	116.07	No	\$89,100	\$83,813	4209	1217	28.91	1217	1846
OK	TULSA COUNTY	0041.01	4 - Upper	321.31	No	\$89,100	\$232,000	2292	399	17.41	976	1108
OK	TULSA COUNTY	0042.00	4 - Upper	180.69	No	\$89,100	\$130,469	2879	540	18.76	1008	1218
OK	TULSA COUNTY	0043.01	4 - Upper	346.24	No	\$89,100	\$250,001	2214	323	14.59	828	953
OK	TULSA COUNTY	0043.02	4 - Upper	226.64	No	\$89,100	\$163,646	3414	585	17.14	1190	1865
OK	TULSA COUNTY	0044.00	3 - Middle	100.21	No	\$89,100	\$72,357	2102	532	25.31	463	981
OK	TULSA COUNTY	0045.00	4 - Upper	227.89	No	\$89,100	\$164,545	2524	448	17.75	1026	1146
OK	TULSA COUNTY	0046.00	1 - Low	28.60	No	\$89,100	\$20,653	3190	2099	65.80	139	592
OK	TULSA COUNTY	0047.00	3 - Middle	82.11	No	\$89,100	\$59,286	1962	719	36.65	505	878
OK	TULSA COUNTY	0048.00	2 - Moderate	63.60	No	\$89,100	\$45,923	4384	1696	38.69	886	1900
OK	TULSA COUNTY	0049.00	2 - Moderate	63.45	No	\$89,100	\$45,813	1666	769	46.16	427	740
OK	TULSA COUNTY	0050.01	2 - Moderate	76.86	No	\$89,100	\$55,500	1899	587	30.91	441	989
OK	TULSA COUNTY	0050.02	3 - Middle	92.14	No	\$89,100	\$66,532	3475	1136	32.69	801	1329
OK	TULSA COUNTY	0051.00	4 - Upper	189.28	No	\$89,100	\$136,667	1952	489	25.05	603	724
OK	TULSA COUNTY	0052.00	4 - Upper	162.24	No	\$89,100	\$117,143	2984	949	31.80	892	1174
OK	TULSA COUNTY	0053.00	3 - Middle	104.19	No	\$89,100	\$75,234	4618	1571	34.02	1512	2046
OK	TULSA COUNTY	0054.01	4 - Upper	152.92	No	\$89,100	\$110,417	3520	1237	35.14	982	1226
OK	TULSA COUNTY	0054.03	3 - Middle	89.19	No	\$89,100	\$64,402	4143	1356	32.73	1143	1742
OK	TULSA COUNTY	0054.04	4 - Upper	121.94	No	\$89,100	\$88,049	4835	1679	34.73	1419	1752
OK	TULSA COUNTY	0055.00	3 - Middle	91.10	No	\$89,100	\$65,781	3564	1025	28.76	975	1618
OK	TULSA COUNTY	0056.00	3 - Middle	83.47	No	\$89,100	\$60,274	2479	870	35.09	626	1067
OK	TULSA COUNTY	0057.00	2 - Moderate	58.66	No	\$89,100	\$42,356	2229	1981	88.87	553	1026

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0058.01	2 - Moderate	75.82	No	\$89,100	\$54,750	4114	1568	38.11	922	1519
OK	TULSA COUNTY	0058.05	3 - Middle	85.40	No	\$89,100	\$61,667	7369	2625	35.62	1647	2488
OK	TULSA COUNTY	0058.08	4 - Upper	149.60	No	\$89,100	\$108,018	4154	1364	32.84	1296	1509
OK	TULSA COUNTY	0058.09	4 - Upper	129.95	No	\$89,100	\$93,833	8362	2596	31.05	2187	2580
OK	TULSA COUNTY	0058.10	4 - Upper	121.33	No	\$89,100	\$87,604	3660	1326	36.23	794	1008
OK	TULSA COUNTY	0058.11	4 - Upper	136.55	No	\$89,100	\$98,594	4668	1624	34.79	1051	1387
OK	TULSA COUNTY	0058.12	4 - Upper	162.86	No	\$89,100	\$117,596	3439	950	27.62	1035	1166
OK	TULSA COUNTY	0058.13	2 - Moderate	61.98	No	\$89,100	\$44,755	2946	1090	37.00	389	431
OK	TULSA COUNTY	0059.00	2 - Moderate	55.47	No	\$89,100	\$40,052	2693	1850	68.70	278	819
OK	TULSA COUNTY	0060.00	2 - Moderate	62.63	No	\$89,100	\$45,224	5167	3703	71.67	896	1877
OK	TULSA COUNTY	0062.00	2 - Moderate	50.33	No	\$89,100	\$36,343	2687	2434	90.58	472	1288
OK	TULSA COUNTY	0065.06	4 - Upper	127.87	No	\$89,100	\$92,333	2391	652	27.27	656	858
OK	TULSA COUNTY	0065.07	3 - Middle	119.70	No	\$89,100	\$86,429	1698	538	31.68	608	744
OK	TULSA COUNTY	0066.00	3 - Middle	98.10	No	\$89,100	\$70,833	2694	869	32.26	820	1125
OK	TULSA COUNTY	0067.01	2 - Moderate	57.52	No	\$89,100	\$41,536	3089	1793	58.04	528	1080
OK	TULSA COUNTY	0067.03	2 - Moderate	76.02	No	\$89,100	\$54,890	4587	1718	37.45	653	1254
OK	TULSA COUNTY	0067.08	4 - Upper	162.38	No	\$89,100	\$117,250	9430	2623	27.82	2526	2887
OK	TULSA COUNTY	0067.09	4 - Upper	157.78	No	\$89,100	\$113,925	8244	3103	37.64	2058	2586
OK	TULSA COUNTY	0067.10	4 - Upper	147.61	No	\$89,100	\$106,579	4533	1980	43.68	1106	1347
OK	TULSA COUNTY	0067.11	3 - Middle	99.89	No	\$89,100	\$72,125	3450	1554	45.04	858	982
OK	TULSA COUNTY	0067.12	4 - Upper	291.56	No	\$89,100	\$210,521	1877	509	27.12	305	392
OK	TULSA COUNTY	0067.13	3 - Middle	92.66	No	\$89,100	\$66,905	2488	822	33.04	228	420
OK	TULSA COUNTY	0068.01	2 - Moderate	57.13	No	\$89,100	\$41,250	3106	1799	57.92	412	802
OK	TULSA COUNTY	0068.03	2 - Moderate	64.18	No	\$89,100	\$46,346	3068	1530	49.87	422	825
OK	TULSA COUNTY	0068.04	2 - Moderate	68.49	No	\$89,100	\$49,457	2708	1406	51.92	380	1053
OK	TULSA COUNTY	0069.01	4 - Upper	138.80	No	\$89,100	\$100,218	4144	1139	27.49	1048	1481
OK	TULSA COUNTY	0069.02	4 - Upper	170.95	No	\$89,100	\$123,438	1559	365	23.41	618	674
OK	TULSA COUNTY	0069.03	3 - Middle	111.57	No	\$89,100	\$80,560	3790	1386	36.57	1221	1764
OK	TULSA COUNTY	0069.05	2 - Moderate	66.02	No	\$89,100	\$47,674	4543	2953	65.00	192	729

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0069.06	2 - Moderate	69.63	No	\$89,100	\$50,282	1956	1174	60.02	449	672
OK	TULSA COUNTY	0069.07	3 - Middle	102.66	No	\$89,100	\$74,125	3126	1688	54.00	456	743
OK	TULSA COUNTY	0070.00	2 - Moderate	54.53	No	\$89,100	\$39,375	2835	1284	45.29	403	1001
OK	TULSA COUNTY	0071.01	2 - Moderate	71.51	No	\$89,100	\$51,635	3608	1993	55.24	728	1137
OK	TULSA COUNTY	0071.02	2 - Moderate	60.16	No	\$89,100	\$43,438	2493	1587	63.66	289	662
OK	TULSA COUNTY	0072.00	2 - Moderate	68.27	No	\$89,100	\$49,297	4093	2353	57.49	837	1602
OK	TULSA COUNTY	0073.04	2 - Moderate	59.56	No	\$89,100	\$43,008	3588	2332	64.99	705	1286
OK	TULSA COUNTY	0073.06	2 - Moderate	64.75	No	\$89,100	\$46,758	6037	4716	78.12	836	1563
OK	TULSA COUNTY	0073.08	2 - Moderate	75.27	No	\$89,100	\$54,350	3360	1462	43.51	870	1364
OK	TULSA COUNTY	0073.09	3 - Middle	80.90	No	\$89,100	\$58,417	1657	1037	62.58	399	571
OK	TULSA COUNTY	0073.10	2 - Moderate	77.12	No	\$89,100	\$55,688	3961	2852	72.00	761	1296
OK	TULSA COUNTY	0073.11	2 - Moderate	54.96	No	\$89,100	\$39,688	2885	2035	70.54	649	1122
OK	TULSA COUNTY	0073.12	2 - Moderate	62.17	No	\$89,100	\$44,890	4980	3478	69.84	1016	1643
OK	TULSA COUNTY	0073.13	3 - Middle	103.00	No	\$89,100	\$74,375	2565	1855	72.32	500	760
OK	TULSA COUNTY	0073.14	2 - Moderate	65.22	No	\$89,100	\$47,097	3758	2491	66.29	568	1036
OK	TULSA COUNTY	0074.02	2 - Moderate	76.88	No	\$89,100	\$55,511	2689	847	31.50	414	1043
OK	TULSA COUNTY	0074.08	1 - Low	40.00	No	\$89,100	\$28,887	1304	456	34.97	1107	1290
OK	TULSA COUNTY	0074.09	4 - Upper	120.41	No	\$89,100	\$86,944	4302	2313	53.77	1193	1516
OK	TULSA COUNTY	0074.10	2 - Moderate	76.39	No	\$89,100	\$55,156	2954	1858	62.90	257	420
OK	TULSA COUNTY	0074.11	2 - Moderate	67.37	No	\$89,100	\$48,646	3791	2012	53.07	155	287
OK	TULSA COUNTY	0074.12	4 - Upper	170.23	No	\$89,100	\$122,917	3748	1581	42.18	1063	1183
OK	TULSA COUNTY	0074.13	3 - Middle	102.09	No	\$89,100	\$73,713	3926	1411	35.94	978	1299
OK	TULSA COUNTY	0074.14	2 - Moderate	77.70	No	\$89,100	\$56,103	2763	1139	41.22	483	785
OK	TULSA COUNTY	0074.15	3 - Middle	105.29	No	\$89,100	\$76,029	1711	662	38.69	392	600
OK	TULSA COUNTY	0074.16	4 - Upper	136.14	No	\$89,100	\$98,300	1657	511	30.84	469	502
OK	TULSA COUNTY	0074.17	4 - Upper	145.68	No	\$89,100	\$105,188	1357	518	38.17	348	435
OK	TULSA COUNTY	0075.03	3 - Middle	89.37	No	\$89,100	\$64,531	2628	872	33.18	565	873
OK	TULSA COUNTY	0075.07	3 - Middle	96.32	No	\$89,100	\$69,550	3806	1382	36.31	1038	1429
OK	TULSA COUNTY	0075.10	3 - Middle	97.06	No	\$89,100	\$70,083	5463	1966	35.99	1276	1734

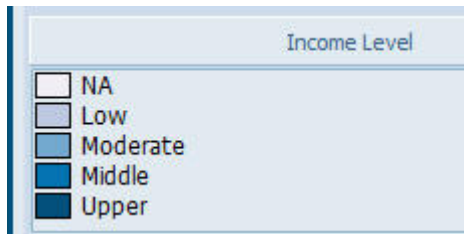
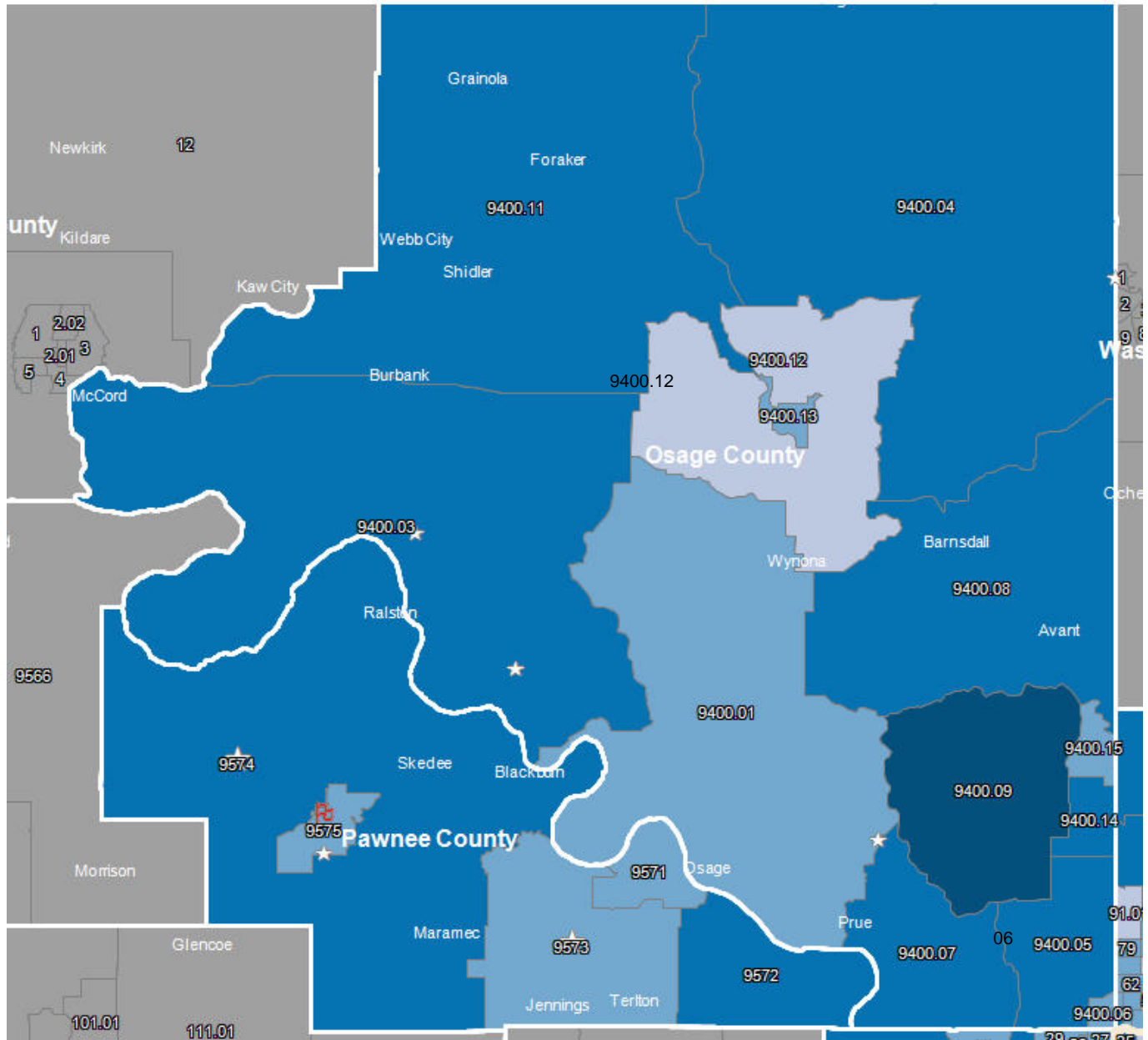
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0075.11	3 - Middle	104.39	No	\$89,100	\$75,375	3308	1194	36.09	908	1214
OK	TULSA COUNTY	0075.12	3 - Middle	91.88	No	\$89,100	\$66,346	4445	1399	31.47	1144	1592
OK	TULSA COUNTY	0075.18	4 - Upper	153.47	No	\$89,100	\$110,816	3642	1565	42.97	1123	1192
OK	TULSA COUNTY	0075.19	4 - Upper	135.45	No	\$89,100	\$97,803	3698	1402	37.91	1046	1193
OK	TULSA COUNTY	0075.20	4 - Upper	144.12	No	\$89,100	\$104,063	4347	1187	27.31	1475	1737
OK	TULSA COUNTY	0075.22	3 - Middle	119.74	No	\$89,100	\$86,458	2456	853	34.73	508	695
OK	TULSA COUNTY	0075.23	4 - Upper	140.94	No	\$89,100	\$101,765	2622	717	27.35	778	976
OK	TULSA COUNTY	0075.25	2 - Moderate	71.88	No	\$89,100	\$51,905	1931	653	33.82	414	604
OK	TULSA COUNTY	0075.26	4 - Upper	148.03	No	\$89,100	\$106,888	1982	640	32.29	564	684
OK	TULSA COUNTY	0075.27	4 - Upper	131.82	No	\$89,100	\$95,179	1291	421	32.61	462	498
OK	TULSA COUNTY	0075.28	4 - Upper	136.45	No	\$89,100	\$98,523	2134	843	39.50	394	499
OK	TULSA COUNTY	0075.29	4 - Upper	135.69	No	\$89,100	\$97,974	4068	1288	31.66	1020	1395
OK	TULSA COUNTY	0075.30	4 - Upper	160.13	No	\$89,100	\$115,625	2560	878	34.30	781	813
OK	TULSA COUNTY	0075.31	4 - Upper	143.16	No	\$89,100	\$103,370	3859	1057	27.39	1063	1309
OK	TULSA COUNTY	0075.32	4 - Upper	144.55	No	\$89,100	\$104,375	3556	1023	28.77	1005	1110
OK	TULSA COUNTY	0075.33	4 - Upper	149.63	No	\$89,100	\$108,042	2772	721	26.01	911	954
OK	TULSA COUNTY	0075.34	4 - Upper	144.09	No	\$89,100	\$104,044	2740	837	30.55	705	902
OK	TULSA COUNTY	0075.35	4 - Upper	124.72	No	\$89,100	\$90,054	2609	807	30.93	546	692
OK	TULSA COUNTY	0075.36	4 - Upper	164.81	No	\$89,100	\$119,000	2864	785	27.41	736	926
OK	TULSA COUNTY	0076.08	1 - Low	34.50	No	\$89,100	\$24,911	2425	1623	66.93	51	272
OK	TULSA COUNTY	0076.11	4 - Upper	164.61	No	\$89,100	\$118,854	1252	399	31.87	345	416
OK	TULSA COUNTY	0076.12	4 - Upper	151.38	No	\$89,100	\$109,306	3867	1565	40.47	591	747
OK	TULSA COUNTY	0076.13	4 - Upper	161.72	No	\$89,100	\$116,768	3260	992	30.43	1069	1310
OK	TULSA COUNTY	0076.14	4 - Upper	184.13	No	\$89,100	\$132,950	2479	675	27.23	719	924
OK	TULSA COUNTY	0076.15	2 - Moderate	78.55	No	\$89,100	\$56,719	2332	707	30.32	401	428
OK	TULSA COUNTY	0076.16	4 - Upper	176.71	No	\$89,100	\$127,596	3478	1107	31.83	1254	1765
OK	TULSA COUNTY	0076.17	2 - Moderate	59.06	No	\$89,100	\$42,647	3899	2046	52.47	302	589
OK	TULSA COUNTY	0076.19	3 - Middle	110.61	No	\$89,100	\$79,866	3945	1402	35.54	1094	1408
OK	TULSA COUNTY	0076.29	3 - Middle	119.78	No	\$89,100	\$86,487	3728	1361	36.51	918	1159

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0076.30	4 - Upper	128.90	No	\$89,100	\$93,070	4983	2131	42.77	1224	1519
OK	TULSA COUNTY	0076.31	4 - Upper	163.47	No	\$89,100	\$118,036	3240	769	23.73	1134	1264
OK	TULSA COUNTY	0076.32	4 - Upper	184.37	No	\$89,100	\$133,125	3027	890	29.40	783	906
OK	TULSA COUNTY	0076.33	4 - Upper	145.61	No	\$89,100	\$105,139	2754	793	28.79	835	990
OK	TULSA COUNTY	0076.34	4 - Upper	122.22	No	\$89,100	\$88,250	3881	1378	35.51	609	830
OK	TULSA COUNTY	0076.36	4 - Upper	162.54	No	\$89,100	\$117,361	4313	1143	26.50	1112	1212
OK	TULSA COUNTY	0076.38	4 - Upper	264.18	No	\$89,100	\$190,746	4713	1096	23.25	1381	1545
OK	TULSA COUNTY	0076.39	4 - Upper	149.57	No	\$89,100	\$108,000	4902	1670	34.07	1219	1482
OK	TULSA COUNTY	0076.41	1 - Low	48.91	No	\$89,100	\$35,317	4584	3187	69.52	52	340
OK	TULSA COUNTY	0076.42	2 - Moderate	62.32	No	\$89,100	\$45,000	1996	1234	61.82	123	298
OK	TULSA COUNTY	0076.43	2 - Moderate	60.99	No	\$89,100	\$44,038	1071	571	53.31	136	232
OK	TULSA COUNTY	0076.44	2 - Moderate	67.84	No	\$89,100	\$48,984	3608	2167	60.06	546	919
OK	TULSA COUNTY	0076.45	3 - Middle	109.93	No	\$89,100	\$79,375	4003	1904	47.56	444	730
OK	TULSA COUNTY	0076.46	2 - Moderate	75.40	No	\$89,100	\$54,444	3058	1682	55.00	631	786
OK	TULSA COUNTY	0076.47	4 - Upper	161.71	No	\$89,100	\$116,765	2784	901	32.36	773	874
OK	TULSA COUNTY	0076.48	3 - Middle	96.75	No	\$89,100	\$69,861	2723	1159	42.56	256	622
OK	TULSA COUNTY	0076.49	4 - Upper	153.37	No	\$89,100	\$110,744	2233	648	29.02	916	833
OK	TULSA COUNTY	0076.50	2 - Moderate	61.93	No	\$89,100	\$44,722	3082	1761	57.14	23	305
OK	TULSA COUNTY	0076.51	4 - Upper	137.08	No	\$89,100	\$98,981	2718	624	22.96	807	972
OK	TULSA COUNTY	0076.52	4 - Upper	206.73	No	\$89,100	\$149,271	3539	887	25.06	1171	1245
OK	TULSA COUNTY	0076.53	4 - Upper	227.80	No	\$89,100	\$164,485	2042	351	17.19	630	668
OK	TULSA COUNTY	0076.54	4 - Upper	259.20	No	\$89,100	\$187,153	3714	864	23.26	1152	1210
OK	TULSA COUNTY	0076.55	3 - Middle	107.24	No	\$89,100	\$77,432	3321	1247	37.55	616	925
OK	TULSA COUNTY	0076.56	4 - Upper	141.41	No	\$89,100	\$102,105	3642	1219	33.47	854	973
OK	TULSA COUNTY	0077.03	4 - Upper	146.41	No	\$89,100	\$105,714	2872	897	31.23	764	920
OK	TULSA COUNTY	0077.04	2 - Moderate	79.52	No	\$89,100	\$57,418	4425	2194	49.58	861	1293
OK	TULSA COUNTY	0077.05	4 - Upper	133.26	No	\$89,100	\$96,220	2579	984	38.15	699	867
OK	TULSA COUNTY	0077.06	3 - Middle	107.18	No	\$89,100	\$77,389	3212	1224	38.11	902	1073
OK	TULSA COUNTY	0077.07	3 - Middle	89.15	No	\$89,100	\$64,375	3420	1298	37.95	801	1114

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0078.01	3 - Middle	88.52	No	\$89,100	\$63,917	3187	1197	37.56	691	1303
OK	TULSA COUNTY	0078.03	4 - Upper	169.81	No	\$89,100	\$122,614	4388	1351	30.79	1135	1254
OK	TULSA COUNTY	0078.04	4 - Upper	137.38	No	\$89,100	\$99,199	2704	755	27.92	996	1156
OK	TULSA COUNTY	0079.00	2 - Moderate	55.95	No	\$89,100	\$40,404	4649	4189	90.11	754	2064
OK	TULSA COUNTY	0080.01	1 - Low	13.73	No	\$89,100	\$9,919	1975	1376	69.67	141	528
OK	TULSA COUNTY	0080.02	2 - Moderate	54.09	No	\$89,100	\$39,056	2724	2412	88.55	574	1153
OK	TULSA COUNTY	0082.00	2 - Moderate	69.46	No	\$89,100	\$50,156	2488	1819	73.11	490	813
OK	TULSA COUNTY	0083.00	2 - Moderate	73.79	No	\$89,100	\$53,281	1416	852	60.17	225	466
OK	TULSA COUNTY	0084.00	3 - Middle	86.75	No	\$89,100	\$62,639	3477	1510	43.43	978	1455
OK	TULSA COUNTY	0085.01	2 - Moderate	66.25	No	\$89,100	\$47,839	2772	1502	54.18	425	929
OK	TULSA COUNTY	0085.02	3 - Middle	95.63	No	\$89,100	\$69,048	4854	2329	47.98	1696	2144
OK	TULSA COUNTY	0086.00	2 - Moderate	77.42	No	\$89,100	\$55,903	3823	1901	49.73	505	938
OK	TULSA COUNTY	0087.00	4 - Upper	165.20	No	\$89,100	\$119,286	3216	875	27.21	842	1227
OK	TULSA COUNTY	0088.00	2 - Moderate	55.74	No	\$89,100	\$40,250	2045	829	40.54	477	1054
OK	TULSA COUNTY	0089.00	2 - Moderate	64.34	No	\$89,100	\$46,458	3579	2496	69.74	588	1024
OK	TULSA COUNTY	0090.06	2 - Moderate	74.79	No	\$89,100	\$54,004	7010	5239	74.74	1134	1881
OK	TULSA COUNTY	0090.08	1 - Low	48.50	No	\$89,100	\$35,023	3836	2975	77.55	185	451
OK	TULSA COUNTY	0090.10	3 - Middle	82.84	No	\$89,100	\$59,815	3930	2894	73.64	715	1083
OK	TULSA COUNTY	0090.11	1 - Low	48.64	No	\$89,100	\$35,125	2235	1668	74.63	229	347
OK	TULSA COUNTY	0090.12	2 - Moderate	57.13	No	\$89,100	\$41,250	3211	2655	82.68	341	671
OK	TULSA COUNTY	0090.13	2 - Moderate	78.63	No	\$89,100	\$56,774	2272	1325	58.32	280	452
OK	TULSA COUNTY	0090.14	4 - Upper	126.37	No	\$89,100	\$91,250	1924	1257	65.33	575	656
OK	TULSA COUNTY	0090.15	4 - Upper	143.57	No	\$89,100	\$103,667	4268	1787	41.87	1061	1195
OK	TULSA COUNTY	0090.16	4 - Upper	234.29	No	\$89,100	\$169,167	3695	1063	28.77	990	1101
OK	TULSA COUNTY	0090.17	3 - Middle	100.72	No	\$89,100	\$72,727	2417	1622	67.11	248	471
OK	TULSA COUNTY	0090.18	4 - Upper	174.31	No	\$89,100	\$125,863	1982	673	33.96	590	681
OK	TULSA COUNTY	0090.19	3 - Middle	93.68	No	\$89,100	\$67,642	3808	1618	42.49	544	763
OK	TULSA COUNTY	0090.20	4 - Upper	126.10	No	\$89,100	\$91,055	2963	1118	37.73	472	730
OK	TULSA COUNTY	0090.21	3 - Middle	117.81	No	\$89,100	\$85,063	2675	1082	40.45	409	627

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0091.01	1 - Low	47.52	No	\$89,100	\$34,311	2495	1875	75.15	549	1224
OK	TULSA COUNTY	0091.04	2 - Moderate	74.95	No	\$89,100	\$54,118	2440	1211	49.63	546	1083
OK	TULSA COUNTY	0092.00	3 - Middle	91.01	No	\$89,100	\$65,714	3530	1035	29.32	866	1412
OK	TULSA COUNTY	0093.00	2 - Moderate	75.69	No	\$89,100	\$54,657	3821	1157	30.28	1042	1804
OK	TULSA COUNTY	0094.01	3 - Middle	109.22	No	\$89,100	\$78,864	4959	1371	27.65	1634	2008
OK	TULSA COUNTY	0094.03	3 - Middle	92.81	No	\$89,100	\$67,014	3566	1050	29.44	1156	1403
OK	TULSA COUNTY	0094.04	3 - Middle	89.08	No	\$89,100	\$64,324	2464	672	27.27	932	1036
OK	TULSA COUNTY	0095.00	3 - Middle	117.86	No	\$89,100	\$85,104	5140	1450	28.21	1735	2192
OK	TULSA COUNTY	0113.00	2 - Moderate	73.57	No	\$89,100	\$53,125	2735	1740	63.62	846	1338
OK	TULSA COUNTY	0114.00	2 - Moderate	55.70	No	\$89,100	\$40,221	3115	2881	92.49	601	1440

Tulsa MSA/Osage and Pawnee Counties



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 46140 - TULSA, OK

State: OKLAHOMA

County: 113 - OSAGE COUNTY

All Tracts: 13



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OSAGE COUNTY	9400.01	2 - Moderate	68.14	No	\$89,100	\$49,202	5393	2229	41.33	1450	2518
OK	OSAGE COUNTY	9400.03	3 - Middle	91.90	No	\$89,100	\$66,360	4406	1424	32.32	1482	2267
OK	OSAGE COUNTY	9400.04	3 - Middle	92.33	No	\$89,100	\$66,667	2356	745	31.62	912	1313
OK	OSAGE COUNTY	9400.05	3 - Middle	106.92	No	\$89,100	\$77,206	4075	1387	34.04	1569	1932
OK	OSAGE COUNTY	9400.06	2 - Moderate	66.98	No	\$89,100	\$48,364	5403	4721	87.38	1169	2360
OK	OSAGE COUNTY	9400.07	3 - Middle	102.64	No	\$89,100	\$74,115	4480	1039	23.19	1732	2167
OK	OSAGE COUNTY	9400.08	3 - Middle	98.81	No	\$89,100	\$71,346	2858	892	31.21	857	1458
OK	OSAGE COUNTY	9400.09	4 - Upper	121.02	No	\$89,100	\$87,381	3521	966	27.44	1214	1455
OK	OSAGE COUNTY	9400.11	3 - Middle	90.02	No	\$89,100	\$65,000	1220	319	26.15	517	794
OK	OSAGE COUNTY	9400.12	1 - Low	44.83	No	\$89,100	\$32,375	2014	1017	50.50	712	1110
OK	OSAGE COUNTY	9400.13	2 - Moderate	67.06	No	\$89,100	\$48,424	2195	1106	50.39	619	1207
OK	OSAGE COUNTY	9400.14	3 - Middle	96.38	No	\$89,100	\$69,590	3914	1275	32.58	930	1269
OK	OSAGE COUNTY	9400.15	2 - Moderate	58.46	No	\$89,100	\$42,214	3983	1255	31.51	959	1416

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 46140 - TULSA, OK

State: OKLAHOMA

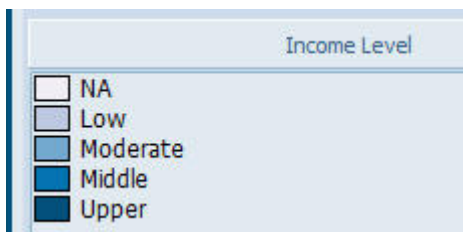
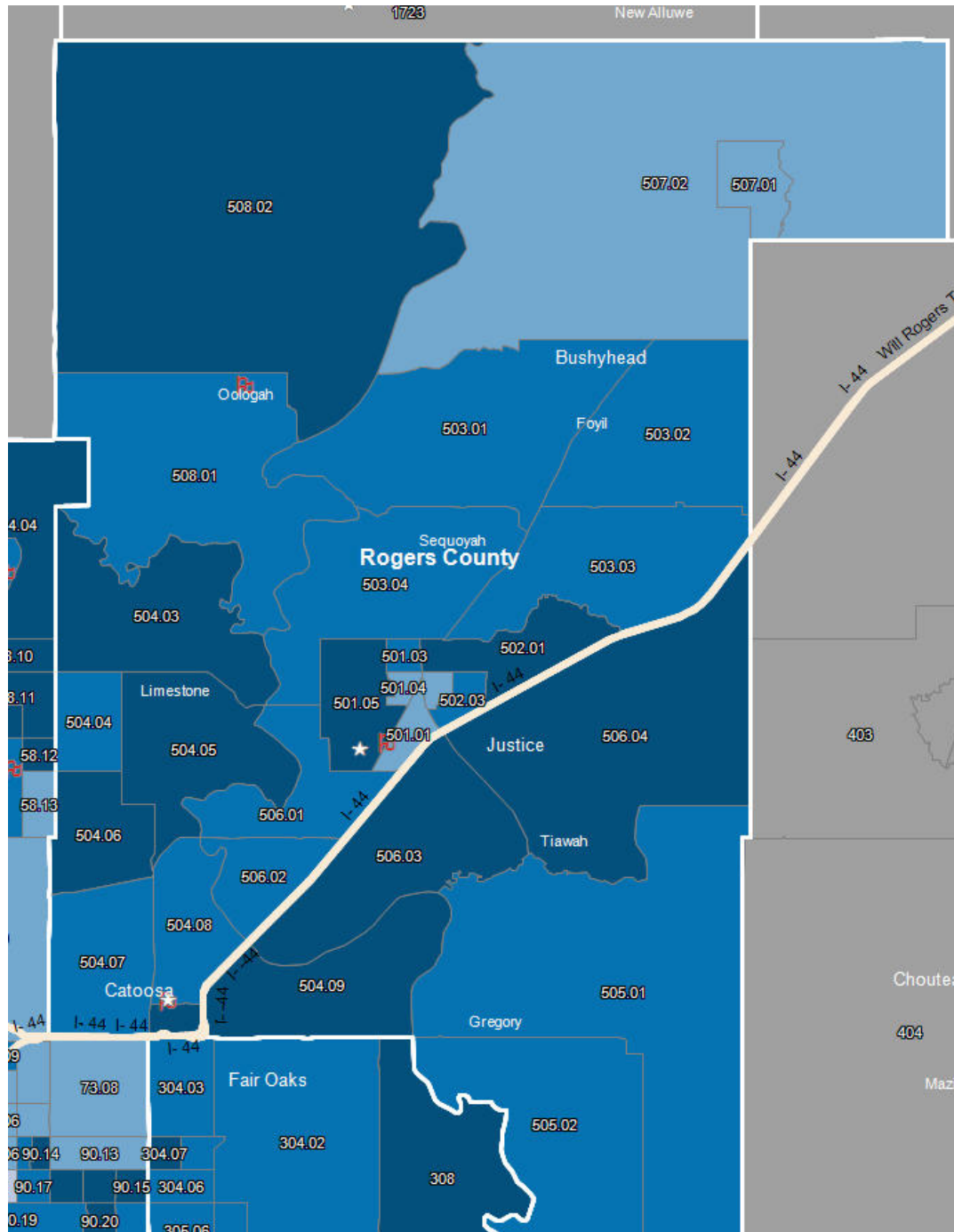
County: 117 - PAWNEE COUNTY

All Tracts: 5



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	PAWNEE COUNTY	9571.00	2 - Moderate	72.80	No	\$89,100	\$52,571	3715	860	23.15	1011	1748
OK	PAWNEE COUNTY	9572.00	3 - Middle	93.59	No	\$89,100	\$67,581	4223	993	23.51	1411	2049
OK	PAWNEE COUNTY	9573.00	2 - Moderate	75.30	No	\$89,100	\$54,375	3066	683	22.28	897	1360
OK	PAWNEE COUNTY	9574.00	3 - Middle	111.00	No	\$89,100	\$80,147	2380	529	22.23	896	1309
OK	PAWNEE COUNTY	9575.00	2 - Moderate	72.64	No	\$89,100	\$52,454	2169	958	44.17	622	1199
OK	PAWNEE COUNTY	9999.99	3 - Middle	84.83	No	\$89,100	\$61,250	15553	4023	25.87	4837	7665

Tulsa MSA/Rogers County



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 46140 - TULSA, OK

State: OKLAHOMA

County: 131 - ROGERS COUNTY

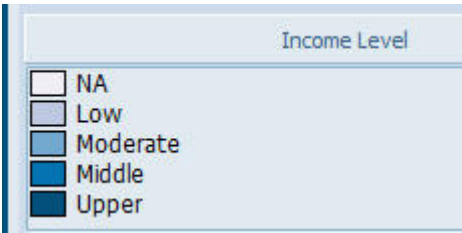
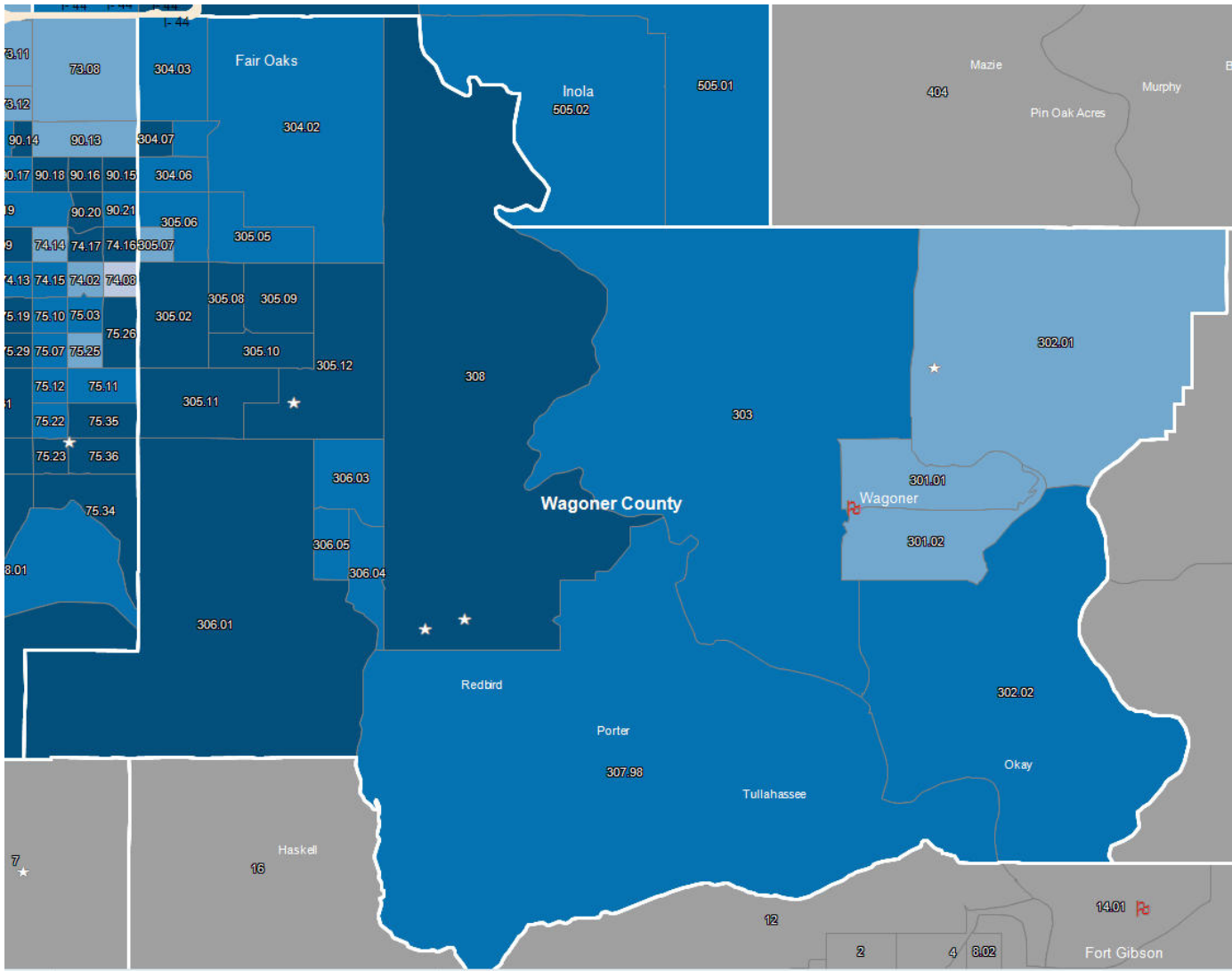
All Tracts: 28



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	ROGERS COUNTY	0501.01	2 - Moderate	66.11	No	\$89,100	\$47,738	4998	2192	43.86	784	1349
OK	ROGERS COUNTY	0501.03	3 - Middle	99.54	No	\$89,100	\$71,875	2482	939	37.83	538	912
OK	ROGERS COUNTY	0501.04	2 - Moderate	64.53	No	\$89,100	\$46,599	2148	906	42.18	281	879
OK	ROGERS COUNTY	0501.05	4 - Upper	126.70	No	\$89,100	\$91,484	5383	1818	33.77	1394	1862
OK	ROGERS COUNTY	0502.01	4 - Upper	120.60	No	\$89,100	\$87,083	2614	980	37.49	886	1078
OK	ROGERS COUNTY	0502.02	2 - Moderate	65.00	No	\$89,100	\$46,932	2972	1221	41.08	703	1492
OK	ROGERS COUNTY	0502.03	3 - Middle	89.29	No	\$89,100	\$64,471	1507	473	31.39	437	691
OK	ROGERS COUNTY	0503.01	3 - Middle	80.73	No	\$89,100	\$58,295	2501	870	34.79	785	1058
OK	ROGERS COUNTY	0503.02	3 - Middle	88.21	No	\$89,100	\$63,697	2634	942	35.76	750	1097
OK	ROGERS COUNTY	0503.03	3 - Middle	117.12	No	\$89,100	\$84,565	3084	1112	36.06	981	1165
OK	ROGERS COUNTY	0503.04	3 - Middle	113.80	No	\$89,100	\$82,171	3305	1002	30.32	1196	1443
OK	ROGERS COUNTY	0504.03	4 - Upper	134.31	No	\$89,100	\$96,983	5489	1793	32.67	2005	2279
OK	ROGERS COUNTY	0504.04	3 - Middle	111.82	No	\$89,100	\$80,741	7678	2589	33.72	2016	2338
OK	ROGERS COUNTY	0504.05	4 - Upper	203.06	No	\$89,100	\$146,618	4221	1096	25.97	1361	1486

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	ROGERS COUNTY	0504.06	4 - Upper	182.27	No	\$89,100	\$131,607	3645	884	24.25	1056	1221
OK	ROGERS COUNTY	0504.07	3 - Middle	111.95	No	\$89,100	\$80,833	2338	944	40.38	704	920
OK	ROGERS COUNTY	0504.08	3 - Middle	96.89	No	\$89,100	\$69,960	2902	1153	39.73	674	1320
OK	ROGERS COUNTY	0504.09	4 - Upper	127.39	No	\$89,100	\$91,982	1887	721	38.21	697	847
OK	ROGERS COUNTY	0505.01	3 - Middle	93.48	No	\$89,100	\$67,500	3258	1026	31.49	907	1195
OK	ROGERS COUNTY	0505.02	3 - Middle	82.85	No	\$89,100	\$59,821	3391	1039	30.64	1014	1412
OK	ROGERS COUNTY	0506.01	3 - Middle	108.83	No	\$89,100	\$78,583	3934	1415	35.97	1139	1413
OK	ROGERS COUNTY	0506.02	3 - Middle	115.34	No	\$89,100	\$83,279	3638	1179	32.41	1409	1567
OK	ROGERS COUNTY	0506.03	4 - Upper	125.80	No	\$89,100	\$90,833	2450	759	30.98	802	926
OK	ROGERS COUNTY	0506.04	4 - Upper	120.41	No	\$89,100	\$86,944	3996	1274	31.88	1117	1477
OK	ROGERS COUNTY	0507.01	2 - Moderate	59.51	No	\$89,100	\$42,969	2107	910	43.19	509	1061
OK	ROGERS COUNTY	0507.02	2 - Moderate	75.84	No	\$89,100	\$54,761	3010	1114	37.01	921	1447
OK	ROGERS COUNTY	0508.01	3 - Middle	117.50	No	\$89,100	\$84,840	4531	1484	32.75	1419	1795
OK	ROGERS COUNTY	0508.02	4 - Upper	130.70	No	\$89,100	\$94,375	3137	1018	32.45	900	1244

Tulsa MSA/Wagoner County



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 46140 - TULSA, OK

State: OKLAHOMA

County: 145 - WAGONER COUNTY

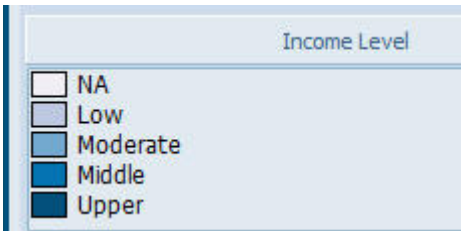
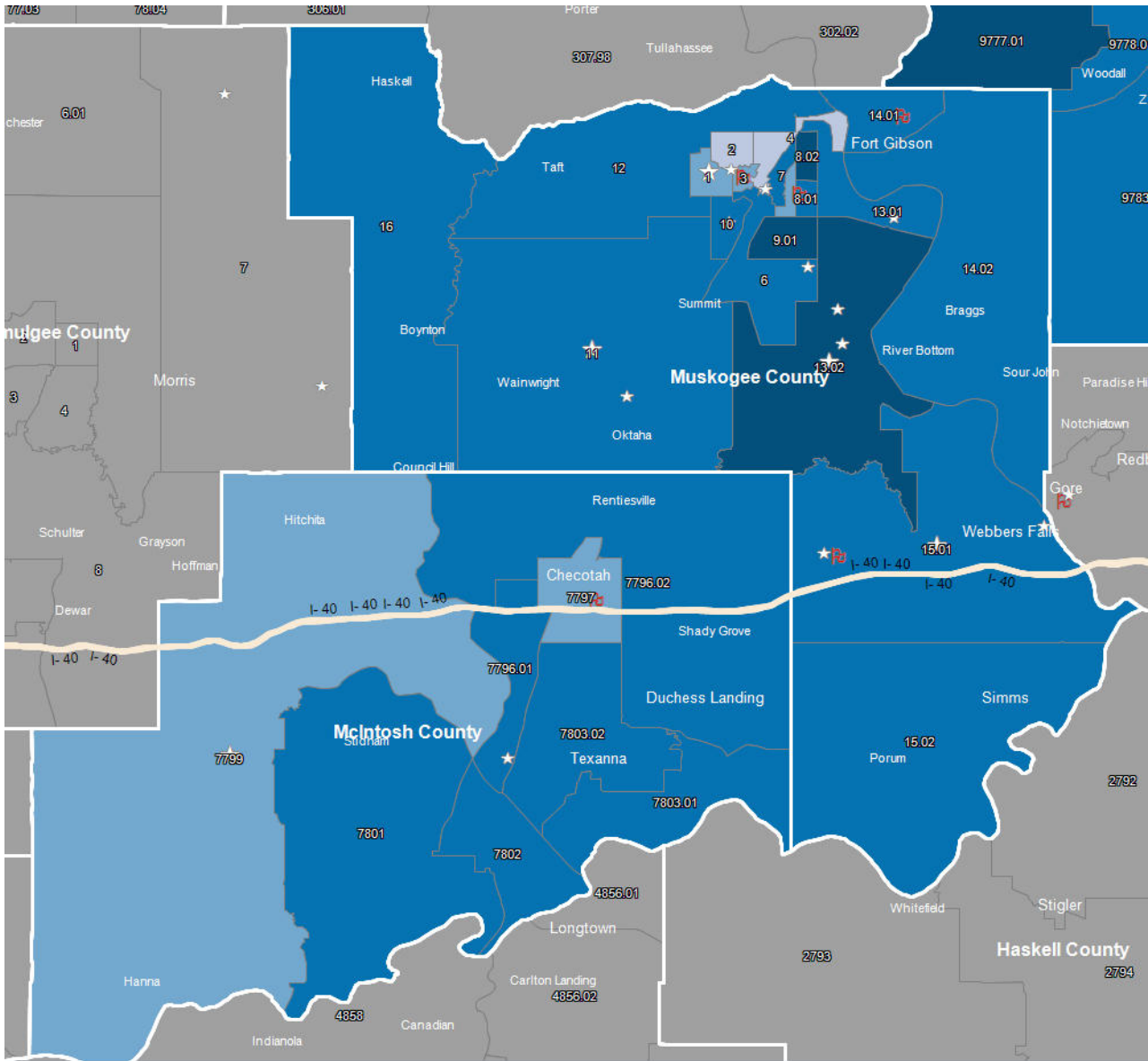
All Tracts: 25



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	WAGONER COUNTY	0301.01	2 - Moderate	75.07	No	\$89,100	\$54,207	4346	1603	36.88	1033	1997
OK	WAGONER COUNTY	0301.02	2 - Moderate	76.32	No	\$89,100	\$55,110	4020	1633	40.62	1127	1950
OK	WAGONER COUNTY	0302.01	2 - Moderate	76.25	No	\$89,100	\$55,061	2724	785	28.82	955	1739
OK	WAGONER COUNTY	0302.02	3 - Middle	94.74	No	\$89,100	\$68,409	3080	1089	35.36	1102	1580
OK	WAGONER COUNTY	0303.00	3 - Middle	100.55	No	\$89,100	\$72,604	1634	522	31.95	442	616
OK	WAGONER COUNTY	0304.02	3 - Middle	107.87	No	\$89,100	\$77,888	4445	1290	29.02	1393	1700
OK	WAGONER COUNTY	0304.03	3 - Middle	92.62	No	\$89,100	\$66,875	1913	801	41.87	512	780
OK	WAGONER COUNTY	0304.06	3 - Middle	114.19	No	\$89,100	\$82,455	5238	2151	41.07	1474	1785
OK	WAGONER COUNTY	0304.07	4 - Upper	139.98	No	\$89,100	\$101,076	4080	1766	43.28	967	1220
OK	WAGONER COUNTY	0304.08	3 - Middle	98.14	No	\$89,100	\$70,865	2663	1062	39.88	712	844
OK	WAGONER COUNTY	0305.02	4 - Upper	121.10	No	\$89,100	\$87,440	2731	824	30.17	802	956
OK	WAGONER COUNTY	0305.05	3 - Middle	114.42	No	\$89,100	\$82,619	1746	473	27.09	604	666
OK	WAGONER COUNTY	0305.06	3 - Middle	85.78	No	\$89,100	\$61,941	2019	639	31.65	626	712
OK	WAGONER COUNTY	0305.07	2 - Moderate	68.09	No	\$89,100	\$49,167	2548	1375	53.96	511	770

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	WAGONER COUNTY	0305.08	4 - Upper	122.99	No	\$89,100	\$88,804	2161	584	27.02	768	858
OK	WAGONER COUNTY	0305.09	4 - Upper	152.78	No	\$89,100	\$110,313	5548	1734	31.25	1703	1921
OK	WAGONER COUNTY	0305.10	4 - Upper	123.78	No	\$89,100	\$89,375	2913	998	34.26	772	906
OK	WAGONER COUNTY	0305.11	4 - Upper	149.17	No	\$89,100	\$107,708	2962	852	28.76	899	982
OK	WAGONER COUNTY	0305.12	4 - Upper	127.40	No	\$89,100	\$91,987	4571	1376	30.10	1273	1424
OK	WAGONER COUNTY	0306.01	4 - Upper	128.39	No	\$89,100	\$92,708	5349	1728	32.31	1721	2044
OK	WAGONER COUNTY	0306.03	3 - Middle	84.91	No	\$89,100	\$61,314	3172	1124	35.44	777	1218
OK	WAGONER COUNTY	0306.04	3 - Middle	92.82	No	\$89,100	\$67,019	2730	924	33.85	721	1076
OK	WAGONER COUNTY	0306.05	3 - Middle	105.43	No	\$89,100	\$76,125	1698	623	36.69	356	503
OK	WAGONER COUNTY	0307.98	3 - Middle	92.27	No	\$89,100	\$66,625	3059	1211	39.59	1087	1583
OK	WAGONER COUNTY	0308.00	4 - Upper	126.10	No	\$89,100	\$91,055	3631	1080	29.74	1088	1294

Oklahoma Non MSA/Muskogee & McIntosh Counties



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 101 - MUSKOGEE COUNTY

All Tracts: 20



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MUSKOGEE COUNTY	0001.00	2 - Moderate	75.70	No	\$74,200	\$44,336	4565	2585	56.63	1089	1824
OK	MUSKOGEE COUNTY	0002.00	1 - Low	45.99	No	\$74,200	\$26,938	1485	966	65.05	321	787
OK	MUSKOGEE COUNTY	0003.00	2 - Moderate	53.61	No	\$74,200	\$31,401	2935	1839	62.66	527	1253
OK	MUSKOGEE COUNTY	0004.00	1 - Low	37.03	No	\$74,200	\$21,688	1604	988	61.60	180	481
OK	MUSKOGEE COUNTY	0006.00	3 - Middle	93.97	Yes	\$74,200	\$55,039	3674	1834	49.92	1190	1738
OK	MUSKOGEE COUNTY	0007.00	3 - Middle	83.07	Yes	\$74,200	\$48,654	4599	2660	57.84	740	1986
OK	MUSKOGEE COUNTY	0008.01	3 - Middle	102.72	Yes	\$74,200	\$60,158	5421	2391	44.11	1566	2100
OK	MUSKOGEE COUNTY	0008.02	4 - Upper	140.46	No	\$74,200	\$82,266	2296	1048	45.64	556	862
OK	MUSKOGEE COUNTY	0009.01	4 - Upper	129.27	No	\$74,200	\$75,708	3488	1589	45.56	1051	1245
OK	MUSKOGEE COUNTY	0009.02	2 - Moderate	60.67	No	\$74,200	\$35,536	4476	2194	49.02	805	2116
OK	MUSKOGEE COUNTY	0010.00	3 - Middle	94.90	Yes	\$74,200	\$55,583	1610	921	57.20	363	708
OK	MUSKOGEE COUNTY	0011.00	3 - Middle	105.59	Yes	\$74,200	\$61,842	2776	1129	40.67	1032	1320
OK	MUSKOGEE COUNTY	0012.00	3 - Middle	105.65	Yes	\$74,200	\$61,875	4504	1891	41.98	918	1232
OK	MUSKOGEE COUNTY	0013.01	3 - Middle	91.10	Yes	\$74,200	\$53,355	2974	1258	42.30	612	1023

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MUSKOGEE COUNTY	0013.02	4 - Upper	126.08	No	\$74,200	\$73,839	3324	1475	44.37	1130	1338
OK	MUSKOGEE COUNTY	0014.01	3 - Middle	114.37	Yes	\$74,200	\$66,984	3938	1829	46.44	1085	1712
OK	MUSKOGEE COUNTY	0014.02	3 - Middle	106.40	Yes	\$74,200	\$62,319	3127	1256	40.17	1016	1326
OK	MUSKOGEE COUNTY	0015.01	3 - Middle	91.77	Yes	\$74,200	\$53,750	3531	1400	39.65	940	1557
OK	MUSKOGEE COUNTY	0015.02	3 - Middle	93.51	Yes	\$74,200	\$54,766	2189	817	37.32	825	1181
OK	MUSKOGEE COUNTY	0016.00	3 - Middle	105.57	Yes	\$74,200	\$61,830	3823	1412	36.93	1352	2126

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

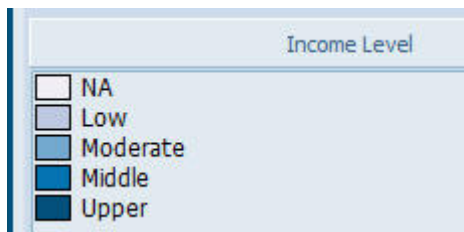
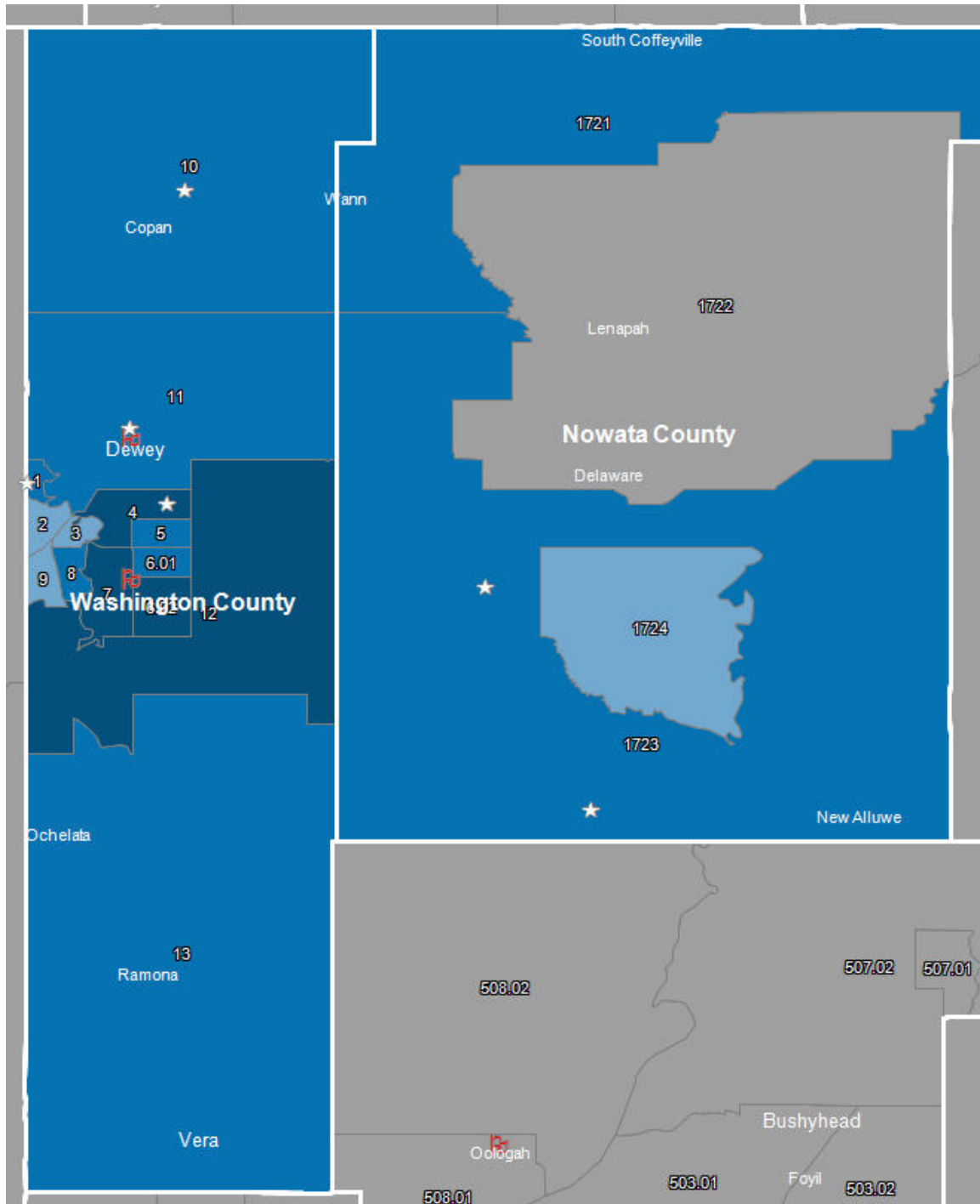
County: 091 - MCINTOSH COUNTY

All Tracts: 8



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MCINTOSH COUNTY	7796.01	3 - Middle	107.07	Yes	\$74,200	\$62,708	1646	342	20.78	755	1724
OK	MCINTOSH COUNTY	7796.02	3 - Middle	91.24	Yes	\$74,200	\$53,438	2766	975	35.25	1013	1668
OK	MCINTOSH COUNTY	7797.00	2 - Moderate	70.18	No	\$74,200	\$41,101	3249	1271	39.12	688	1443
OK	MCINTOSH COUNTY	7799.00	2 - Moderate	64.45	No	\$74,200	\$37,750	2803	1111	39.64	935	1643
OK	MCINTOSH COUNTY	7801.00	3 - Middle	91.06	Yes	\$74,200	\$53,333	2048	694	33.89	796	1562
OK	MCINTOSH COUNTY	7802.00	3 - Middle	94.97	Yes	\$74,200	\$55,621	3182	1089	34.22	901	1960
OK	MCINTOSH COUNTY	7803.01	3 - Middle	80.15	Yes	\$74,200	\$46,944	1258	260	20.67	674	2389
OK	MCINTOSH COUNTY	7803.02	3 - Middle	82.96	Yes	\$74,200	\$48,586	1989	555	27.90	639	1330
OK	MCINTOSH COUNTY	9999.99	3 - Middle	85.07	No	\$74,200	\$49,827	18941	6297	33.25	6401	13719

Oklahoma Non MSA/ Washington and Nowata Counties



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 147 - WASHINGTON COUNTY

All Tracts: 14



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	WASHINGTON COUNTY	0001.00	3 - Middle	93.65	No	\$74,200	\$54,848	1831	785	42.87	470	795
OK	WASHINGTON COUNTY	0002.00	2 - Moderate	57.75	No	\$74,200	\$33,824	1857	842	45.34	314	878
OK	WASHINGTON COUNTY	0003.00	2 - Moderate	58.23	No	\$74,200	\$34,107	2391	841	35.17	310	1074
OK	WASHINGTON COUNTY	0004.00	4 - Upper	127.60	No	\$74,200	\$74,732	4599	1588	34.53	1301	1935
OK	WASHINGTON COUNTY	0005.00	3 - Middle	118.81	No	\$74,200	\$69,583	6311	2284	36.19	1572	2400
OK	WASHINGTON COUNTY	0006.01	3 - Middle	110.50	No	\$74,200	\$64,717	5173	1547	29.91	1281	1866
OK	WASHINGTON COUNTY	0006.02	4 - Upper	213.48	No	\$74,200	\$125,025	3137	1025	32.67	921	1058
OK	WASHINGTON COUNTY	0007.00	4 - Upper	189.24	No	\$74,200	\$110,833	6375	1591	24.96	2120	2432
OK	WASHINGTON COUNTY	0008.00	3 - Middle	84.84	No	\$74,200	\$49,688	3494	1176	33.66	885	1600
OK	WASHINGTON COUNTY	0009.00	2 - Moderate	56.38	No	\$74,200	\$33,021	2081	874	42.00	386	859
OK	WASHINGTON COUNTY	0010.00	3 - Middle	113.87	No	\$74,200	\$66,691	2096	562	26.81	902	1122
OK	WASHINGTON COUNTY	0011.00	3 - Middle	105.22	No	\$74,200	\$61,627	5025	1552	30.89	1398	2306
OK	WASHINGTON COUNTY	0012.00	4 - Upper	188.94	No	\$74,200	\$110,656	2286	614	26.86	939	1154
OK	WASHINGTON COUNTY	0013.00	3 - Middle	118.40	No	\$74,200	\$69,345	5799	1966	33.90	1717	2490

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 105 - NOWATA COUNTY

All Tracts: 4



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	NOWATA COUNTY	1721.00	3 - Middle	91.40	Yes	\$74,200	\$53,534	1921	624	32.48	656	1020
OK	NOWATA COUNTY	1722.00	3 - Middle	83.24	Yes	\$74,200	\$48,750	1416	532	37.57	512	773
OK	NOWATA COUNTY	1723.00	3 - Middle	107.26	Yes	\$74,200	\$62,821	1810	591	32.65	675	910
OK	NOWATA COUNTY	1724.00	2 - Moderate	78.73	No	\$74,200	\$46,111	4173	1761	42.20	1173	2094
OK	NOWATA COUNTY	9999.99	3 - Middle	88.15	No	\$74,200	\$51,630	9320	3508	37.64	3016	4797

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 021 - CHEROKEE COUNTY

All Tracts: 13



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CHEROKEE COUNTY	9776.00	3 - Middle	111.90	No	\$74,200	\$65,540	5307	2934	55.29	1681	2327
OK	CHEROKEE COUNTY	9777.01	4 - Upper	122.25	No	\$74,200	\$71,600	2854	1331	46.64	935	1305
OK	CHEROKEE COUNTY	9777.02	2 - Moderate	70.58	No	\$74,200	\$41,337	3448	1811	52.52	907	1372
OK	CHEROKEE COUNTY	9778.01	3 - Middle	80.12	No	\$74,200	\$46,927	2472	1595	64.52	709	1075
OK	CHEROKEE COUNTY	9778.02	3 - Middle	103.66	No	\$74,200	\$60,714	4353	2611	59.98	1010	1354
OK	CHEROKEE COUNTY	9779.01	3 - Middle	90.35	No	\$74,200	\$52,917	3356	1998	59.54	512	1075
OK	CHEROKEE COUNTY	9779.02	2 - Moderate	76.14	No	\$74,200	\$44,596	3564	2065	57.94	357	1077
OK	CHEROKEE COUNTY	9780.00	3 - Middle	87.66	No	\$74,200	\$51,339	4273	2826	66.14	716	1719
OK	CHEROKEE COUNTY	9781.00	3 - Middle	105.11	No	\$74,200	\$61,563	5860	3378	57.65	1133	2049
OK	CHEROKEE COUNTY	9782.01	3 - Middle	94.62	No	\$74,200	\$55,417	2702	1657	61.32	765	1079
OK	CHEROKEE COUNTY	9782.02	3 - Middle	96.04	No	\$74,200	\$56,250	2822	1349	47.80	1092	2345
OK	CHEROKEE COUNTY	9783.01	3 - Middle	95.01	No	\$74,200	\$55,643	3116	1640	52.63	1040	1839
OK	CHEROKEE COUNTY	9783.02	3 - Middle	96.92	No	\$74,200	\$56,765	2951	1652	55.98	826	1451

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 99999 - NA (Outside of MSA)

State: OKLAHOMA

County: 001 - ADAIR COUNTY

All Tracts: 5



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	ADAIR COUNTY	3766.00	3 - Middle	85.13	Yes	\$74,200	\$49,861	2331	1031	44.23	785	1193
OK	ADAIR COUNTY	3767.00	3 - Middle	90.68	Yes	\$74,200	\$53,107	4654	2350	50.49	1162	2188
OK	ADAIR COUNTY	3768.00	3 - Middle	91.44	Yes	\$74,200	\$53,555	3848	2514	65.33	1242	1948
OK	ADAIR COUNTY	3769.00	2 - Moderate	52.15	No	\$74,200	\$30,542	4305	3158	73.36	741	1954
OK	ADAIR COUNTY	3770.00	2 - Moderate	74.18	No	\$74,200	\$43,446	4357	2978	68.35	1322	1938
OK	ADAIR COUNTY	9999.99	2 - Moderate	77.96	No	\$74,200	\$45,660	19495	12031	61.71	5252	9221

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 22900 - FORT SMITH, AR-OK

State: ARKANSAS

County: 131 - SEBASTIAN COUNTY

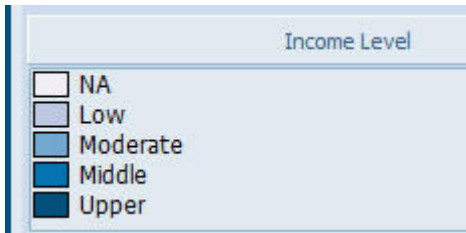
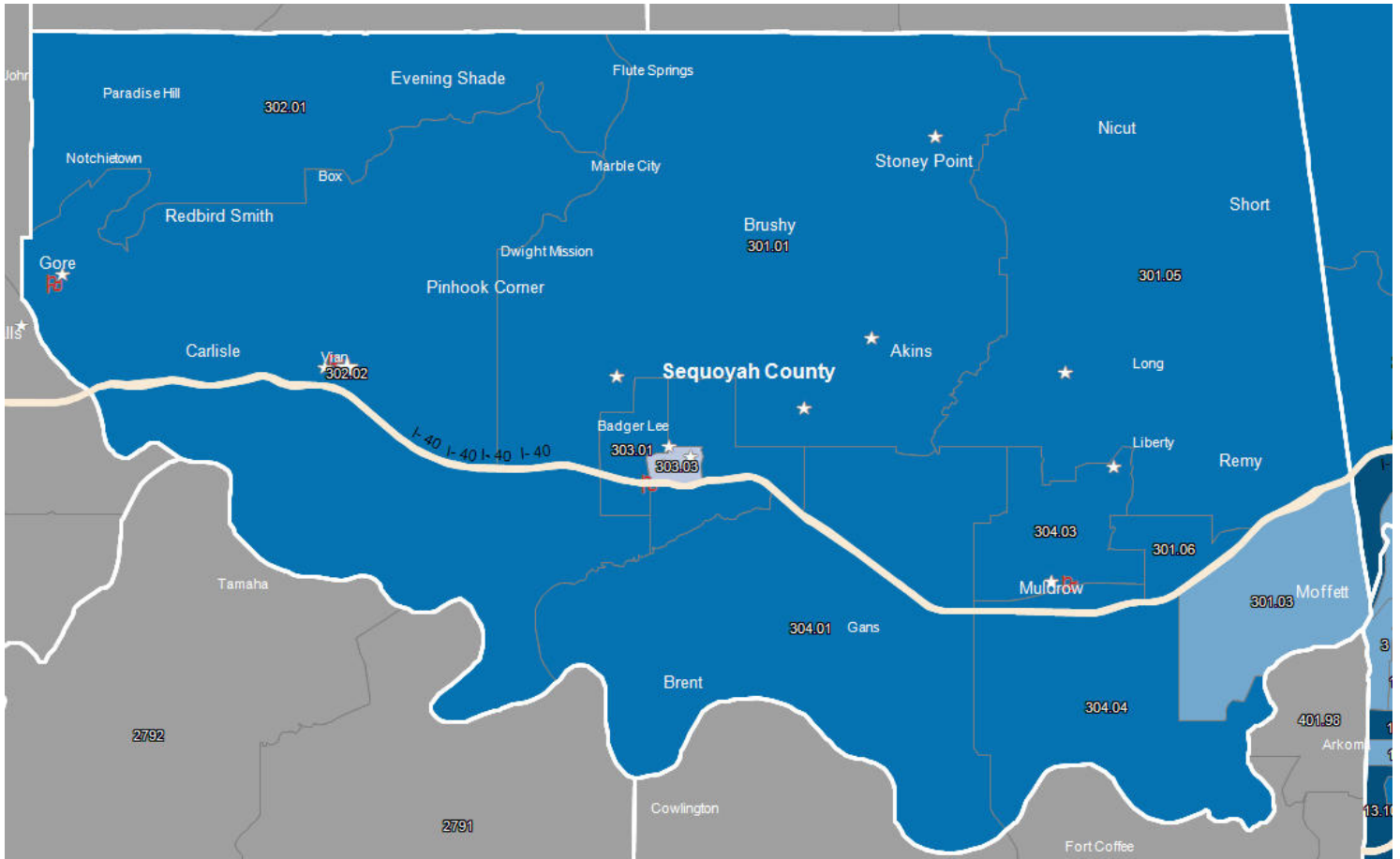
All Tracts: 31



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	SEBASTIAN COUNTY	0001.00	2 - Moderate	65.23	No	\$80,600	\$36,918	6116	4449	72.74	964	1840
AR	SEBASTIAN COUNTY	0002.00	2 - Moderate	64.26	No	\$80,600	\$36,365	5561	3971	71.41	1171	1849
AR	SEBASTIAN COUNTY	0003.00	2 - Moderate	65.33	No	\$80,600	\$36,974	2334	1256	53.81	381	872
AR	SEBASTIAN COUNTY	0004.00	2 - Moderate	57.13	No	\$80,600	\$32,330	3411	2495	73.15	561	1426
AR	SEBASTIAN COUNTY	0005.01	2 - Moderate	70.79	No	\$80,600	\$40,063	5248	3661	69.76	844	1983
AR	SEBASTIAN COUNTY	0005.02	3 - Middle	87.20	No	\$80,600	\$49,348	3208	2142	66.77	722	1185
AR	SEBASTIAN COUNTY	0006.00	3 - Middle	108.50	No	\$80,600	\$61,404	4801	1296	26.99	1121	1839
AR	SEBASTIAN COUNTY	0007.00	2 - Moderate	67.19	No	\$80,600	\$38,023	5263	2570	48.83	774	1811
AR	SEBASTIAN COUNTY	0008.00	2 - Moderate	79.29	No	\$80,600	\$44,871	3893	1700	43.67	525	1676
AR	SEBASTIAN COUNTY	0010.01	2 - Moderate	79.24	No	\$80,600	\$44,844	4828	1468	30.41	767	2149
AR	SEBASTIAN COUNTY	0010.02	4 - Upper	167.03	No	\$80,600	\$94,521	2071	481	23.23	791	1002
AR	SEBASTIAN COUNTY	0011.01	4 - Upper	142.32	No	\$80,600	\$80,538	4123	1210	29.35	811	1801
AR	SEBASTIAN COUNTY	0011.02	3 - Middle	90.64	No	\$80,600	\$51,295	3275	1218	37.19	484	1217
AR	SEBASTIAN COUNTY	0012.01	4 - Upper	122.07	No	\$80,600	\$69,083	3479	1061	30.50	790	1373

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	SEBASTIAN COUNTY	0012.02	2 - Moderate	70.11	No	\$80,600	\$39,678	3242	1116	34.42	477	1044
AR	SEBASTIAN COUNTY	0013.01	4 - Upper	142.69	No	\$80,600	\$80,750	2579	691	26.79	669	875
AR	SEBASTIAN COUNTY	0013.05	4 - Upper	146.34	No	\$80,600	\$82,813	4549	1148	25.24	1707	1894
AR	SEBASTIAN COUNTY	0013.06	4 - Upper	213.12	No	\$80,600	\$120,604	3964	1130	28.51	943	1469
AR	SEBASTIAN COUNTY	0013.07	3 - Middle	99.75	No	\$80,600	\$56,453	3313	1055	31.84	424	909
AR	SEBASTIAN COUNTY	0013.08	3 - Middle	87.71	No	\$80,600	\$49,639	4126	1192	28.89	1391	1896
AR	SEBASTIAN COUNTY	0013.09	3 - Middle	91.80	No	\$80,600	\$51,952	1855	598	32.24	576	701
AR	SEBASTIAN COUNTY	0013.10	4 - Upper	132.30	No	\$80,600	\$74,872	5273	2016	38.23	1400	2205
AR	SEBASTIAN COUNTY	0013.11	4 - Upper	170.66	No	\$80,600	\$96,576	3775	695	18.41	1125	1441
AR	SEBASTIAN COUNTY	0013.12	4 - Upper	126.38	No	\$80,600	\$71,518	3964	1131	28.53	781	1420
AR	SEBASTIAN COUNTY	0101.01	3 - Middle	110.52	No	\$80,600	\$62,544	5921	888	15.00	2183	2627
AR	SEBASTIAN COUNTY	0101.02	4 - Upper	145.87	No	\$80,600	\$82,547	6312	1008	15.97	2043	2455
AR	SEBASTIAN COUNTY	0102.01	3 - Middle	111.34	No	\$80,600	\$63,007	4969	765	15.40	1682	2200
AR	SEBASTIAN COUNTY	0102.02	4 - Upper	133.15	No	\$80,600	\$75,349	3839	639	16.64	904	1526
AR	SEBASTIAN COUNTY	0103.01	4 - Upper	137.36	No	\$80,600	\$77,731	6441	1082	16.80	1865	2718
AR	SEBASTIAN COUNTY	0103.03	3 - Middle	95.07	No	\$80,600	\$53,804	2422	371	15.32	736	1173
AR	SEBASTIAN COUNTY	0103.04	3 - Middle	100.33	No	\$80,600	\$56,776	3644	511	14.02	1254	1727

Fort Smith MSA/Sequoyah County



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 22900 - FORT SMITH, AR-OK

State: OKLAHOMA

County: 135 - SEQUOYAH COUNTY

All Tracts: 12



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	SEQUOYAH COUNTY	0301.01	3 - Middle	107.47	No	\$80,600	\$60,817	4077	1939	47.56	1644	2190
OK	SEQUOYAH COUNTY	0301.03	2 - Moderate	78.60	No	\$80,600	\$44,479	2437	1042	42.76	493	995
OK	SEQUOYAH COUNTY	0301.05	3 - Middle	103.11	No	\$80,600	\$58,350	4359	1645	37.74	1288	1968
OK	SEQUOYAH COUNTY	0301.06	3 - Middle	86.14	No	\$80,600	\$48,750	2322	875	37.68	589	1003
OK	SEQUOYAH COUNTY	0302.01	3 - Middle	95.69	No	\$80,600	\$54,154	2277	841	36.93	864	1904
OK	SEQUOYAH COUNTY	0302.02	3 - Middle	95.76	No	\$80,600	\$54,192	5026	2425	48.25	1391	2221
OK	SEQUOYAH COUNTY	0303.01	3 - Middle	89.66	No	\$80,600	\$50,743	2099	966	46.02	453	877
OK	SEQUOYAH COUNTY	0303.03	1 - Low	48.04	No	\$80,600	\$27,188	3474	1639	47.18	472	1316
OK	SEQUOYAH COUNTY	0303.04	3 - Middle	94.98	No	\$80,600	\$53,750	3232	1423	44.03	866	1471
OK	SEQUOYAH COUNTY	0304.01	3 - Middle	92.26	No	\$80,600	\$52,212	3630	1380	38.02	1394	1982
OK	SEQUOYAH COUNTY	0304.03	3 - Middle	91.59	No	\$80,600	\$51,833	3374	1315	38.97	878	1462
OK	SEQUOYAH COUNTY	0304.04	3 - Middle	83.09	No	\$80,600	\$47,020	2974	1294	43.51	811	1299

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 22900 - FORT SMITH, AR-OK

State: ARKANSAS

County: 033 - CRAWFORD COUNTY

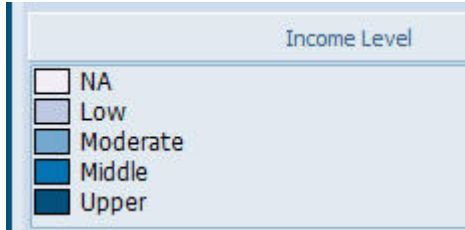
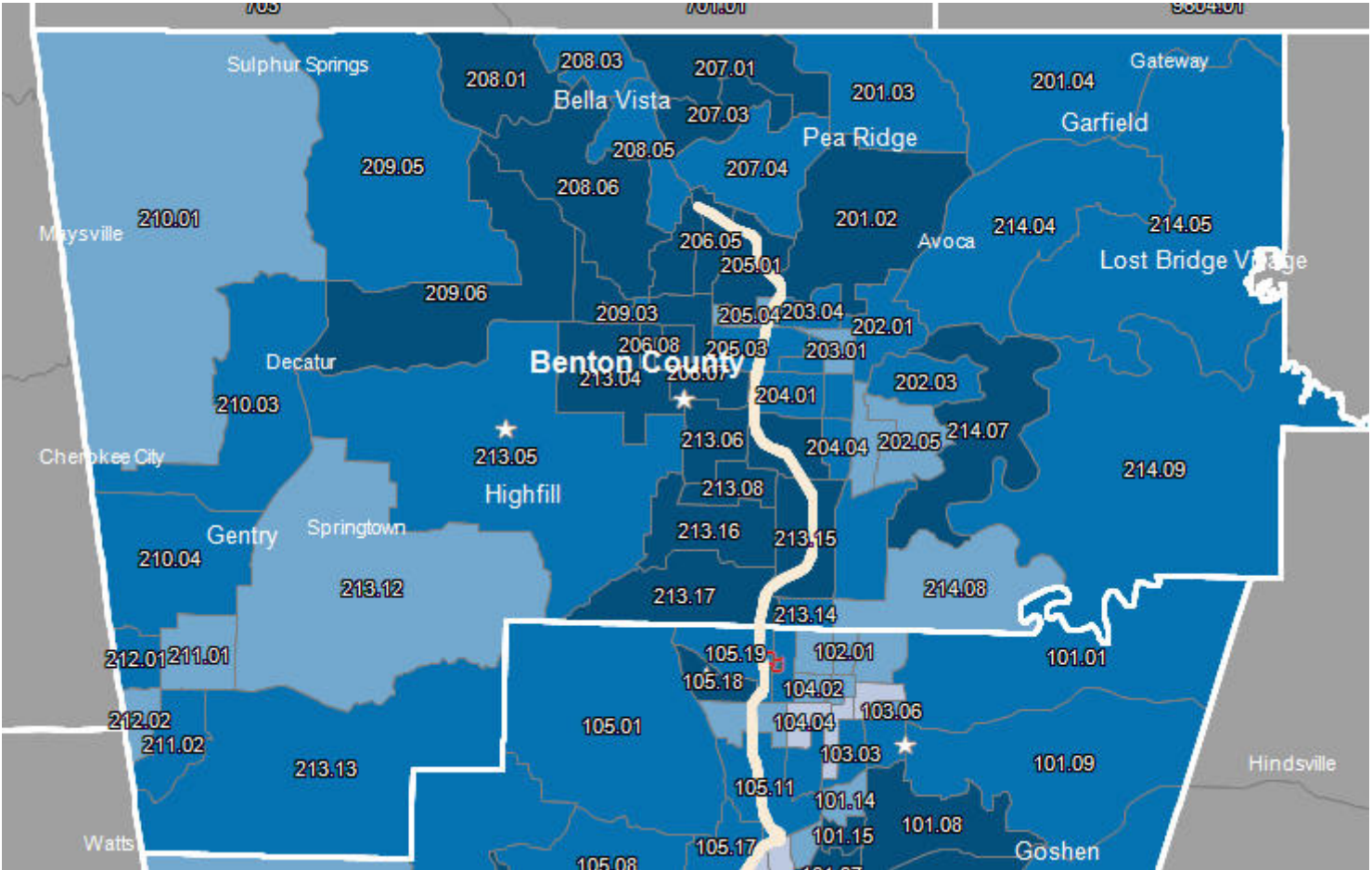
All Tracts: 15



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	CRAWFORD COUNTY	0201.01	3 - Middle	117.16	No	\$80,600	\$66,302	2678	301	11.24	975	1428
AR	CRAWFORD COUNTY	0201.02	3 - Middle	90.24	No	\$80,600	\$51,071	2703	360	13.32	1090	1220
AR	CRAWFORD COUNTY	0202.04	4 - Upper	134.13	No	\$80,600	\$75,905	5343	1025	19.18	2012	2373
AR	CRAWFORD COUNTY	0202.05	3 - Middle	82.77	No	\$80,600	\$46,841	3215	505	15.71	1102	1480
AR	CRAWFORD COUNTY	0202.06	3 - Middle	86.34	No	\$80,600	\$48,864	2068	346	16.73	802	1005
AR	CRAWFORD COUNTY	0202.07	3 - Middle	102.06	No	\$80,600	\$57,760	4032	858	21.28	1240	1672
AR	CRAWFORD COUNTY	0202.08	3 - Middle	104.48	No	\$80,600	\$59,125	3838	1096	28.56	915	1334
AR	CRAWFORD COUNTY	0203.01	3 - Middle	104.03	No	\$80,600	\$58,874	4484	1107	24.69	1250	1859
AR	CRAWFORD COUNTY	0203.02	4 - Upper	127.33	No	\$80,600	\$72,056	3925	825	21.02	1213	1804
AR	CRAWFORD COUNTY	0204.01	3 - Middle	103.55	No	\$80,600	\$58,600	4817	998	20.72	1844	2204
AR	CRAWFORD COUNTY	0204.02	3 - Middle	103.45	No	\$80,600	\$58,546	4474	507	11.33	1611	2190
AR	CRAWFORD COUNTY	0205.01	3 - Middle	88.41	No	\$80,600	\$50,035	4101	1899	46.31	884	1359
AR	CRAWFORD COUNTY	0205.02	2 - Moderate	72.02	No	\$80,600	\$40,757	4588	1178	25.68	756	1775
AR	CRAWFORD COUNTY	0206.01	4 - Upper	178.77	No	\$80,600	\$101,165	2574	314	12.20	1030	1152

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	CRAWFORD COUNTY	0206.02	3 - Middle	87.25	No	\$80,600	\$49,375	7293	1187	16.28	1481	2489

Fayetteville Springdale Rogers AR MSA/Benton County



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 22220 - FAYETTEVILLE-SPRINGDALE-ROGERS, AR

State: ARKANSAS

County: 007 - BENTON COUNTY

All Tracts: 57



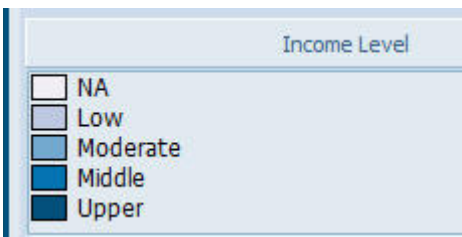
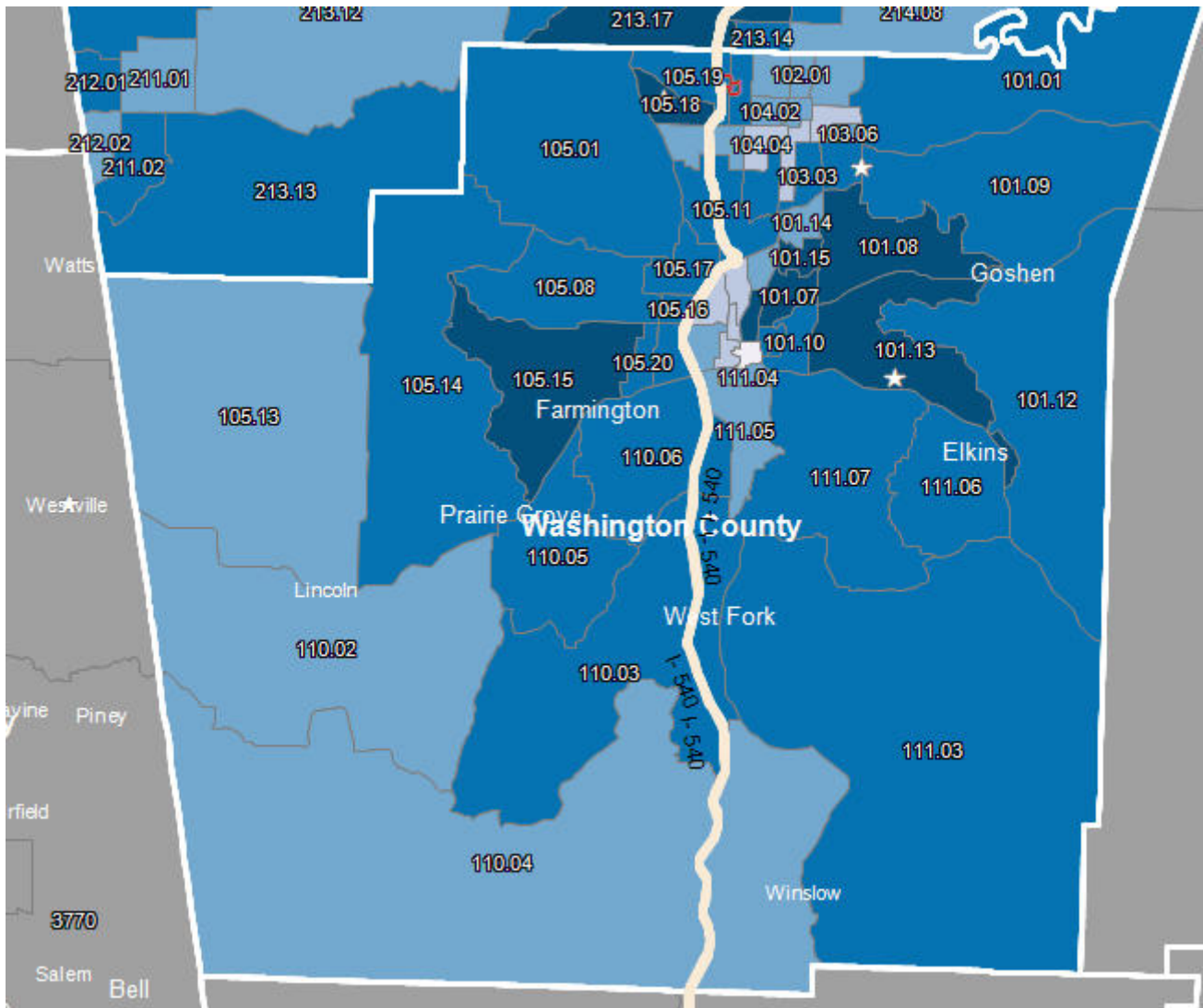
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	BENTON COUNTY	0201.02	4 - Upper	129.61	No	\$101,800	\$98,375	7651	1666	21.77	1679	3327
AR	BENTON COUNTY	0201.03	3 - Middle	86.89	No	\$101,800	\$65,952	5061	865	17.09	1027	1381
AR	BENTON COUNTY	0201.04	3 - Middle	117.31	No	\$101,800	\$89,042	1710	276	16.14	494	687
AR	BENTON COUNTY	0202.01	3 - Middle	87.01	No	\$101,800	\$66,045	4999	2297	45.95	1089	1560
AR	BENTON COUNTY	0202.03	3 - Middle	110.71	No	\$101,800	\$84,028	3031	826	27.25	810	1115
AR	BENTON COUNTY	0202.05	2 - Moderate	72.97	No	\$101,800	\$55,389	6353	4087	64.33	1265	1955
AR	BENTON COUNTY	0202.06	2 - Moderate	61.57	No	\$101,800	\$46,736	7335	5115	69.73	1232	2484
AR	BENTON COUNTY	0203.01	2 - Moderate	65.99	No	\$101,800	\$50,093	4305	2506	58.21	436	1223
AR	BENTON COUNTY	0203.02	3 - Middle	87.75	No	\$101,800	\$66,603	4298	2427	56.47	775	1239
AR	BENTON COUNTY	0203.04	3 - Middle	84.50	No	\$101,800	\$64,135	4380	1567	35.78	793	1103
AR	BENTON COUNTY	0203.05	3 - Middle	98.31	No	\$101,800	\$74,618	4068	1914	47.05	1026	1405
AR	BENTON COUNTY	0204.01	3 - Middle	82.98	No	\$101,800	\$62,981	7286	2651	36.38	1245	2311
AR	BENTON COUNTY	0204.02	3 - Middle	88.01	No	\$101,800	\$66,799	4687	2182	46.55	964	1877
AR	BENTON COUNTY	0204.04	3 - Middle	86.07	No	\$101,800	\$65,333	4953	2704	54.59	999	1680

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	BENTON COUNTY	0204.05	4 - Upper	169.63	No	\$101,800	\$128,750	5479	1494	27.27	884	1155
AR	BENTON COUNTY	0205.01	4 - Upper	145.44	No	\$101,800	\$110,391	5336	1430	26.80	1197	2052
AR	BENTON COUNTY	0205.03	3 - Middle	97.60	No	\$101,800	\$74,079	4727	2440	51.62	415	818
AR	BENTON COUNTY	0205.04	2 - Moderate	73.03	No	\$101,800	\$55,430	2819	989	35.08	416	1146
AR	BENTON COUNTY	0206.04	4 - Upper	123.98	No	\$101,800	\$94,104	4571	1340	29.32	748	1906
AR	BENTON COUNTY	0206.05	4 - Upper	145.85	No	\$101,800	\$110,703	4485	959	21.38	843	1701
AR	BENTON COUNTY	0206.06	4 - Upper	190.19	No	\$101,800	\$144,353	4299	788	18.33	1316	1572
AR	BENTON COUNTY	0206.07	4 - Upper	124.90	No	\$101,800	\$94,805	9451	4621	48.89	1289	2267
AR	BENTON COUNTY	0206.08	4 - Upper	146.87	No	\$101,800	\$111,473	3259	1321	40.53	432	1121
AR	BENTON COUNTY	0207.01	4 - Upper	120.25	No	\$101,800	\$91,275	5783	849	14.68	1892	2225
AR	BENTON COUNTY	0207.03	4 - Upper	132.14	No	\$101,800	\$100,296	5103	676	13.25	1657	2082
AR	BENTON COUNTY	0207.04	3 - Middle	108.34	No	\$101,800	\$82,235	4670	673	14.41	1512	1893
AR	BENTON COUNTY	0208.01	4 - Upper	134.42	No	\$101,800	\$102,031	4604	422	9.17	1897	2188
AR	BENTON COUNTY	0208.03	3 - Middle	107.12	No	\$101,800	\$81,310	4653	613	13.17	1720	2173
AR	BENTON COUNTY	0208.05	3 - Middle	94.75	No	\$101,800	\$71,917	4873	628	12.89	1514	2158
AR	BENTON COUNTY	0208.06	4 - Upper	165.24	No	\$101,800	\$125,417	6750	1075	15.93	2182	2411
AR	BENTON COUNTY	0209.03	3 - Middle	109.93	No	\$101,800	\$83,438	5310	2014	37.93	926	1720

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	BENTON COUNTY	0209.04	4 - Upper	129.33	No	\$101,800	\$98,161	6043	1765	29.21	1782	2165
AR	BENTON COUNTY	0209.05	3 - Middle	100.83	No	\$101,800	\$76,532	3071	518	16.87	880	1176
AR	BENTON COUNTY	0209.06	4 - Upper	123.89	No	\$101,800	\$94,038	5514	1455	26.39	1276	1788
AR	BENTON COUNTY	0210.01	2 - Moderate	65.87	No	\$101,800	\$50,000	5265	1119	21.25	1345	2148
AR	BENTON COUNTY	0210.03	3 - Middle	88.40	No	\$101,800	\$67,098	3291	1259	38.26	816	1251
AR	BENTON COUNTY	0210.04	3 - Middle	84.68	No	\$101,800	\$64,273	4006	1115	27.83	1047	1674
AR	BENTON COUNTY	0211.01	2 - Moderate	79.56	No	\$101,800	\$60,387	5151	2382	46.24	999	1735
AR	BENTON COUNTY	0211.02	3 - Middle	87.22	No	\$101,800	\$66,202	3498	1513	43.25	855	1254
AR	BENTON COUNTY	0212.01	3 - Middle	88.47	No	\$101,800	\$67,153	4894	1553	31.73	835	1475
AR	BENTON COUNTY	0212.02	2 - Moderate	75.28	No	\$101,800	\$57,143	3521	1505	42.74	715	1097
AR	BENTON COUNTY	0213.04	4 - Upper	144.69	No	\$101,800	\$109,821	12149	4690	38.60	1906	2690
AR	BENTON COUNTY	0213.05	3 - Middle	99.02	No	\$101,800	\$75,156	7458	2054	27.54	1612	2130
AR	BENTON COUNTY	0213.06	4 - Upper	289.24	No	\$101,800	\$219,531	4625	936	20.24	1220	1520
AR	BENTON COUNTY	0213.08	4 - Upper	188.13	No	\$101,800	\$142,794	6511	1331	20.44	1907	2081
AR	BENTON COUNTY	0213.12	2 - Moderate	78.37	No	\$101,800	\$59,489	4051	963	23.77	1346	1691
AR	BENTON COUNTY	0213.13	3 - Middle	99.44	No	\$101,800	\$75,481	3304	1041	31.51	668	1036
AR	BENTON COUNTY	0213.14	3 - Middle	107.38	No	\$101,800	\$81,506	3751	1075	28.66	814	979

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	BENTON COUNTY	0213.15	4 - Upper	145.32	No	\$101,800	\$110,302	6275	2092	33.34	1400	2042
AR	BENTON COUNTY	0213.16	4 - Upper	166.80	No	\$101,800	\$126,607	7193	1522	21.16	2001	2251
AR	BENTON COUNTY	0213.17	4 - Upper	137.24	No	\$101,800	\$104,167	3681	824	22.39	687	874
AR	BENTON COUNTY	0214.04	3 - Middle	94.20	No	\$101,800	\$71,500	3813	996	26.12	1709	1999
AR	BENTON COUNTY	0214.05	3 - Middle	104.41	No	\$101,800	\$79,250	2020	303	15.00	766	1594
AR	BENTON COUNTY	0214.06	3 - Middle	98.21	No	\$101,800	\$74,545	5918	3248	54.88	1114	1477
AR	BENTON COUNTY	0214.07	4 - Upper	123.40	No	\$101,800	\$93,661	4587	613	13.36	1377	2016
AR	BENTON COUNTY	0214.08	2 - Moderate	79.05	No	\$101,800	\$60,000	5920	2979	50.32	1137	1955
AR	BENTON COUNTY	0214.09	3 - Middle	98.76	No	\$101,800	\$74,958	2534	306	12.08	814	1474

Fayetteville Springdale Rogers AR MSA/Washington County



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 22220 - FAYETTEVILLE-SPRINGDALE-ROGERS, AR

State: ARKANSAS

County: 143 - WASHINGTON COUNTY

All Tracts: 54



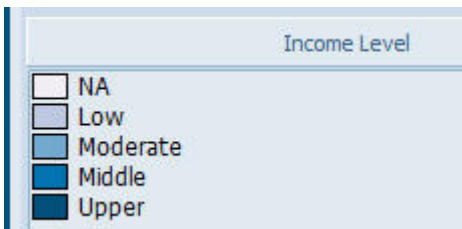
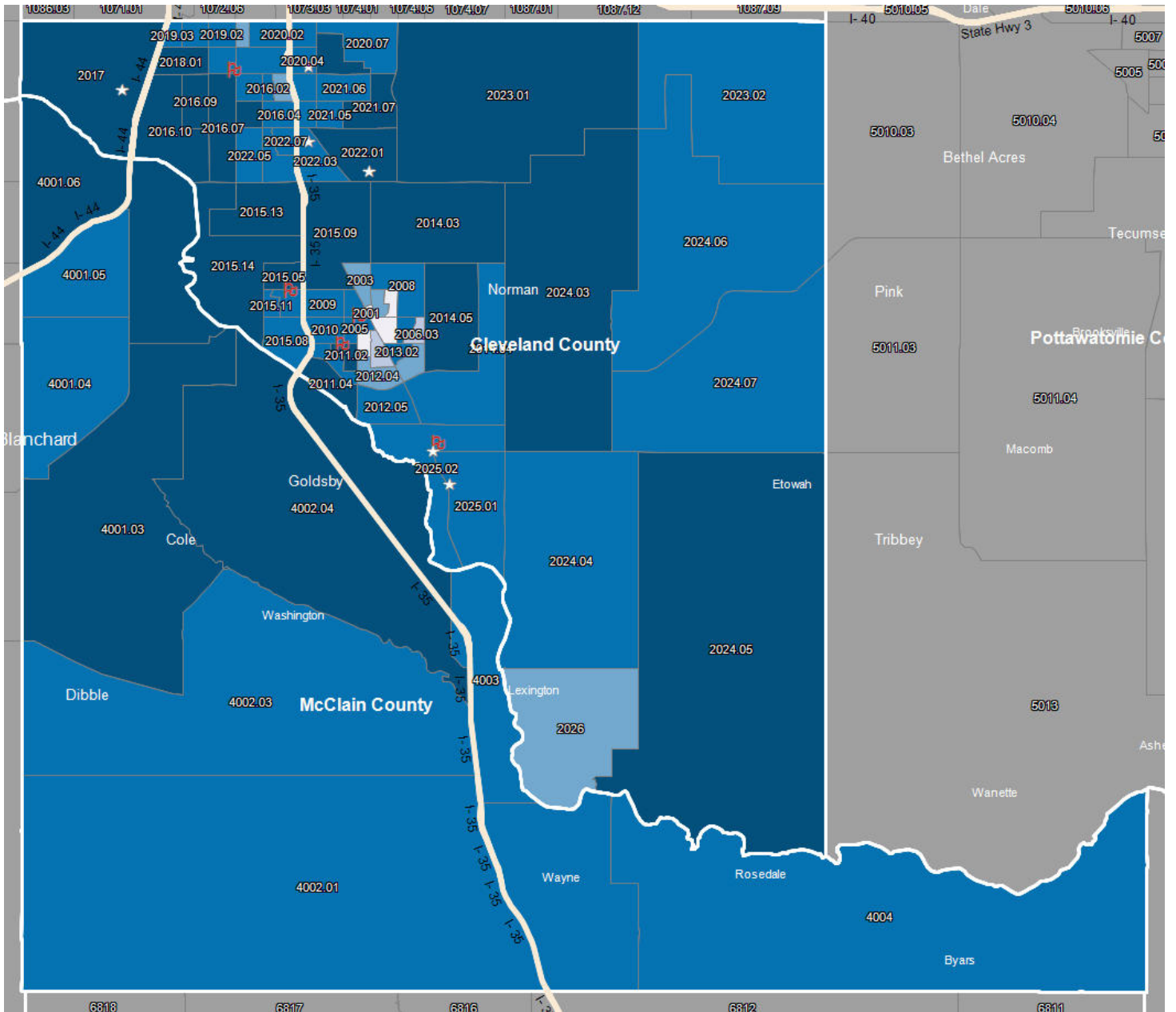
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	WASHINGTON COUNTY	0101.01	3 - Middle	85.37	No	\$101,800	\$64,801	4900	1701	34.71	1424	2011
AR	WASHINGTON COUNTY	0101.07	4 - Upper	135.73	No	\$101,800	\$103,021	6040	1072	17.75	1608	2205
AR	WASHINGTON COUNTY	0101.08	4 - Upper	195.43	No	\$101,800	\$148,333	6090	1153	18.93	1905	1984
AR	WASHINGTON COUNTY	0101.09	3 - Middle	98.69	No	\$101,800	\$74,907	3726	816	21.90	809	1331
AR	WASHINGTON COUNTY	0101.10	3 - Middle	109.88	No	\$101,800	\$83,400	4675	1099	23.51	769	1149
AR	WASHINGTON COUNTY	0101.11	3 - Middle	93.19	No	\$101,800	\$70,735	1794	183	10.20	432	915
AR	WASHINGTON COUNTY	0101.12	3 - Middle	81.85	No	\$101,800	\$62,128	2897	407	14.05	941	1067
AR	WASHINGTON COUNTY	0101.13	4 - Upper	141.13	No	\$101,800	\$107,118	6955	1323	19.02	2093	2676
AR	WASHINGTON COUNTY	0101.14	2 - Moderate	52.05	No	\$101,800	\$39,509	3153	932	29.56	251	586
AR	WASHINGTON COUNTY	0101.15	4 - Upper	136.05	No	\$101,800	\$103,264	3044	482	15.83	1053	1602
AR	WASHINGTON COUNTY	0102.01	2 - Moderate	53.33	No	\$101,800	\$40,482	4163	3168	76.10	280	734
AR	WASHINGTON COUNTY	0102.02	2 - Moderate	60.97	No	\$101,800	\$46,277	4133	3454	83.57	458	873
AR	WASHINGTON COUNTY	0103.03	3 - Middle	85.18	No	\$101,800	\$64,654	5931	3698	62.35	1227	2052
AR	WASHINGTON COUNTY	0103.04	1 - Low	46.61	No	\$101,800	\$35,379	4491	2967	66.07	628	977

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	WASHINGTON COUNTY	0103.05	3 - Middle	86.79	No	\$101,800	\$65,876	6038	4107	68.02	695	1118
AR	WASHINGTON COUNTY	0103.06	2 - Moderate	75.38	No	\$101,800	\$57,215	5007	4057	81.03	727	1264
AR	WASHINGTON COUNTY	0103.07	1 - Low	49.61	No	\$101,800	\$37,658	4830	4138	85.67	28	1271
AR	WASHINGTON COUNTY	0104.01	2 - Moderate	78.38	No	\$101,800	\$59,492	7381	4572	61.94	1452	1979
AR	WASHINGTON COUNTY	0104.02	2 - Moderate	74.41	No	\$101,800	\$56,483	5119	2952	57.67	880	1687
AR	WASHINGTON COUNTY	0104.04	1 - Low	45.97	No	\$101,800	\$34,891	2577	2065	80.13	307	512
AR	WASHINGTON COUNTY	0104.05	3 - Middle	95.70	No	\$101,800	\$72,639	5119	2012	39.30	940	1711
AR	WASHINGTON COUNTY	0105.01	3 - Middle	117.81	No	\$101,800	\$89,417	6666	1316	19.74	2110	2463
AR	WASHINGTON COUNTY	0105.08	3 - Middle	107.24	No	\$101,800	\$81,398	7663	2042	26.65	2080	3042
AR	WASHINGTON COUNTY	0105.10	3 - Middle	86.66	No	\$101,800	\$65,781	4812	2414	50.17	1236	1774
AR	WASHINGTON COUNTY	0105.11	3 - Middle	119.71	No	\$101,800	\$90,863	5176	1220	23.57	1178	1585
AR	WASHINGTON COUNTY	0105.12	2 - Moderate	75.98	No	\$101,800	\$57,670	4474	1598	35.72	854	1444
AR	WASHINGTON COUNTY	0105.13	2 - Moderate	64.06	No	\$101,800	\$48,625	3890	1130	29.05	901	1405
AR	WASHINGTON COUNTY	0105.14	3 - Middle	88.97	No	\$101,800	\$67,529	4060	794	19.56	907	1412
AR	WASHINGTON COUNTY	0105.15	4 - Upper	139.48	No	\$101,800	\$105,865	6290	1158	18.41	1948	2454
AR	WASHINGTON COUNTY	0105.16	3 - Middle	93.40	No	\$101,800	\$70,893	4185	1286	30.73	95	993
AR	WASHINGTON COUNTY	0105.17	3 - Middle	114.69	No	\$101,800	\$87,049	5483	1220	22.25	1511	2046

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	WASHINGTON COUNTY	0105.18	4 - Upper	159.26	No	\$101,800	\$120,882	4338	1127	25.98	869	1167
AR	WASHINGTON COUNTY	0105.19	3 - Middle	99.69	No	\$101,800	\$75,667	4984	2043	40.99	1043	1399
AR	WASHINGTON COUNTY	0105.20	3 - Middle	85.36	No	\$101,800	\$64,788	4165	1185	28.45	682	1216
AR	WASHINGTON COUNTY	0105.21	3 - Middle	86.55	No	\$101,800	\$65,693	3473	1163	33.49	331	564
AR	WASHINGTON COUNTY	0106.01	2 - Moderate	67.93	No	\$101,800	\$51,563	2927	765	26.14	286	756
AR	WASHINGTON COUNTY	0106.02	1 - Low	47.50	No	\$101,800	\$36,053	4052	1426	35.19	367	1234
AR	WASHINGTON COUNTY	0107.03	1 - Low	32.93	No	\$101,800	\$25,000	3397	1345	39.59	85	488
AR	WASHINGTON COUNTY	0107.04	1 - Low	21.52	No	\$101,800	\$16,341	4333	1430	33.00	28	470
AR	WASHINGTON COUNTY	0107.05	2 - Moderate	58.83	No	\$101,800	\$44,653	3502	1143	32.64	255	1099
AR	WASHINGTON COUNTY	0107.06	4 - Upper	127.90	No	\$101,800	\$97,075	2128	315	14.80	471	787
AR	WASHINGTON COUNTY	0110.02	2 - Moderate	66.50	No	\$101,800	\$50,476	4933	899	18.22	1116	1940
AR	WASHINGTON COUNTY	0110.03	3 - Middle	100.39	No	\$101,800	\$76,196	4942	768	15.54	1415	1988
AR	WASHINGTON COUNTY	0110.04	2 - Moderate	67.54	No	\$101,800	\$51,267	3661	512	13.99	1362	1947
AR	WASHINGTON COUNTY	0110.05	3 - Middle	99.34	No	\$101,800	\$75,404	4463	759	17.01	1340	1607
AR	WASHINGTON COUNTY	0110.06	3 - Middle	98.05	No	\$101,800	\$74,420	6522	1379	21.14	1570	2423
AR	WASHINGTON COUNTY	0111.03	3 - Middle	89.41	No	\$101,800	\$67,862	4074	588	14.43	1235	1636
AR	WASHINGTON COUNTY	0111.04	2 - Moderate	56.70	No	\$101,800	\$43,036	3753	1125	29.98	336	1282

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
AR	WASHINGTON COUNTY	0111.05	2 - Moderate	64.05	No	\$101,800	\$48,617	5116	1391	27.19	371	868
AR	WASHINGTON COUNTY	0111.06	3 - Middle	110.50	No	\$101,800	\$83,875	3734	739	19.79	986	1236
AR	WASHINGTON COUNTY	0111.07	3 - Middle	107.70	No	\$101,800	\$81,750	4952	1202	24.27	1202	1756
AR	WASHINGTON COUNTY	0112.00	2 - Moderate	76.08	No	\$101,800	\$57,750	2033	1309	64.39	310	919
AR	WASHINGTON COUNTY	0113.01	1 - Low	27.71	No	\$101,800	\$21,038	6520	1581	24.25	27	333
AR	WASHINGTON COUNTY	0113.02	0 - Unknown	0.00	No	\$101,800	\$0	3107	575	18.51	242	829

Oklahoma City MSA/Cleveland and McClain Counties



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 36420 - OKLAHOMA CITY, OK

State: OKLAHOMA

County: 027 - CLEVELAND COUNTY

All Tracts: 71



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2001.00	0 - Unknown	0.00	No	\$98,300	\$0	338	106	31.36	6	146
OK	CLEVELAND COUNTY	2002.00	2 - Moderate	65.36	No	\$98,300	\$49,132	1724	590	34.22	395	868
OK	CLEVELAND COUNTY	2003.00	2 - Moderate	74.64	No	\$98,300	\$56,111	3512	1379	39.27	880	1602
OK	CLEVELAND COUNTY	2004.00	3 - Middle	83.72	No	\$98,300	\$62,936	1795	620	34.54	406	948
OK	CLEVELAND COUNTY	2005.00	3 - Middle	96.90	No	\$98,300	\$72,847	3573	929	26.00	414	1749
OK	CLEVELAND COUNTY	2006.02	0 - Unknown	0.00	No	\$98,300	\$0	3302	1172	35.49	532	1566
OK	CLEVELAND COUNTY	2006.03	1 - Low	49.26	No	\$98,300	\$37,035	2996	1399	46.70	197	823
OK	CLEVELAND COUNTY	2006.04	3 - Middle	80.84	No	\$98,300	\$60,772	3191	1210	37.92	510	1208
OK	CLEVELAND COUNTY	2007.00	0 - Unknown	0.00	No	\$98,300	\$0	245	89	36.33	0	20
OK	CLEVELAND COUNTY	2008.00	3 - Middle	95.30	No	\$98,300	\$71,641	7444	2555	34.32	1994	2531
OK	CLEVELAND COUNTY	2009.00	3 - Middle	100.78	No	\$98,300	\$75,762	4069	1306	32.10	1077	1636
OK	CLEVELAND COUNTY	2010.00	3 - Middle	80.34	No	\$98,300	\$60,399	5895	2177	36.93	1014	1847
OK	CLEVELAND COUNTY	2011.02	4 - Upper	143.50	No	\$98,300	\$107,875	2871	622	21.66	712	1156
OK	CLEVELAND COUNTY	2011.03	3 - Middle	84.04	No	\$98,300	\$63,173	3643	1108	30.41	778	1039

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2011.04	4 - Upper	128.38	No	\$98,300	\$96,510	2110	600	28.44	357	689
OK	CLEVELAND COUNTY	2012.01	1 - Low	48.39	No	\$98,300	\$36,375	2258	698	30.91	110	481
OK	CLEVELAND COUNTY	2012.02	0 - Unknown	0.00	No	\$98,300	\$0	6015	1835	30.51	16	59
OK	CLEVELAND COUNTY	2012.04	2 - Moderate	53.78	No	\$98,300	\$40,427	3850	1548	40.21	0	259
OK	CLEVELAND COUNTY	2012.05	3 - Middle	116.36	No	\$98,300	\$87,473	4705	1820	38.68	783	1142
OK	CLEVELAND COUNTY	2013.02	3 - Middle	83.23	No	\$98,300	\$62,569	3988	1784	44.73	139	1233
OK	CLEVELAND COUNTY	2013.03	2 - Moderate	77.54	No	\$98,300	\$58,288	4941	1970	39.87	475	1179
OK	CLEVELAND COUNTY	2014.03	4 - Upper	138.50	No	\$98,300	\$104,115	6463	1897	29.35	2115	2760
OK	CLEVELAND COUNTY	2014.04	3 - Middle	87.59	No	\$98,300	\$65,845	4215	1402	33.26	517	605
OK	CLEVELAND COUNTY	2014.05	4 - Upper	139.11	No	\$98,300	\$104,570	6593	2197	33.32	1825	2368
OK	CLEVELAND COUNTY	2015.05	4 - Upper	155.38	No	\$98,300	\$116,806	5791	1473	25.44	1860	2093
OK	CLEVELAND COUNTY	2015.08	3 - Middle	84.19	No	\$98,300	\$63,287	3052	1079	35.35	585	917
OK	CLEVELAND COUNTY	2015.09	4 - Upper	129.70	No	\$98,300	\$97,500	5428	1765	32.52	1367	1707
OK	CLEVELAND COUNTY	2015.11	3 - Middle	102.46	No	\$98,300	\$77,024	2801	877	31.31	695	1186
OK	CLEVELAND COUNTY	2015.12	3 - Middle	105.98	No	\$98,300	\$79,667	3724	1050	28.20	1487	1935
OK	CLEVELAND COUNTY	2015.13	4 - Upper	164.18	No	\$98,300	\$123,421	2981	848	28.45	780	893
OK	CLEVELAND COUNTY	2015.14	4 - Upper	153.70	No	\$98,300	\$115,543	5334	1598	29.96	1337	1646

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2016.02	3 - Middle	91.30	No	\$98,300	\$68,636	2920	1075	36.82	788	1159
OK	CLEVELAND COUNTY	2016.03	2 - Moderate	75.08	No	\$98,300	\$56,442	3845	1426	37.09	735	1323
OK	CLEVELAND COUNTY	2016.04	3 - Middle	81.94	No	\$98,300	\$61,595	3910	1592	40.72	637	1149
OK	CLEVELAND COUNTY	2016.07	4 - Upper	122.63	No	\$98,300	\$92,188	6721	2585	38.46	1552	2032
OK	CLEVELAND COUNTY	2016.09	4 - Upper	155.23	No	\$98,300	\$116,688	5027	1958	38.95	1367	1552
OK	CLEVELAND COUNTY	2016.10	4 - Upper	153.86	No	\$98,300	\$115,664	4338	1608	37.07	1160	1204
OK	CLEVELAND COUNTY	2016.11	4 - Upper	124.47	No	\$98,300	\$93,571	2264	751	33.17	591	697
OK	CLEVELAND COUNTY	2016.12	3 - Middle	98.53	No	\$98,300	\$74,071	5340	1752	32.81	1359	1939
OK	CLEVELAND COUNTY	2017.00	4 - Upper	160.85	No	\$98,300	\$120,915	5060	1592	31.46	1191	1298
OK	CLEVELAND COUNTY	2018.01	4 - Upper	153.73	No	\$98,300	\$115,565	4409	1571	35.63	2067	2113
OK	CLEVELAND COUNTY	2018.02	3 - Middle	115.41	No	\$98,300	\$86,758	3789	1167	30.80	907	1058
OK	CLEVELAND COUNTY	2019.02	3 - Middle	82.66	No	\$98,300	\$62,137	4660	2158	46.31	1081	1544
OK	CLEVELAND COUNTY	2019.03	3 - Middle	98.99	No	\$98,300	\$74,417	3098	1591	51.36	798	1001
OK	CLEVELAND COUNTY	2019.04	3 - Middle	93.49	No	\$98,300	\$70,281	5376	2673	49.72	1270	1877
OK	CLEVELAND COUNTY	2020.02	3 - Middle	88.67	No	\$98,300	\$66,654	4309	1626	37.73	768	1388
OK	CLEVELAND COUNTY	2020.04	3 - Middle	87.40	No	\$98,300	\$65,703	3893	1315	33.78	1172	1401
OK	CLEVELAND COUNTY	2020.05	3 - Middle	92.95	No	\$98,300	\$69,877	6564	2933	44.68	1563	2405

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2020.06	2 - Moderate	68.17	No	\$98,300	\$51,250	3433	1695	49.37	372	698
OK	CLEVELAND COUNTY	2020.07	3 - Middle	103.78	No	\$98,300	\$78,015	4954	2055	41.48	1112	1432
OK	CLEVELAND COUNTY	2020.08	4 - Upper	121.83	No	\$98,300	\$91,581	5105	1704	33.38	1707	2040
OK	CLEVELAND COUNTY	2021.02	3 - Middle	90.23	No	\$98,300	\$67,829	2543	756	29.73	634	1095
OK	CLEVELAND COUNTY	2021.04	3 - Middle	109.27	No	\$98,300	\$82,143	2433	798	32.80	589	796
OK	CLEVELAND COUNTY	2021.05	3 - Middle	84.10	No	\$98,300	\$63,221	4473	1469	32.84	962	1571
OK	CLEVELAND COUNTY	2021.06	3 - Middle	109.37	No	\$98,300	\$82,220	6264	2154	34.39	2283	2686
OK	CLEVELAND COUNTY	2021.07	4 - Upper	156.52	No	\$98,300	\$117,663	3335	1113	33.37	786	1018
OK	CLEVELAND COUNTY	2022.01	4 - Upper	129.98	No	\$98,300	\$97,708	4806	1473	30.65	1299	1597
OK	CLEVELAND COUNTY	2022.03	3 - Middle	108.88	No	\$98,300	\$81,852	5945	2092	35.19	1299	1990
OK	CLEVELAND COUNTY	2022.05	3 - Middle	119.75	No	\$98,300	\$90,019	8093	2927	36.17	2182	2613
OK	CLEVELAND COUNTY	2022.07	3 - Middle	100.10	No	\$98,300	\$75,250	646	218	33.75	151	151
OK	CLEVELAND COUNTY	2022.08	3 - Middle	99.61	No	\$98,300	\$74,879	2754	993	36.06	525	559
OK	CLEVELAND COUNTY	2023.01	4 - Upper	156.51	No	\$98,300	\$117,652	6821	1784	26.15	1904	2137
OK	CLEVELAND COUNTY	2023.02	3 - Middle	97.04	No	\$98,300	\$72,950	6621	1665	25.15	1981	2407
OK	CLEVELAND COUNTY	2024.03	4 - Upper	125.12	No	\$98,300	\$94,053	5637	1279	22.69	1872	2069
OK	CLEVELAND COUNTY	2024.04	3 - Middle	98.40	No	\$98,300	\$73,971	4307	982	22.80	1189	1684

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2024.05	4 - Upper	122.10	No	\$98,300	\$91,786	6617	1895	28.64	1488	1985
OK	CLEVELAND COUNTY	2024.06	3 - Middle	89.79	No	\$98,300	\$67,500	3294	991	30.09	983	1230
OK	CLEVELAND COUNTY	2024.07	3 - Middle	90.46	No	\$98,300	\$68,000	3207	824	25.69	826	1053
OK	CLEVELAND COUNTY	2025.01	3 - Middle	111.18	No	\$98,300	\$83,580	4666	1089	23.34	1383	1965
OK	CLEVELAND COUNTY	2025.02	3 - Middle	119.50	No	\$98,300	\$89,830	2663	602	22.61	636	932
OK	CLEVELAND COUNTY	2026.00	2 - Moderate	64.32	No	\$98,300	\$48,355	2541	809	31.84	704	1242

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 36420 - OKLAHOMA CITY, OK

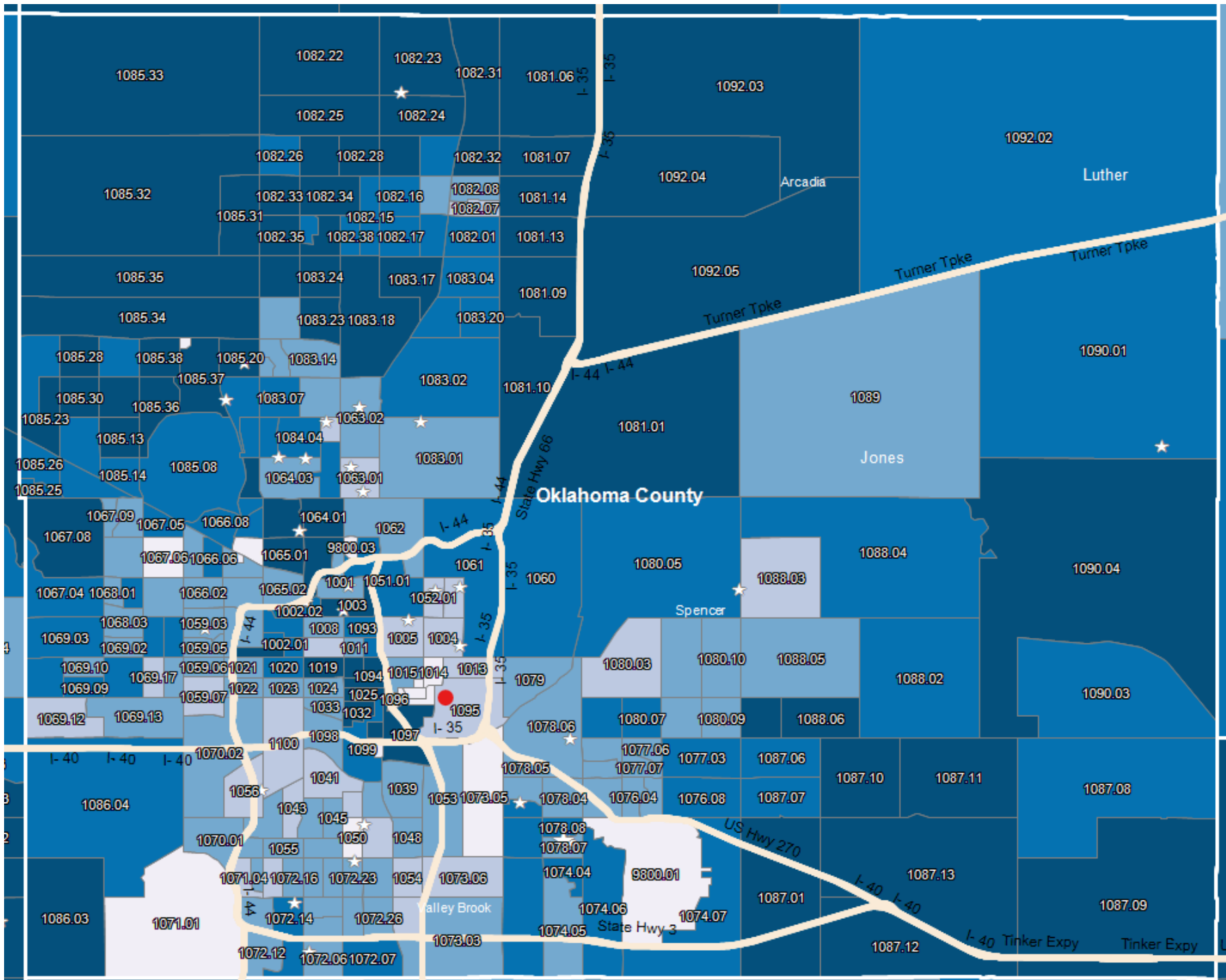
State: OKLAHOMA

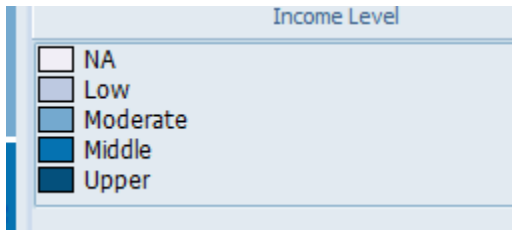
County: 087 - MCCLAIN COUNTY

All Tracts: 9



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	MCCLAIN COUNTY	4001.03	4 - Upper	130.70	No	\$98,300	\$98,250	5572	1292	23.19	1712	2103
OK	MCCLAIN COUNTY	4001.04	3 - Middle	99.37	No	\$98,300	\$74,701	5465	1159	21.21	1562	1949
OK	MCCLAIN COUNTY	4001.05	3 - Middle	110.50	No	\$98,300	\$83,063	4063	1032	25.40	1315	1578
OK	MCCLAIN COUNTY	4001.06	4 - Upper	128.22	No	\$98,300	\$96,389	5559	1359	24.45	1602	1965
OK	MCCLAIN COUNTY	4002.01	3 - Middle	99.91	No	\$98,300	\$75,104	3861	1021	26.44	1124	1591
OK	MCCLAIN COUNTY	4002.03	3 - Middle	88.47	No	\$98,300	\$66,506	4925	1287	26.13	1194	1559
OK	MCCLAIN COUNTY	4002.04	4 - Upper	124.85	No	\$98,300	\$93,857	5410	1574	29.09	1545	1786
OK	MCCLAIN COUNTY	4003.00	3 - Middle	82.15	No	\$98,300	\$61,756	5624	1951	34.69	1313	2239
OK	MCCLAIN COUNTY	4004.00	3 - Middle	83.69	No	\$98,300	\$62,917	1183	286	24.18	285	471





- 115 Park Ave, Oklahoma City OK 73102

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 36420 - OKLAHOMA CITY, OK

State: OKLAHOMA

County: 109 - OKLAHOMA COUNTY

All Tracts: 266



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1001.00	2 - Moderate	76.76	No	\$98,300	\$57,705	3040	1330	43.75	904	1629
OK	OKLAHOMA COUNTY	1002.01	3 - Middle	112.38	No	\$98,300	\$84,479	1570	529	33.69	418	593
OK	OKLAHOMA COUNTY	1002.02	3 - Middle	80.60	No	\$98,300	\$60,592	1639	863	52.65	326	686
OK	OKLAHOMA COUNTY	1002.03	3 - Middle	88.26	No	\$98,300	\$66,351	2538	1346	53.03	592	1094
OK	OKLAHOMA COUNTY	1003.00	4 - Upper	138.11	No	\$98,300	\$103,824	2681	635	23.69	1071	1448
OK	OKLAHOMA COUNTY	1004.00	1 - Low	42.03	No	\$98,300	\$31,595	1955	1821	93.15	336	1025
OK	OKLAHOMA COUNTY	1005.00	1 - Low	47.19	No	\$98,300	\$35,474	1898	1646	86.72	268	684
OK	OKLAHOMA COUNTY	1008.00	2 - Moderate	74.83	No	\$98,300	\$56,250	2260	1233	54.56	451	1027
OK	OKLAHOMA COUNTY	1009.00	4 - Upper	140.37	No	\$98,300	\$105,521	1532	518	33.81	535	733
OK	OKLAHOMA COUNTY	1010.00	1 - Low	40.83	No	\$98,300	\$30,694	2892	1588	54.91	146	677
OK	OKLAHOMA COUNTY	1011.00	2 - Moderate	58.53	No	\$98,300	\$44,003	832	298	35.82	202	375
OK	OKLAHOMA COUNTY	1012.00	3 - Middle	82.50	No	\$98,300	\$62,019	1107	389	35.14	223	608
OK	OKLAHOMA COUNTY	1013.00	1 - Low	37.04	No	\$98,300	\$27,846	2886	2667	92.41	461	1358
OK	OKLAHOMA COUNTY	1014.00	0 - Unknown	0.00	No	\$98,300	\$0	1055	925	87.68	398	749

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1015.00	2 - Moderate	69.63	No	\$98,300	\$52,344	1912	1224	64.02	400	752
OK	OKLAHOMA COUNTY	1018.00	4 - Upper	189.12	No	\$98,300	\$142,163	1499	391	26.08	410	725
OK	OKLAHOMA COUNTY	1019.00	4 - Upper	135.85	No	\$98,300	\$102,122	2623	956	36.45	696	1322
OK	OKLAHOMA COUNTY	1020.00	3 - Middle	106.53	No	\$98,300	\$80,083	2798	1255	44.85	648	1375
OK	OKLAHOMA COUNTY	1021.00	2 - Moderate	61.31	No	\$98,300	\$46,090	2112	1049	49.67	568	953
OK	OKLAHOMA COUNTY	1022.00	2 - Moderate	57.90	No	\$98,300	\$43,524	2693	1798	66.77	541	1108
OK	OKLAHOMA COUNTY	1023.00	2 - Moderate	67.29	No	\$98,300	\$50,583	3166	1927	60.87	632	1568
OK	OKLAHOMA COUNTY	1024.00	2 - Moderate	59.60	No	\$98,300	\$44,808	2906	2045	70.37	432	1182
OK	OKLAHOMA COUNTY	1025.00	4 - Upper	141.82	No	\$98,300	\$106,607	1594	537	33.69	4	70
OK	OKLAHOMA COUNTY	1032.00	4 - Upper	158.18	No	\$98,300	\$118,906	2633	1333	50.63	94	127
OK	OKLAHOMA COUNTY	1033.00	2 - Moderate	59.56	No	\$98,300	\$44,773	1445	1104	76.40	199	567
OK	OKLAHOMA COUNTY	1039.00	2 - Moderate	54.49	No	\$98,300	\$40,962	3788	3184	84.05	604	1284
OK	OKLAHOMA COUNTY	1041.00	1 - Low	36.31	No	\$98,300	\$27,295	3001	2355	78.47	300	1302
OK	OKLAHOMA COUNTY	1042.00	2 - Moderate	61.76	No	\$98,300	\$46,429	2209	1956	88.55	363	765
OK	OKLAHOMA COUNTY	1043.00	1 - Low	49.54	No	\$98,300	\$37,244	3266	2810	86.04	770	1502
OK	OKLAHOMA COUNTY	1044.00	2 - Moderate	51.11	No	\$98,300	\$38,421	3491	3079	88.20	508	1383
OK	OKLAHOMA COUNTY	1045.00	2 - Moderate	69.87	No	\$98,300	\$52,525	3333	2873	86.20	463	1102

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1046.00	1 - Low	45.34	No	\$98,300	\$34,083	985	817	82.94	172	385
OK	OKLAHOMA COUNTY	1047.00	2 - Moderate	71.73	No	\$98,300	\$53,920	1198	849	70.87	82	483
OK	OKLAHOMA COUNTY	1048.00	2 - Moderate	50.02	No	\$98,300	\$37,601	3323	2722	81.91	532	1135
OK	OKLAHOMA COUNTY	1049.00	1 - Low	49.76	No	\$98,300	\$37,409	3734	3051	81.71	834	1400
OK	OKLAHOMA COUNTY	1050.00	0 - Unknown	0.00	No	\$98,300	\$0	2269	1908	84.09	373	725
OK	OKLAHOMA COUNTY	1051.01	3 - Middle	105.56	No	\$98,300	\$79,350	2347	1098	46.78	283	528
OK	OKLAHOMA COUNTY	1052.01	1 - Low	44.54	No	\$98,300	\$33,482	1576	1470	93.27	539	1024
OK	OKLAHOMA COUNTY	1052.02	1 - Low	32.55	No	\$98,300	\$24,471	1194	1127	94.39	200	456
OK	OKLAHOMA COUNTY	1053.00	2 - Moderate	69.45	No	\$98,300	\$52,206	3223	2437	75.61	405	1064
OK	OKLAHOMA COUNTY	1054.00	1 - Low	42.49	No	\$98,300	\$31,944	2021	1516	75.01	350	781
OK	OKLAHOMA COUNTY	1055.00	2 - Moderate	57.18	No	\$98,300	\$42,989	3060	2517	82.25	539	1010
OK	OKLAHOMA COUNTY	1056.00	1 - Low	21.97	No	\$98,300	\$16,516	4731	3889	82.20	517	1408
OK	OKLAHOMA COUNTY	1059.03	2 - Moderate	65.29	No	\$98,300	\$49,083	2804	1611	57.45	727	1184
OK	OKLAHOMA COUNTY	1059.04	2 - Moderate	61.61	No	\$98,300	\$46,319	4027	2630	65.31	770	1525
OK	OKLAHOMA COUNTY	1059.05	2 - Moderate	55.32	No	\$98,300	\$41,587	2978	1804	60.58	746	1220
OK	OKLAHOMA COUNTY	1059.06	2 - Moderate	73.88	No	\$98,300	\$55,536	2938	1715	58.37	830	1260
OK	OKLAHOMA COUNTY	1059.07	1 - Low	47.84	No	\$98,300	\$35,968	4607	3317	72.00	563	1605

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1060.00	3 - Middle	103.67	No	\$98,300	\$77,930	2281	1638	71.81	736	982
OK	OKLAHOMA COUNTY	1061.00	3 - Middle	90.52	No	\$98,300	\$68,047	3214	2610	81.21	1006	1361
OK	OKLAHOMA COUNTY	1062.00	2 - Moderate	79.43	No	\$98,300	\$59,710	1462	1295	88.58	634	840
OK	OKLAHOMA COUNTY	1063.01	1 - Low	35.09	No	\$98,300	\$26,380	3512	2901	82.60	411	1334
OK	OKLAHOMA COUNTY	1063.02	2 - Moderate	52.81	No	\$98,300	\$39,698	4589	3751	81.74	701	1692
OK	OKLAHOMA COUNTY	1063.03	3 - Middle	97.75	No	\$98,300	\$73,482	3530	2040	57.79	613	1625
OK	OKLAHOMA COUNTY	1064.01	4 - Upper	332.58	No	\$98,300	\$250,001	2167	309	14.26	740	890
OK	OKLAHOMA COUNTY	1064.02	4 - Upper	290.02	No	\$98,300	\$218,015	2127	454	21.34	852	1051
OK	OKLAHOMA COUNTY	1064.03	2 - Moderate	78.69	No	\$98,300	\$59,152	4818	1332	27.65	1631	2378
OK	OKLAHOMA COUNTY	1065.01	4 - Upper	143.05	No	\$98,300	\$107,532	2872	737	25.66	1123	1345
OK	OKLAHOMA COUNTY	1065.02	2 - Moderate	76.61	No	\$98,300	\$57,589	3850	1788	46.44	799	1438
OK	OKLAHOMA COUNTY	1065.03	4 - Upper	121.77	No	\$98,300	\$91,541	1758	478	27.19	606	670
OK	OKLAHOMA COUNTY	1066.01	2 - Moderate	58.30	No	\$98,300	\$43,828	3148	1450	46.06	740	1315
OK	OKLAHOMA COUNTY	1066.02	2 - Moderate	64.90	No	\$98,300	\$48,789	2575	1207	46.87	436	606
OK	OKLAHOMA COUNTY	1066.06	3 - Middle	97.16	No	\$98,300	\$73,042	1983	761	38.38	586	855
OK	OKLAHOMA COUNTY	1066.07	2 - Moderate	67.94	No	\$98,300	\$51,076	3384	1629	48.14	823	1088
OK	OKLAHOMA COUNTY	1066.08	3 - Middle	101.58	No	\$98,300	\$76,364	3189	932	29.23	1021	1379

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1066.09	3 - Middle	91.45	No	\$98,300	\$68,750	1033	325	31.46	360	558
OK	OKLAHOMA COUNTY	1066.10	0 - Unknown	0.00	No	\$98,300	\$0	1235	472	38.22	510	589
OK	OKLAHOMA COUNTY	1066.11	2 - Moderate	50.36	No	\$98,300	\$37,862	2583	1450	56.14	139	396
OK	OKLAHOMA COUNTY	1067.02	2 - Moderate	72.76	No	\$98,300	\$54,694	4006	2256	56.32	975	1470
OK	OKLAHOMA COUNTY	1067.04	3 - Middle	97.13	No	\$98,300	\$73,016	2434	924	37.96	539	788
OK	OKLAHOMA COUNTY	1067.05	3 - Middle	85.41	No	\$98,300	\$64,205	2677	1238	46.25	771	1041
OK	OKLAHOMA COUNTY	1067.06	0 - Unknown	0.00	No	\$98,300	\$0	3635	1818	50.01	896	1042
OK	OKLAHOMA COUNTY	1067.08	4 - Upper	138.92	No	\$98,300	\$104,427	3203	1489	46.49	983	1013
OK	OKLAHOMA COUNTY	1067.09	2 - Moderate	55.49	No	\$98,300	\$41,719	2480	1805	72.78	280	483
OK	OKLAHOMA COUNTY	1067.10	2 - Moderate	64.48	No	\$98,300	\$48,472	4258	2516	59.09	556	1202
OK	OKLAHOMA COUNTY	1068.01	2 - Moderate	67.84	No	\$98,300	\$51,000	1774	637	35.91	210	476
OK	OKLAHOMA COUNTY	1068.02	3 - Middle	81.97	No	\$98,300	\$61,621	2001	764	38.18	390	627
OK	OKLAHOMA COUNTY	1068.03	2 - Moderate	65.52	No	\$98,300	\$49,256	3261	1562	47.90	528	947
OK	OKLAHOMA COUNTY	1068.04	2 - Moderate	74.55	No	\$98,300	\$56,042	3848	2215	57.56	672	1055
OK	OKLAHOMA COUNTY	1069.02	2 - Moderate	73.55	No	\$98,300	\$55,288	2492	1295	51.97	518	757
OK	OKLAHOMA COUNTY	1069.03	3 - Middle	92.76	No	\$98,300	\$69,733	6139	2345	38.20	1358	1920
OK	OKLAHOMA COUNTY	1069.06	3 - Middle	80.48	No	\$98,300	\$60,500	3283	2031	61.86	608	743

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1069.07	3 - Middle	97.84	No	\$98,300	\$73,553	2106	1197	56.84	468	688
OK	OKLAHOMA COUNTY	1069.09	3 - Middle	94.49	No	\$98,300	\$71,029	1790	895	50.00	466	641
OK	OKLAHOMA COUNTY	1069.10	2 - Moderate	72.81	No	\$98,300	\$54,738	2663	1340	50.32	656	923
OK	OKLAHOMA COUNTY	1069.11	3 - Middle	108.00	No	\$98,300	\$81,188	1893	950	50.18	629	756
OK	OKLAHOMA COUNTY	1069.12	1 - Low	31.01	No	\$98,300	\$23,311	3198	2085	65.20	404	775
OK	OKLAHOMA COUNTY	1069.13	2 - Moderate	50.97	No	\$98,300	\$38,315	4556	3108	68.22	568	1077
OK	OKLAHOMA COUNTY	1069.14	3 - Middle	80.39	No	\$98,300	\$60,433	4311	2747	63.72	482	1397
OK	OKLAHOMA COUNTY	1069.16	2 - Moderate	57.30	No	\$98,300	\$43,074	2481	1815	73.16	205	694
OK	OKLAHOMA COUNTY	1069.17	1 - Low	32.58	No	\$98,300	\$24,492	3359	2703	80.47	342	687
OK	OKLAHOMA COUNTY	1070.01	2 - Moderate	60.02	No	\$98,300	\$45,123	5918	4558	77.02	897	2047
OK	OKLAHOMA COUNTY	1070.02	2 - Moderate	65.92	No	\$98,300	\$49,559	2108	1299	61.62	384	760
OK	OKLAHOMA COUNTY	1071.01	0 - Unknown	0.00	No	\$98,300	\$0	1243	874	70.31	0	0
OK	OKLAHOMA COUNTY	1071.03	2 - Moderate	52.73	No	\$98,300	\$39,643	2031	1541	75.87	349	540
OK	OKLAHOMA COUNTY	1071.04	1 - Low	41.57	No	\$98,300	\$31,250	2880	2055	71.35	644	1200
OK	OKLAHOMA COUNTY	1072.06	2 - Moderate	62.56	No	\$98,300	\$47,031	4555	2740	60.15	742	1520
OK	OKLAHOMA COUNTY	1072.07	3 - Middle	90.33	No	\$98,300	\$67,907	2191	1164	53.13	307	783
OK	OKLAHOMA COUNTY	1072.12	2 - Moderate	70.69	No	\$98,300	\$53,140	5979	3397	56.82	1046	1789

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1072.13	2 - Moderate	66.81	No	\$98,300	\$50,227	4913	3370	68.59	662	1322
OK	OKLAHOMA COUNTY	1072.14	3 - Middle	87.12	No	\$98,300	\$65,494	3184	2170	68.15	861	1288
OK	OKLAHOMA COUNTY	1072.15	1 - Low	43.55	No	\$98,300	\$32,738	4293	3208	74.73	547	1218
OK	OKLAHOMA COUNTY	1072.16	2 - Moderate	63.19	No	\$98,300	\$47,500	3096	2299	74.26	300	761
OK	OKLAHOMA COUNTY	1072.17	2 - Moderate	54.32	No	\$98,300	\$40,833	2134	1688	79.10	653	881
OK	OKLAHOMA COUNTY	1072.18	2 - Moderate	55.07	No	\$98,300	\$41,403	3107	2367	76.18	548	1076
OK	OKLAHOMA COUNTY	1072.19	2 - Moderate	74.64	No	\$98,300	\$56,111	3257	2611	80.17	599	1013
OK	OKLAHOMA COUNTY	1072.20	2 - Moderate	55.24	No	\$98,300	\$41,526	3840	3000	78.13	471	1283
OK	OKLAHOMA COUNTY	1072.21	2 - Moderate	78.19	No	\$98,300	\$58,776	2395	1653	69.02	557	811
OK	OKLAHOMA COUNTY	1072.22	2 - Moderate	75.16	No	\$98,300	\$56,500	1869	1335	71.43	323	538
OK	OKLAHOMA COUNTY	1072.23	2 - Moderate	62.80	No	\$98,300	\$47,214	2867	2125	74.12	1121	1426
OK	OKLAHOMA COUNTY	1072.24	3 - Middle	85.86	No	\$98,300	\$64,541	3676	1966	53.48	951	1363
OK	OKLAHOMA COUNTY	1072.25	2 - Moderate	63.71	No	\$98,300	\$47,895	2976	2182	73.32	588	865
OK	OKLAHOMA COUNTY	1072.26	2 - Moderate	77.78	No	\$98,300	\$58,472	3178	2215	69.70	493	796
OK	OKLAHOMA COUNTY	1073.02	1 - Low	47.69	No	\$98,300	\$35,852	2979	2113	70.93	567	1037
OK	OKLAHOMA COUNTY	1073.03	2 - Moderate	54.27	No	\$98,300	\$40,800	1544	681	44.11	224	509
OK	OKLAHOMA COUNTY	1073.05	0 - Unknown	0.00	No	\$98,300	\$0	1312	882	67.23	139	401

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1073.06	1 - Low	41.46	No	\$98,300	\$31,172	3739	2513	67.21	524	1356
OK	OKLAHOMA COUNTY	1074.01	3 - Middle	109.22	No	\$98,300	\$82,108	5990	4268	71.25	1701	2685
OK	OKLAHOMA COUNTY	1074.04	3 - Middle	89.04	No	\$98,300	\$66,938	3376	2102	62.26	754	1116
OK	OKLAHOMA COUNTY	1074.05	2 - Moderate	77.74	No	\$98,300	\$58,438	4997	2691	53.85	1288	2023
OK	OKLAHOMA COUNTY	1074.06	3 - Middle	92.94	No	\$98,300	\$69,867	7600	4046	53.24	1080	2504
OK	OKLAHOMA COUNTY	1074.07	3 - Middle	97.78	No	\$98,300	\$73,508	553	183	33.09	167	502
OK	OKLAHOMA COUNTY	1076.01	2 - Moderate	51.88	No	\$98,300	\$39,005	2148	1061	49.39	205	610
OK	OKLAHOMA COUNTY	1076.04	2 - Moderate	68.14	No	\$98,300	\$51,224	2025	868	42.86	415	907
OK	OKLAHOMA COUNTY	1076.05	2 - Moderate	66.46	No	\$98,300	\$49,961	2150	858	39.91	270	942
OK	OKLAHOMA COUNTY	1076.08	3 - Middle	80.37	No	\$98,300	\$60,417	3991	1692	42.40	1147	1582
OK	OKLAHOMA COUNTY	1077.03	3 - Middle	112.03	No	\$98,300	\$84,219	3645	1324	36.32	952	1290
OK	OKLAHOMA COUNTY	1077.04	2 - Moderate	64.52	No	\$98,300	\$48,500	1657	803	48.46	444	677
OK	OKLAHOMA COUNTY	1077.05	2 - Moderate	70.04	No	\$98,300	\$52,656	1998	768	38.44	523	783
OK	OKLAHOMA COUNTY	1077.06	2 - Moderate	57.23	No	\$98,300	\$43,021	2770	1293	46.68	597	993
OK	OKLAHOMA COUNTY	1077.07	2 - Moderate	76.71	No	\$98,300	\$57,670	1282	492	38.38	210	517
OK	OKLAHOMA COUNTY	1078.01	3 - Middle	80.92	No	\$98,300	\$60,828	3603	2243	62.25	592	1243
OK	OKLAHOMA COUNTY	1078.04	2 - Moderate	65.82	No	\$98,300	\$49,479	2395	1000	41.75	541	982

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1078.05	2 - Moderate	64.85	No	\$98,300	\$48,750	2580	1402	54.34	548	1047
OK	OKLAHOMA COUNTY	1078.06	2 - Moderate	68.78	No	\$98,300	\$51,708	4101	1883	45.92	1107	1635
OK	OKLAHOMA COUNTY	1078.07	2 - Moderate	58.03	No	\$98,300	\$43,625	2866	1393	48.60	949	1257
OK	OKLAHOMA COUNTY	1078.08	3 - Middle	84.14	No	\$98,300	\$63,250	1932	1030	53.31	381	664
OK	OKLAHOMA COUNTY	1078.09	3 - Middle	82.81	No	\$98,300	\$62,250	1734	859	49.54	352	666
OK	OKLAHOMA COUNTY	1078.10	2 - Moderate	63.94	No	\$98,300	\$48,071	2660	1209	45.45	505	1174
OK	OKLAHOMA COUNTY	1079.00	2 - Moderate	57.40	No	\$98,300	\$43,148	1608	1432	89.05	383	887
OK	OKLAHOMA COUNTY	1080.03	1 - Low	49.65	No	\$98,300	\$37,328	3765	2720	72.24	335	1051
OK	OKLAHOMA COUNTY	1080.05	3 - Middle	107.04	No	\$98,300	\$80,469	2449	1670	68.19	679	922
OK	OKLAHOMA COUNTY	1080.06	3 - Middle	102.98	No	\$98,300	\$77,412	4039	1949	48.25	1210	1546
OK	OKLAHOMA COUNTY	1080.07	3 - Middle	102.35	No	\$98,300	\$76,944	3330	1345	40.39	966	1166
OK	OKLAHOMA COUNTY	1080.08	2 - Moderate	63.38	No	\$98,300	\$47,647	4277	2512	58.73	817	1733
OK	OKLAHOMA COUNTY	1080.09	2 - Moderate	60.08	No	\$98,300	\$45,169	3003	1743	58.04	848	1317
OK	OKLAHOMA COUNTY	1080.10	2 - Moderate	58.01	No	\$98,300	\$43,611	3127	1786	57.12	504	1117
OK	OKLAHOMA COUNTY	1080.11	2 - Moderate	72.78	No	\$98,300	\$54,712	3959	3143	79.39	678	1389
OK	OKLAHOMA COUNTY	1081.01	4 - Upper	259.68	No	\$98,300	\$195,208	4298	1030	23.96	1537	1600
OK	OKLAHOMA COUNTY	1081.06	4 - Upper	176.98	No	\$98,300	\$133,043	6494	1289	19.85	2410	2585

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1081.07	4 - Upper	191.58	No	\$98,300	\$144,018	3416	566	16.57	1009	1105
OK	OKLAHOMA COUNTY	1081.09	4 - Upper	205.29	No	\$98,300	\$154,324	5852	1100	18.80	1891	2105
OK	OKLAHOMA COUNTY	1081.10	4 - Upper	151.75	No	\$98,300	\$114,074	4343	1046	24.08	1412	1602
OK	OKLAHOMA COUNTY	1081.13	4 - Upper	121.02	No	\$98,300	\$90,977	5001	1567	31.33	1035	1559
OK	OKLAHOMA COUNTY	1081.14	4 - Upper	157.97	No	\$98,300	\$118,750	4837	1475	30.49	862	1357
OK	OKLAHOMA COUNTY	1082.01	3 - Middle	96.96	No	\$98,300	\$72,888	3763	1049	27.88	732	1314
OK	OKLAHOMA COUNTY	1082.03	2 - Moderate	70.57	No	\$98,300	\$53,050	3247	1237	38.10	542	1323
OK	OKLAHOMA COUNTY	1082.04	3 - Middle	82.19	No	\$98,300	\$61,786	2916	1537	52.71	533	887
OK	OKLAHOMA COUNTY	1082.07	1 - Low	35.58	No	\$98,300	\$26,750	1031	478	46.36	7	273
OK	OKLAHOMA COUNTY	1082.08	2 - Moderate	59.54	No	\$98,300	\$44,763	3836	1678	43.74	434	1301
OK	OKLAHOMA COUNTY	1082.15	3 - Middle	102.54	No	\$98,300	\$77,083	4741	1390	29.32	1952	2299
OK	OKLAHOMA COUNTY	1082.16	3 - Middle	101.18	No	\$98,300	\$76,058	3158	1065	33.72	671	1262
OK	OKLAHOMA COUNTY	1082.17	3 - Middle	111.20	No	\$98,300	\$83,592	4073	1270	31.18	1084	1672
OK	OKLAHOMA COUNTY	1082.22	4 - Upper	236.13	No	\$98,300	\$177,500	1899	326	17.17	508	557
OK	OKLAHOMA COUNTY	1082.23	4 - Upper	210.87	No	\$98,300	\$158,516	5227	969	18.54	1664	1776
OK	OKLAHOMA COUNTY	1082.24	4 - Upper	203.02	No	\$98,300	\$152,614	3500	769	21.97	839	899
OK	OKLAHOMA COUNTY	1082.25	4 - Upper	140.58	No	\$98,300	\$105,679	3252	832	25.58	992	1239

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1082.26	3 - Middle	106.21	No	\$98,300	\$79,839	2549	1279	50.18	378	656
OK	OKLAHOMA COUNTY	1082.27	4 - Upper	203.94	No	\$98,300	\$153,304	2272	767	33.76	774	774
OK	OKLAHOMA COUNTY	1082.28	4 - Upper	190.81	No	\$98,300	\$143,438	1988	461	23.19	445	581
OK	OKLAHOMA COUNTY	1082.29	4 - Upper	128.25	No	\$98,300	\$96,406	3417	1040	30.44	845	1143
OK	OKLAHOMA COUNTY	1082.30	3 - Middle	114.04	No	\$98,300	\$85,724	2478	1010	40.76	565	772
OK	OKLAHOMA COUNTY	1082.31	4 - Upper	205.26	No	\$98,300	\$154,297	2350	470	20.00	522	589
OK	OKLAHOMA COUNTY	1082.32	4 - Upper	158.89	No	\$98,300	\$119,444	3228	575	17.81	958	1118
OK	OKLAHOMA COUNTY	1082.33	4 - Upper	149.79	No	\$98,300	\$112,599	4320	1692	39.17	1204	1587
OK	OKLAHOMA COUNTY	1082.34	4 - Upper	170.88	No	\$98,300	\$128,452	5086	1628	32.01	1536	1645
OK	OKLAHOMA COUNTY	1082.35	4 - Upper	143.28	No	\$98,300	\$107,708	2620	1092	41.68	803	919
OK	OKLAHOMA COUNTY	1082.36	3 - Middle	118.86	No	\$98,300	\$89,348	2023	790	39.05	462	898
OK	OKLAHOMA COUNTY	1082.37	4 - Upper	175.47	No	\$98,300	\$131,905	3156	1203	38.12	821	964
OK	OKLAHOMA COUNTY	1082.38	3 - Middle	109.20	No	\$98,300	\$82,092	2176	813	37.36	596	727
OK	OKLAHOMA COUNTY	1083.01	2 - Moderate	66.75	No	\$98,300	\$50,179	2162	1564	72.34	911	1100
OK	OKLAHOMA COUNTY	1083.02	3 - Middle	95.99	No	\$98,300	\$72,163	5293	2136	40.36	966	1336
OK	OKLAHOMA COUNTY	1083.04	3 - Middle	109.75	No	\$98,300	\$82,500	4894	1319	26.95	1195	1841
OK	OKLAHOMA COUNTY	1083.07	3 - Middle	80.19	No	\$98,300	\$60,282	4811	2863	59.51	1214	1744

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1083.09	1 - Low	45.02	No	\$98,300	\$33,843	2278	1911	83.89	461	830
OK	OKLAHOMA COUNTY	1083.10	2 - Moderate	72.20	No	\$98,300	\$54,276	3026	2066	68.27	440	776
OK	OKLAHOMA COUNTY	1083.14	2 - Moderate	63.76	No	\$98,300	\$47,930	2911	1719	59.05	262	519
OK	OKLAHOMA COUNTY	1083.17	4 - Upper	127.01	No	\$98,300	\$95,474	3910	1410	36.06	1295	1536
OK	OKLAHOMA COUNTY	1083.18	4 - Upper	136.39	No	\$98,300	\$102,528	5748	2441	42.47	1603	2109
OK	OKLAHOMA COUNTY	1083.19	3 - Middle	81.96	No	\$98,300	\$61,612	3947	1618	40.99	435	798
OK	OKLAHOMA COUNTY	1083.20	3 - Middle	114.99	No	\$98,300	\$86,439	3492	756	21.65	534	823
OK	OKLAHOMA COUNTY	1083.21	2 - Moderate	54.70	No	\$98,300	\$41,122	1500	979	65.27	40	447
OK	OKLAHOMA COUNTY	1083.22	2 - Moderate	53.75	No	\$98,300	\$40,406	4147	2687	64.79	277	611
OK	OKLAHOMA COUNTY	1083.23	4 - Upper	142.14	No	\$98,300	\$106,850	4272	1974	46.21	722	950
OK	OKLAHOMA COUNTY	1083.24	4 - Upper	237.31	No	\$98,300	\$178,393	1987	493	24.81	570	747
OK	OKLAHOMA COUNTY	1083.25	4 - Upper	121.70	No	\$98,300	\$91,485	5623	2560	45.53	1446	1867
OK	OKLAHOMA COUNTY	1083.26	2 - Moderate	68.51	No	\$98,300	\$51,500	3149	1341	42.58	254	241
OK	OKLAHOMA COUNTY	1084.02	3 - Middle	117.59	No	\$98,300	\$88,393	1373	299	21.78	524	641
OK	OKLAHOMA COUNTY	1084.03	3 - Middle	111.08	No	\$98,300	\$83,500	1946	549	28.21	685	886
OK	OKLAHOMA COUNTY	1084.04	3 - Middle	114.30	No	\$98,300	\$85,925	3430	1159	33.79	979	1593
OK	OKLAHOMA COUNTY	1085.06	3 - Middle	107.33	No	\$98,300	\$80,682	3333	923	27.69	1050	1447

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1085.07	4 - Upper	142.41	No	\$98,300	\$107,054	1227	254	20.70	455	573
OK	OKLAHOMA COUNTY	1085.08	3 - Middle	106.73	No	\$98,300	\$80,234	1817	742	40.84	487	660
OK	OKLAHOMA COUNTY	1085.13	4 - Upper	134.01	No	\$98,300	\$100,739	3699	1500	40.55	1097	1511
OK	OKLAHOMA COUNTY	1085.14	3 - Middle	91.45	No	\$98,300	\$68,750	4972	2609	52.47	884	1229
OK	OKLAHOMA COUNTY	1085.15	3 - Middle	108.39	No	\$98,300	\$81,480	5029	1677	33.35	969	1567
OK	OKLAHOMA COUNTY	1085.20	4 - Upper	235.71	No	\$98,300	\$177,188	2048	482	23.54	600	783
OK	OKLAHOMA COUNTY	1085.21	3 - Middle	94.53	No	\$98,300	\$71,063	1408	860	61.08	217	264
OK	OKLAHOMA COUNTY	1085.23	4 - Upper	146.91	No	\$98,300	\$110,435	6118	2756	45.05	1742	2202
OK	OKLAHOMA COUNTY	1085.24	3 - Middle	107.75	No	\$98,300	\$81,000	5056	1923	38.03	1786	1921
OK	OKLAHOMA COUNTY	1085.25	3 - Middle	97.60	No	\$98,300	\$73,367	2135	1001	46.89	551	774
OK	OKLAHOMA COUNTY	1085.26	3 - Middle	85.31	No	\$98,300	\$64,135	4986	2464	49.42	1030	1289
OK	OKLAHOMA COUNTY	1085.27	3 - Middle	112.73	No	\$98,300	\$84,744	5716	2398	41.95	1223	1681
OK	OKLAHOMA COUNTY	1085.28	4 - Upper	143.56	No	\$98,300	\$107,917	2285	934	40.88	626	766
OK	OKLAHOMA COUNTY	1085.29	4 - Upper	186.32	No	\$98,300	\$140,063	2781	767	27.58	871	921
OK	OKLAHOMA COUNTY	1085.30	4 - Upper	126.65	No	\$98,300	\$95,208	3963	1748	44.11	847	1152
OK	OKLAHOMA COUNTY	1085.31	4 - Upper	213.80	No	\$98,300	\$160,714	5237	1568	29.94	1350	1575
OK	OKLAHOMA COUNTY	1085.32	4 - Upper	185.57	No	\$98,300	\$139,500	1493	328	21.97	525	542

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1085.33	4 - Upper	183.63	No	\$98,300	\$138,036	1676	363	21.66	535	602
OK	OKLAHOMA COUNTY	1085.34	4 - Upper	131.13	No	\$98,300	\$98,571	5155	1959	38.00	850	1013
OK	OKLAHOMA COUNTY	1085.35	4 - Upper	169.92	No	\$98,300	\$127,736	11132	3797	34.11	2670	2996
OK	OKLAHOMA COUNTY	1085.36	4 - Upper	137.18	No	\$98,300	\$103,125	4907	1609	32.79	1557	1880
OK	OKLAHOMA COUNTY	1085.37	4 - Upper	125.06	No	\$98,300	\$94,013	3412	878	25.73	1046	1380
OK	OKLAHOMA COUNTY	1085.38	4 - Upper	144.99	No	\$98,300	\$108,990	2656	938	35.32	793	1048
OK	OKLAHOMA COUNTY	1086.03	4 - Upper	124.21	No	\$98,300	\$93,369	5155	2064	40.04	1153	1681
OK	OKLAHOMA COUNTY	1086.04	3 - Middle	99.16	No	\$98,300	\$74,545	4966	2361	47.54	1545	1849
OK	OKLAHOMA COUNTY	1087.01	4 - Upper	142.53	No	\$98,300	\$107,143	2625	783	29.83	737	862
OK	OKLAHOMA COUNTY	1087.06	3 - Middle	93.75	No	\$98,300	\$70,479	2894	930	32.14	846	1081
OK	OKLAHOMA COUNTY	1087.07	3 - Middle	119.77	No	\$98,300	\$90,034	4377	1619	36.99	1297	1443
OK	OKLAHOMA COUNTY	1087.08	3 - Middle	113.80	No	\$98,300	\$85,550	4431	994	22.43	1429	1785
OK	OKLAHOMA COUNTY	1087.09	4 - Upper	124.71	No	\$98,300	\$93,750	3510	761	21.68	1296	1486
OK	OKLAHOMA COUNTY	1087.10	4 - Upper	125.41	No	\$98,300	\$94,275	3925	1196	30.47	1108	1352
OK	OKLAHOMA COUNTY	1087.11	4 - Upper	134.85	No	\$98,300	\$101,373	3275	688	21.01	970	1118
OK	OKLAHOMA COUNTY	1087.12	4 - Upper	124.85	No	\$98,300	\$93,854	2388	684	28.64	691	734
OK	OKLAHOMA COUNTY	1087.13	4 - Upper	142.35	No	\$98,300	\$107,009	3882	965	24.86	991	1237

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1088.02	3 - Middle	118.13	No	\$98,300	\$88,802	5208	1349	25.90	1837	2183
OK	OKLAHOMA COUNTY	1088.03	1 - Low	38.77	No	\$98,300	\$29,145	940	876	93.19	333	479
OK	OKLAHOMA COUNTY	1088.04	3 - Middle	116.40	No	\$98,300	\$87,500	2981	1246	41.80	867	1075
OK	OKLAHOMA COUNTY	1088.05	2 - Moderate	79.63	No	\$98,300	\$59,865	3590	1307	36.41	1032	1646
OK	OKLAHOMA COUNTY	1088.06	4 - Upper	139.75	No	\$98,300	\$105,054	1787	488	27.31	458	562
OK	OKLAHOMA COUNTY	1088.07	4 - Upper	134.77	No	\$98,300	\$101,310	1414	470	33.24	422	484
OK	OKLAHOMA COUNTY	1089.00	2 - Moderate	74.99	No	\$98,300	\$56,373	3712	1294	34.86	915	1527
OK	OKLAHOMA COUNTY	1090.01	3 - Middle	115.15	No	\$98,300	\$86,563	2138	577	26.99	631	745
OK	OKLAHOMA COUNTY	1090.03	3 - Middle	85.63	No	\$98,300	\$64,375	4696	1069	22.76	1323	1876
OK	OKLAHOMA COUNTY	1090.04	4 - Upper	121.56	No	\$98,300	\$91,377	3642	889	24.41	1247	1549
OK	OKLAHOMA COUNTY	1092.02	3 - Middle	98.94	No	\$98,300	\$74,375	2908	748	25.72	1065	1281
OK	OKLAHOMA COUNTY	1092.03	4 - Upper	243.52	No	\$98,300	\$183,056	4017	902	22.45	1019	1210
OK	OKLAHOMA COUNTY	1092.04	4 - Upper	256.75	No	\$98,300	\$193,000	2440	436	17.87	715	678
OK	OKLAHOMA COUNTY	1092.05	4 - Upper	256.98	No	\$98,300	\$193,178	2713	672	24.77	1164	1219
OK	OKLAHOMA COUNTY	1093.00	3 - Middle	87.18	No	\$98,300	\$65,536	2047	663	32.39	580	1189
OK	OKLAHOMA COUNTY	1094.00	4 - Upper	220.45	No	\$98,300	\$165,714	1775	473	26.65	422	701
OK	OKLAHOMA COUNTY	1095.00	1 - Low	45.12	No	\$98,300	\$33,919	3337	2920	87.50	560	1559

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1096.00	0 - Unknown	0.00	No	\$98,300	\$0	793	322	40.61	4	39
OK	OKLAHOMA COUNTY	1097.00	4 - Upper	175.93	No	\$98,300	\$132,250	2418	1090	45.08	249	256
OK	OKLAHOMA COUNTY	1098.00	2 - Moderate	73.77	No	\$98,300	\$55,455	686	484	70.55	62	165
OK	OKLAHOMA COUNTY	1099.00	3 - Middle	93.87	No	\$98,300	\$70,568	1564	723	46.23	49	140
OK	OKLAHOMA COUNTY	1100.00	1 - Low	38.24	No	\$98,300	\$28,750	1552	1045	67.33	200	585
OK	OKLAHOMA COUNTY	9800.01	0 - Unknown	0.00	No	\$98,300	\$0	61	34	55.74	0	0
OK	OKLAHOMA COUNTY	9800.02	0 - Unknown	0.00	No	\$98,300	\$0	0	0	0.00	0	0
OK	OKLAHOMA COUNTY	9800.03	0 - Unknown	0.00	No	\$98,300	\$0	42	34	80.95	0	0
OK	OKLAHOMA COUNTY	9800.04	0 - Unknown	0.00	No	\$98,300	\$0	14	5	35.71	0	0
OK	OKLAHOMA COUNTY	9800.05	0 - Unknown	0.00	No	\$98,300	\$0	1	1	100.00	0	0
OK	OKLAHOMA COUNTY	9800.06	0 - Unknown	0.00	No	\$98,300	\$0	44	19	43.18	0	0
OK	OKLAHOMA COUNTY	9800.07	4 - Upper	127.33	No	\$98,300	\$95,714	192	59	30.73	19	26
OK	OKLAHOMA COUNTY	9800.08	0 - Unknown	0.00	No	\$98,300	\$0	6	2	33.33	0	0
OK	OKLAHOMA COUNTY	9800.09	0 - Unknown	0.00	No	\$98,300	\$0	58	39	67.24	0	0

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending is 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. These data are available online at the Consumer Financial Protection Bureau's Web Site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this web site.

The Armstrong Bank HMDA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at www.consumerfinance.gov/hmda

CRA Disclosure

The Armstrong Bank CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at www.ffiec.gov/cra