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Community Reinvestment Act Public File

First State Bank
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Community Reinvestment Act Public File

Written Comments

No Written Comments have been submitted at this time.

Community Reinvestment Act Public File

Performance Evaluation

PUBLIC DISCLOSURE

April 9, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First State Bank
Certificate Number: 9879

102 North Main Street
Noble, Oklahoma 73068

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

1601 Bryan Street, Suite 1410
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.

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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 area (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

First State Bank's (FSB) satisfactory Lending Test performance supports the overall rating. The following points summarize the bank's Lending Test performance.

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA credit needs.

- A majority of loans and other lending-related activities are in the institution's AA.

- The geographic distribution of loans reflects reasonable dispersion throughout the AA.

- The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes.

- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test conclusion.

DESCRIPTION OF INSTITUTION

Background

FSB is headquartered in Noble, Oklahoma and began operations in 1902. Noble Bancshares, Inc., of Noble, Oklahoma, a one-bank holding company,. wholly owns the bank. FSB's main office is located in Cleveland County, approximately 30 miles southeast of Oklahoma City and is part of the Oklahoma City, OK Metropolitan Statistical Area (OKC MSA). FSB received an "Outstanding" rating at its prior February 3, 2014, Federal Deposit Insurance Corporation (FDIC) CRA Performance Evaluation based on Interagency Small Institution examination procedures.

Operations

FSB functions as a retail bank, operating from one full-service office in Noble. The Norman branch closed in October 2016. The main office is located in a middle-income census tract in Cleveland County. FSB did not participate in any merger or acquisition activities since the previous evaluation.

The bank offers a full-line of loan products including residential, commercial, consumer, and agricultural loans, along with a variety of deposit accounts. Deposit products offered include demand accounts, interest-bearing checking accounts, savings accounts, and certificates of deposit.

The institution maintains banking hours typical for its area and the industry, with extended and Saturday hours available at the drive-up facility. Cash dispending automated teller machines are located at the main bank and at 1600 West Lindsey, Norman, Oklahoma. In addition, the institution offers online banking via its website, www.fsbnoble.com.

Ability and Capacity

The following table, which shows the complete asset distribution as of December 31, 2019, shows that securities constitute a near majority of total assets. Total deposits equaled $38 million as of the same date. Since the prior evaluation, on average per year, total assets decreased 3.3 percent, net loans decreased 5.4 percent, and total deposits decreased 4.3 percent.

Asset Distribution		
Category	**$(000s)**	**%**
Cash	4,312	9.9
Securities	19,015	43.6
Federal Funds Sold	1,750	4.0
Net Loans & Leases	15,627	35.8
Bank Premises and Fixed Assets	2,036	4.7
Other Real Estate Owned	407	0.9
Other Assets	470	1.1
Total Assets	**43,617**	**100.0**
Source: Report of Condition and Income 12/31/19 *Due to rounding, totals may not equal 100.0*		

The following table, which presents the outstanding loan portfolio as of December 31, 2019, demonstrates a similar loan distribution as discussed under the Scope of Evaluation section, with an increase in consumer lending. Residential loans, at 54.4 percent, constitute the largest category of gross loans, followed by commercial loans at 31.0 percent.

Loan Distribution		
Loan Type	**$(000s)**	**%**
Construction and Land Development	51	0.3
Secured by Farmland	38	0.2
1-4 Family Residential	8,592	54.4
Multi-Family (5 or more) Residential	0	0.0
Non-farm Non-Residential (Commercial)	3,894	24.7
Total Real Estate Loans	***12,575***	***79.6***
Commercial and Industrial	998	6.3
Agricultural Production	0	0.0
Consumer Purpose	2,219	14.1
Other	0	0.0
Gross Loans	**15,792**	**100.0**
Source: Report of Condition and Income 12/31/19 *Due to rounding, totals may not equal 100.0*		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the AA's credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. The bank designated a single AA consisting of Cleveland County. The AA conforms to CRA regulatory requirements. The bank designated Cleveland, McClain, and Pottawatomie Counties as its AA at the prior evaluation.

Economic and Demographic Data

The AA includes 62 census tracts in the OKC MSA. These tracts reflect the following income designations: 11 moderate-, 27 middle-, and 23 upper-income tracts. One census tract does not reflect an income designation. The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	62	0.0	17.7	43.5	37.1	1.6
Population by Geography	268,614	0.0	13.6	48.4	37.9	0.1
Housing Units by Geography	108,874	0.0	15.7	48.7	35.6	0.0
Owner-Occupied Units by Geography	65,881	0.0	9.4	49.9	40.8	0.0
Occupied Rental Units by Geography	33,395	0.0	25.9	46.8	27.2	0.1
Vacant Units by Geography	9,598	0.0	24.2	46.8	29.0	0.0
Businesses by Geography	14,902	0.0	15.4	42.0	42.4	0.2
Farms by Geography	406	0.0	8.9	45.8	45.3	0.0
Family Distribution by Income Level	65,681	17.3	15.8	21.9	45.0	0.0
Household Distribution by Income Level	99,276	20.2	15.1	18.7	46.0	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		$64,058	Median Housing Value			$149,132
			Median Gross Rent			$834
			Families Below Poverty Level			8.1%

Source: 2015 American Community Survey (ACS) Census and 2019 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.

Service-related businesses represent the area's primary industry and driving force of the economy. Other notable industries in the area include non-classifiable establishments and finance, insurance, and real estate. The area's major employers include The University of Oklahoma – Norman (12,700 employees), the Norman Regional Hospital (2,950 employees), and Johnson Controls (1,200 employees). According to 2019 D&B data, 96.5 percent of businesses reported gross annual revenues (GARs) of $1 million or less.

Data obtained from the U.S. Bureau of Labor Statistics indicates that as of December 31, 2019, Cleveland County reported an unemployment rate of 2.5 percent. This is below the State of Oklahoma's rate of 3.4 percent. Information obtained from the community contact included information regarding the decline in the oil and gas industry causing job losses, which are not yet reflected in the unemployment numbers.

Examiners used the 2019 Federal Financial Institutions Examination Council's (FFIEC)-estimated median family income level to analyze home mortgage and consumer loans under the borrower profile criterion. The low-, moderate-, middle- and upper-income categories presented in the following table reflect the 2019 FFIEC-estimated median family income of $73,100.

Median Family Income Ranges for OKC MSA				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2019 ($73,100)	<$36,550	$36,550 to <$58,480	$58,480 to <$87,720	≥$87,720
Source: FFIEC-Estimated				

Competition

The AA reflects a strong level of competition for financial services. According to FDIC Deposit Market Share data as of June 30, 2019, 25 financial institutions operated 69 full-service offices within the AA. Of these institutions, FSB ranked 20th with only 1.3 percent deposit market share.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community needs. This information helps determine financial institutions' responsiveness to these needs and shows available credit opportunities.

Examiners reviewed an existing community contact for this examination, which provides housing to the AA to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement in the AA. According to the contact, the economic conditions remain stable with an increase in unemployment within the oil and gas industry. The contact indicated the area's economy is generally stable with active local banks in the community appropriately meeting the credit needs of the AA. The contact noted that the area's primary credit need remains affordable home mortgage loans.

Credit Needs

Considering information obtained from the community contact, demographic data, and bank management, examiners determined home mortgage and small business loans represent the primary credit needs of the AA.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from February 3, 2014, through April 9, 2020, the date of the previous evaluation to this evaluation's date. To evaluate performance, examiners applied CRA Small Bank Procedures, which include the following criteria: loan-to-deposit ratio, assessment area concentration, geographic distribution, borrower profile, and response to CRA-related complaints.

Activities Reviewed

Small Bank procedures require examiners to determine the bank's major product lines from which to sample, and examiners may select from among the same loan categories used for Large Bank evaluations: home mortgage, small business, small farm, and consumer loans. Based on the number and dollar volume of lending in 2019 and management's business strategy, examiners determined that the bank's major product lines consist of home mortgage loans at 42.7 percent of gross loans by dollar volume and commercial loans at 33.2 percent. Additionally, consumer loans continue to increase by dollar volume, reflecting 23.7 percent in 2019. Consequently, examiners reviewed home mortgage, small business, and consumer loans. The following table shows loan origination activity for the most recent full calendar year, which reflects a relatively consistent pattern of activity since the previous evaluation.

Loans Originated or Purchased				
Loan Category	**#**	**%**	**$(000)**	**%**
Construction & Land Development	1	0.3	35	0.4
1-4 Family Residential	49	16.7	3,442	42.7
Commercial Real Estate	18	6.1	1,711	21.2
Commercial & Industrial	30	10.2	970	12.0
Consumer	196	66.7	1,911	23.7
Gross Loans	**294**	**100.0**	**8,069**	**100.0**

Source: 2019 Bank Data
Due to rounding, totals may not equal 100.0

The universe for home mortgage loans included 49 loans totaling $3.4 million. The universe for small business loans included 48 loans totaling $2.7 million. The universe for consumer loans included 196 loans totaling $1.9 million. Examiners reviewed a sample of 30 home mortgage loans totaling $1.9 million originated between January 1, 2019, and December 31, 2019. Examiners also reviewed a sample of 30 small business loans totaling $1.4 million originated during the same period. In addition, examiners reviewed a sample of 113 consumer loans totaling $483,000 also originated in the same time period. While examiners used the universes of loans to analyze assessment area concentration and geographic distribution, only the loans identified within the bank's AA were used to arrive at conclusions for the bank's geographic distribution performance. Further, examiners used the samples of loans to analyze the bank's borrower profile performance.

The bank's record of originating home mortgage loans contributed more weight to overall conclusions due to their larger loan volume when compared to small business and consumer lending, during the most recent calendar year. ACS census data for 2015 provided the standards of comparison for the reviewed home mortgage and consumer loans. In addition, D&B data for 2019 provided a standard of comparison for the small business loans.

Since none of the other loan types, including small farm loans, represent major product lines and thus would not materially affect any conclusions or the rating, this evaluation does not include a review of them.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

FSB demonstrated a satisfactory record regarding the Lending Test. The bank exhibited a reasonable record regarding its LTD ratio and originated a majority of the loans reviewed within its AA. In addition, the bank exhibited reasonable geographic distribution and excellent borrower profile performance.

Loan-to-Deposit Ratio

The LTD is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA credit needs. A reasonable overall level supports this conclusion.

Overall Level
The overall level of the bank's average, net LTD ratio reflects reasonable performance, given current performance context issues. The LTD ratio, calculated from Call Report data, averaged 38.2 percent over the past 24 calendar quarters from March 31, 2014, to December 31, 2019, representing a decrease from the 46.0 percent average, net LTD ratio reflected at the prior evaluation. The ratio ranged from a high of 41.3 percent as of December 31, 2018, to a low of 34.2 percent as of June 30, 2015. Although the ratio fluctuated, it reflected a generally flat trend over the evaluation period.

The performance context issues discussed under Description of Assessment Area serve to somewhat mitigate the lower overall level. Examiners initially noted the lower LTD ratio appears less than reasonable; however, determined many factors including a local economy with a strong base within the oil and gas industry has led to a decline in the labor market. In addition, the increased competition from five banks has drastically increased such banks' deposits in the AA since the prior evaluation. FSB's market share dropped from 14th to 20th since the last evaluation. Therefore, within the context of the considerations noted, the overall level of the bank's average, net LTD ratio reflects reasonable performance.

Comparative Level
Examiners did not identify any comparable institutions based on the institution's asset size, lending emphasis, or location. Therefore, this consideration did not affect the overall LTD ratio conclusion.

Assessment Area Concentration

A majority of loans and other lending-related activities are in the institution's AA. A majority of the bank's home mortgage, small business, and consumer loans originated inside the AA primarily supports this conclusion. As noted, home mortgage loans received more weight when arriving at overall conclusions. Examiners considered the bank's asset size and office structure, as well as the loan categories reviewed relative to the AA's size and economy when arriving at this conclusion.

Home Mortgage Loans
The following table shows that the bank originated a majority of the home mortgage loans reviewed, by number and dollar volume, within its AA. Weighing both measures equally, the bank originated a majority of its home mortgage loans inside the AA.

Small Business Loans
The table also shows that the bank originated a majority of the small business loans reviewed, by number and dollar volume, within its AA. Weighing both measures equally, the bank originated a majority of its small business loans inside the AA.

Consumer Loans
The table further shows that the bank originated a majority of the consumer loans reviewed, by number and dollar volume, within its AA. Weighing both measures equally, the bank originated a majority of its home mortgage loans inside the AA.

Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%	#	$	%	$	%	
Home Mortgage	35	71.4	14	28.6	49	2,602	75.6	840	24.4	3,442
Small Business	41	85.4	7	14.6	48	2,173	81.1	508	18.9	2,681
Consumer	156	79.6	40	20.4	196	1,631	85.4	279	14.6	1,910

Source: 2019 Bank Data
Due to rounding, totals may not equal 100.0

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Reasonable performance regarding home mortgage and small business lending support this conclusion, outweighing poor performance regarding consumer lending. Examiners considered the loan categories reviewed relative to the available comparative data and any performance context issues. The AA does not include any low-income census tracts; therefore, examiners focused on the percentages by number of loans originated in moderate-income census tracts when arriving at conclusions. This factor only considered loans granted inside the AA.

Home Mortgage Loans
The geographic distribution of home mortgage loans reflects reasonable performance. The following table shows that the bank's performance in moderate-income census tracts falls below demographic data by 3.7 percentage points, reflecting reasonable performance.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	**% of Owner-Occupied Housing Units**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0	0.0	0	0.0
Moderate	9.4	2	5.7	104	4.0
Middle	49.9	29	82.9	2,224	85.4
Upper	40.8	4	11.4	274	10.6
Total	**100.0**	**35**	**100.0**	**2,602**	**100.0**
Source: 2015 ACS Data and 2019 Bank Data *Due to rounding, totals may not equal 100.0*					

Small Business Loans
The geographic distribution of small business loans reflects reasonable performance. The following table shows that the bank's performance in moderate-income census tracts lands 4.1 percentage points above D&B data, reflecting reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0	0.0	0	0.0
Moderate	15.4	8	19.5	694	31.9
Middle	42.0	28	68.3	1,258	57.9
Upper	42.4	5	12.2	221	10.2
Not Available	0.2	0	0.0	0	0.0
Total	**100.0**	**41**	**100.0**	**2,173**	**100.0**
Source: 2019 D&B Data and 2019 Bank Data *Due to rounding, totals may not equal 100.0*					

Consumer Loans
The geographic distribution of consumer loans reflects poor performance. The following table shows that the bank's performance in moderate-income census tracts falls below demographic data by 9.8 percentage points, reflecting poor performance.

Geographic Distribution of Consumer Loans					
Tract Income Level	% of Households	#	%	$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	14.9	8	5.1	177	10.9
Middle	48.8	136	87.2	1,306	80.1
Upper	36.2	12	7.7	148	9.1
Total	**100.0**	**156**	**100.0**	**1,631**	**100.0**
Source: 2015 ACS Data and 2019 Bank Data *Due to rounding, totals may not equal 100.0*					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Excellent performances regarding the bank's home mortgage, small business, and consumer lending support this conclusion. Examiners considered the loan categories reviewed relative to available comparative data and any performance context issues. Examiners focused on the percentage by number of small business loans to businesses with GARs of $1 million or less and the percentages by number of home mortgage and consumer loans to low- and moderate-income borrowers. This factor only considered loans granted inside the AA.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels reflects excellent performance. The following table shows that the bank's level of lending to low-income borrowers rises above demographic data by 12.7 percentage points, reflecting excellent performance. Additionally, the bank's level of lending to moderate-income borrowers rises above demographic data by 7.5 percentage points, reflecting reasonable performance. Given the bank's performance to low- and moderate-income borrowers, the borrower profile of home mortgage loans reflects excellent performance.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	$(000s)	%
Low	17.3	9	30.0	434	23.0
Moderate	15.8	7	23.3	560	29.6
Middle	21.9	10	33.3	609	32.2
Upper	45.0	4	13.3	287	15.2
Total	**100.0**	**30**	**100.0**	**1,890**	**100.0**
Source: 2015 ACS Data and 2019 Bank Data *Due to rounding, totals may not equal 100.0*					

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses of different sizes. The following table shows that the bank originated all of the small business loans reviewed to businesses with GARs of $1 million or less, reflecting excellent performance. Examiners noted that the bank's level rises 3.5 percentage points above the percent of businesses reporting GARs of $1 million or less.

Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
< $100,000	67.1	25	83.3	1,082	77.0
$100,000 - $249,999	20.8	3	10.0	106	7.5
$250,000 - $499,999	5.5	1	3.3	120	8.5
$500,000 - $1,000,000	3.1	1	3.3	98	7.0
Subtotal <= $1,000,000	***96.5***	***30***	***100.0***	***1,406***	***100.0***
>$1,000,000	3.5	0	0.0	0	0.0
Total	**100.0**	**30**	**100.0**	**1,406**	**100.0**
Source: 2019 D&B Data and 2019 Bank Data *Due to rounding, totals may not equal 100.0*					

Consumer Loans

The distribution of consumer loans to individuals of different income levels reflects excellent performance. The following table shows that the bank's level of lending to low-income borrowers rises above demographic data by 11.7 percentage points, reflecting excellent performance. Additionally, the bank's level of lending to moderate-income borrowers rises above demographic data by 12.3 percentage points, reflecting excellent performance. Given the bank's performance to low- and moderate-income borrowers, the borrower profile of consumer loans reflects excellent performance.

Distribution of Consumer Loans by Borrower Income Level					
Borrower Income Level	**% of Households**	**#**	**%**	**$(000s)**	**%**
Low	20.2	36	31.9	78	16.1
Moderate	15.1	31	27.4	100	20.7
Middle	18.7	24	21.2	122	25.3
Upper	46.0	22	19.5	183	37.9
Total	**100.0**	**113**	**100.0**	**483**	**100.0**
Source: 2015 ACS Data and 2019 Bank Data *Due to rounding, totals may not equal 100.0*					

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, this performance factor did not affect the Lending Test conclusion.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs. Therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL 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) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
4) The geographic distribution of the bank's loans; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

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.

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.

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.

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 (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that 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 (e.g., 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.

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.

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.

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 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.

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.

Community Reinvestment Act Public File

Branch Listing

BRANCH LISTING

First State Bank
102 N. Main
Noble, OK 73068
Tract: 2025.01

Phone: 405-872-3434
Fax: 405-265-5625

FFIEC FFIEC Geocoding/Mapping System -- 2025

Matched Address: 102 N Main St, Noble, Oklahoma, 73068
MSA: 36420 - OKLAHOMA CITY, OK || State: 40 - OKLAHOMA || County: 027 - CLEVELAND COUNTY || Tract Code: 2025.01

Selected Tract
MSA: || State: || County: || Tract Code:

FFIEC 2025 FFIEC Geocode Census Report

Matched Address: 102 N Main St, Noble, Oklahoma, 73068
MSA: 36420 - OKLAHOMA CITY, OK
State: 40 - OKLAHOMA
County: 027 - CLEVELAND COUNTY
Tract Code: 2025.01

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$98,300
2025 Estimated Tract Median Family Income	$109,290
2020 Tract Median Family Income	$83,580
Tract Median Family Income %	111.18
Tract Population	4666
Tract Minority %	23.34
Tract Minority Population	1089
Owner-Occupied Units	1383
1- to 4- Family Units	1965

Census Population Information

Tract Population	4666
Tract Minority %	23.34
Number of Families	1350
Number of Households	1726
Non-Hispanic White Population	3577
Tract Minority Population	1089
American Indian Population	279
Asian/Hawaiian/Pacific Islander Population	26
Black Population	26
Hispanic Population	253
Other/Two or More Races Population	505

Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	$75,170
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	$98,300
% below Poverty Line	12.03
Tract Median Family Income %	111.18
2020 Tract Median Family Income	$83,580
2025 Estimated Tract Median Family Income	$109,290
2020 Tract Median Household Income	$66,471

Census Housing Information

Total Housing Units	1991
1- to 4- Family Units	1965
Median House Age (Years)	37
Owner-Occupied Units	1383
Renter Occupied Units	343
Owner Occupied 1- to 4- Family Units	1383
Inside Principal City?	NO
Vacant Units	265

FFIEC

2025 FFIEC Geocode Census Report

Address: 102 N Main St, Noble, Oklahoma, 73068
MSA: 36420 - OKLAHOMA CITY, OK
State: 40 - OKLAHOMA
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Owner Occupied 1- to 4- Family Units	1383
Inside Principal City?	NO
Vacant Units	265

Community Reinvestment Act Public File

Branches Opened/Closed

No branches have been opened or closed since 2016.

Community Reinvestment Act Public File

Services Available

Over 100 Years of Commitment to Country, Community, and Customers

Member FDIC

FIRST STATE BANK

Cleveland County's Oldest Bank, Established 1902

Lobby Hours

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

Saturday: 9:00am - 12:00 noon

Walk-Up / Drive-Thru Hours

Monday-Friday: 7:30am - 6:00pm

Saturday: 7:30am - 12:00 noon

Online "Anytime, Anywhere" Banking

www.fsbnoble.com

First State Bank

SERVICES FOR YOUR CONVENIENCE

First State Bank has a wide array of competitively priced checking, savings, and money market accounts:

Free Checking
Regular Checking
Special Checking
Heritage Club Checking
Commercial Checking
Senior Checking (Over 55)
Non Profit Checking
Student Checking

NOW Account
NOW Club Account
Super NOW Account
Super NOW Club Account
Municipal NOW Account
NOW School Account
Small Business Account
Prime Plus 30 Loyalty Account
Investment Account

Money Market Savings
Commercial Money Market Savings Account
Patriot Money Market Account
Regular Savings Account
Minor Savings Account
Certificate of Deposits (to include IRAs)
CDARS

OTHER SERVICES OFFERED:

Transfund ATM Card
VISA Debit Card
ATM Services – Noble and Norman
Bank by Mail
Drive-In Banking
Night Depository

Mobile Banking App
24-Hour OnCall Telephone Banking
Wire Transfer Service
ACH (Automatic Clearing House) Services
Safe Deposit Boxes
Online Banking

- COMMERCIAL LOANS. Both secured and unsecured business loans for individuals as well as corporations, including manufacturers, wholesalers, retailers, and so forth, in the forms of:
  - Term and working capital loans
  - Loans to small and large businesses

- REAL ESTATE MORTGAGES. Real estate loans are provided to both owners and income property holders for construction and purchase, with a 1% origination fee, in the forms of:
  - Fixed-rate conventional
  - Variable-rate conventional
  - Real estate construction loans
  - Farm land REM
  - Second mortgages for home improvement
  - Non-farm, non-residential secured by REM

- CONSUMER LOANS. A variety of consumer loans are available:
  - Auto loans (new and used)
  - Mobile Home loans
  - Agricultural loans
  - Other Personal loans

ACCOUNTS AND FEES COMPARISON 06-01-2026

TYPE OF FEE	AMOUNT	FORMER AMOUNT
Account Reconciliation -per hour or research	$25.00	$25.00
Account Reconciliation - minimum	$20.00	$20.00
Account Verification	$50.00	$40.00
ATM/Debit card replacement	$7.00	$7.00
ATM Service charge (balance inquiry or withdrawal at Non-FSB ATM)	$3.00	$3.00
Bill Pay Service - per month	$6.50	$5.95
Cashiers Check* - customer	$6.00	$5.00
Cashiers Check* - non customer	$30.00	$30.00
Change Order - customer	FREE	FREE
Change Order - non customers (whichever is greater)	$10 or 10%	$10 or 2%
Charge-back Check (commercial only)	$7.00	$6.00
Charge-off Servicing fee (monthly)	$10.00	$10.00
Charge-off DDA fee	$50.00	$50.00
Check cashing - non customers (whichever is greater)	$20 or 10%	$20 or 2%
Collections - customers only	**$20.00**	$15.00
Collections - 3rd party	$45.00	$45.00
Debit card/ATM usage fee - per month	$1.00	$1.00
Dormant account - per month	$30.00	$25.00
Fax - per document	$5.00	$5.00
Force debit card transaction per customer request	$10.00	$10.00
Garnishments/Levies (or max allowed by law)	$50.00	$50.00
Inactivity Fee transaction accounts (after six months)	$5.00	$2.00
Internet Banking	FREE	FREE
Litigation Referral Fee	$350.00	$350.00
Lock Bag Deposit	$30.00	$30.00
Manual Deposit Phone Transfer	$2.50	$2.00
Manual Loan Phone Payment	$10.00	$10.00
Order Currency/coin	Cost + 15%	
Manual Reversal or reinstatement of Auto Debit (includes suspension of auto debit by customer)	$10.00	$10.00
Debit Card Expedited Delivery	Vendor fee plus shipping fee	
Manual Tax Payment	$30.00	$30.00
Money Order - customers	$3.00	$3.00
Money Order - non customers	$7.00	$6.00
Notary Service - customers	FREE	FREE
Notary Service - non customers	$5.00	$5.00

All payments and deposits received after 6:00 pm Monday through Thursday will post effective the next business day. All payments and deposits received after 6:00 pm Friday until 6:00 pm Monday will be posted effective Monday, or the next business day, whichever is later.

TYPE OF FEE	AMOUNT	FORMER AMOUNT
Overdraft Fee/NSF Check Charge (paid item)	$31.00	$30.00
Non-Sufficient Funds Fee/NSF Check Charge (returned item)	$31.00	$30.00

*****This may include fees for items that have previously been returned for non-sufficient funds/NSF), but presented again for payment by the entity to whom the check was written. This process is called re-submission or re-presentment. You may be charged multiple NSF Check Charges (non-sufficient funds) for the return of the same item. The maximum number of times you may be charged for a single item is unlimited. The maximum daily NSF Check Charges for any one account is $300 per day.**

TYPE OF FEE	AMOUNT	FORMER AMOUNT
NSF override fee (for debit cards)	$2.00	$2.00
Daily overdraft charge, after 5 business days	$2.00	$1.50
PIN replacement/verification	$7.00	$7.00
Default Letter	$25.00	$0.00
Demand Letter	$50.00	$0.00
Research - per copy	$2.00	$2.00
Special Statement Requests	$5.00	$5.00
Statement Printout - truncated	$5.00	$5.00
Stop Payment - per item	$31.00	$30.00
Temporary Checks (each)	$0.50	$0.50
Run Coin (non-customer)	$10 or 10%	$10 or 2%
Wire Transfer (customers only) - Domestic	$30.00	$20.00
Wire Transfer (customers only) - Foreign	$60.00	$50.00
Written Payoff Verification	$50.00	$40.00
Additional Closing Verification	**$50.00**	$40.00
Zipper Bag, first one for commercial customers	FREE	FREE
Zipper Bag, each additional bag, or other customer types	**$10.00**	$5.00

SAFE DEPOSIT BOXES

3" x 5"	**$40.00**	$35.00
5" x 5"	**$50.00**	$47.50
10" x 10"	**$150.00**	$125.00
3" x 10"	$50.00	$50.00
5" x 10"	**$70.00**	$65.00
Key Deposit (if both keys not returned, must pay lock change fee)	$10.00	$10.00
Late Charge (monthly)	$2.50	$2.50
Lock/Key Change (minimum)	$75.00	$75.00
Lock Drilling (minimum)	$125.00	$125.00

Notes:
*All Official Checks (Cashiers, Expense, Escrow Refund, and Dividend) not redeemed within 180 days of issuance will be surcharged 1% per month thereafter, or a minimum of $10 per month, for a daily balancing fee.

Service charges are calculated using the daily collected balance method, unless otherwise noted.

**A check or electronic debit item paid on an account with non-sufficient funds is referred to on your periodic statement as a "Force Over Balance" or "EFT Force Over Balance".

PRIVACY NOTICE:
Federal law requires us to tell our customers how we collect, share, and protect a customer's personal information. Our privacy policy has not changed and you may review our policy and practices with respect to a customer's personal information at www.fsbnoble.com/index.php/privacy-policy or we will mail you a free copy upon request if you call us at 1-405-872-3434.

SERVICE LIST AND CHARGES

Effective 06/15/2026, last changed 07/07/2023

All depository accounts require a minimum opening balance of at least $100, except for Minor Savings, which requires $10

***** All ledger entries described below, debit (i.e. checks, ACH, debit card/ATM, etc.) or credit (deposits of any kind), refer to paper or electronic items*****

FREE CHECKING- No service charge. First 40 printed checks free. Detailed truncated, **ELECTRONIC** statement available monthly. **ELECTRONIC STATEMENT ONLY.** With paper statement, $1.50 mailing and handling charge.

STUDENT FREE CHECKING- No service charge. First 40 printed checks free. Detailed truncated, **ELECTRONIC** statement available monthly. **ELECTRONIC STATEMENT ONLY.** With paper statement, $1.50 mailing and handling charge. No monthly debit card fee.

REGULAR CHECKING- No maintenance fee if $500.00 balance maintained. If balance falls below $500.00, maintenance fee is **$12.50** per month.

SPECIAL CHECKING- No minimum balance required with a monthly maintenance fee of **$10.00.** Ten (10) free debits or checks are allowed; 50¢ per debit or check for every debit/check over 10.

SENIOR CHECKING- For those 55 and older. No service charge. No minimum balance.

CLUB (HERITAGE) ACCOUNT- $12.00 per month miscellaneous Club fee. Up to 600 free checks per year, plus other discounts and services. One free money order per transaction. One free Cashier's Check per month. $12,000.00 AD&D insurance.

NON-PROFIT CHECKING - No service charge. Special services to serve the distinct financial needs of non-profit organizations.

COMMERCIAL CHECKING- Earnings credit based on 3-month T-Bill rate, can offset charges of 15¢ per ledger entry** (debits or checks, credits/deposits), 10¢ per transit item/FED item, **$13.00** monthly maintenance fee.

SMALL BUSINESS CHECKING- No maintenance fee if average collected monthly balance is greater than $5,000.00; otherwise, **$12.50** monthly maintenance fee includes 50 ledger entries** (debits or credits), with excess charged at 25¢ each, and 50 free transit items deposited, with excess charged at 10¢ each.

INTEREST-BEARING ACCOUNTS

NOW CHECKING- Interest is paid monthly on balance of $1,000.00 and more; varies based on tiered rate. Rate is variable and can change weekly. If balance falls below $1,000.00, **$12.50** monthly maintenance fee. Up to 30 debits or checks per month free; 15¢ per excess debit.

NOW HERITAGE) CLUB- NOW Account with the benefits of Club Account; $12.00 per month miscellaneous Club fee (see Club charges/info above).

SUPER NOW CHECKING- Interest is paid monthly on balances of $2,500.00 and above; varies based on tiered rate. Rate is variable and can change weekly. If balance falls below $2,500.00, $12.00 monthly maintenance fee and interest paid at NOW rate. Up to 30 debits or checks per month free; 15¢ per excess debit or check.

SUPER NOW (HERITAGE) CLUB- Super NOW Account with the benefits of Club Account. $12.00 per month miscellaneous Club fee (see Club charges/info above).

MONEY MARKET SAVINGS- Money market rate, subject to change weekly, paid on balances of $2,500.00 and higher, with a tiered rate. If balance falls below $2,500.00, $13.00 monthly maintenance fee and rate drops to NOW rate. Withdrawals limited to a total of six debits/checks/transfers per month. Each Excessive Money Market Transaction is charged at $15.00 each.

COMMERCIAL INTEREST CHECKING ACCOUNT- Tiered rate based on average collected monthly balance, minimum balance $50,000. 200 free transactions per month, additional transactions $1.00 each. If balance goes below $50,000.00, monthly fee is $25.

INVESTMENT MONEY MARKET ACCOUNT- Minimum balance of $25,000.00. If balance falls below minimum, $15.00 fee; tiered rate. One withdrawal allowed per month. Excessive Money Market Transaction withdrawals charged at $15.00 each.

PATRIOT MONEY MARKET ACCOUNT - For depositors who have served in the US military. Same features as the Investment Money Market Account, with a tiered rate.

REGULAR SAVINGS - Interest is accrued daily and paid quarterly on collected daily balance. No interest paid on balances less than $100.00. Maintenance fee is $3.00 per month if average collected balance is less than $100.00. After one withdrawal per month, a **$3.00** Total Excessive Fee will be charged per withdrawal.

MINOR SAVINGS - Interest is accrued daily and paid quarterly on collected daily balance. No interest paid on balances less than $25.00. After one withdrawal per month, **$3.00** Total Excessive Fee will be charged per withdrawal. Account changes to Regular Savings when minor turns 18.

FIRST STATE BANK CONSUMER RE LOAN OPTIONS

Adjustable-Rate Real Estate Mortgage Loans:

For each of the below maturities, the rate will be scheduled to adjust every 3 or 5 years.

10 Year Maturity

15 Year Maturity

20 Year Maturity

30 Year Maturity

Fixed Rate Real Estate Mortgage Loans:

5 Year Maturity

7 Year Maturity

10 Year Maturity

15 Year Maturity

Construction Loans:

6 Month, Fixed Rate

12 Month, Fixed Rate

First State Bank Loan Fee Schedule*

as of 05/20/2026

Fee	Amount
*These fees may change at any time without prior notice.	
Advance Fee - Lines of Credit	per contract, if fee not listed in contract: $25.00
Advance Fee - non-Real Estate (non Advancing loan)	$450.00
Advance Fee - Real Estate (non Advancing loan)	$450.00
Appraisal Review Fee	$100.00
Auto Debit and ACH Maintenance and Cancellation Fee	$10.00
Cashier's Check Fees (for Loan Proceeds, one free)	$6.00
Certified Copy - Lien Release	$5.00
Certified Copy - Title	$5.00
Charge Off Servicing Fee	$12.50/month
Charge Off/Down Processing Loan Fee	$100.00
Classified (Substandard) Asset Fee	$250.00/quarter
Collateral Swap OR Release (Includes due to insurance claim)	$200.00
Collection Call Fee	$30.00
Collection Letter Fee - Default	$75.00
Collection Letter Fee - Demand	$125.00
Collection Referral Fee	$350.00
Credit Report Fee	$15.80
Credit Report Review Fee	$25.00
Daily Balance Fee - Escrow Checks Over 180 Days Old	Greater of $10.00/month or 1% of the original amount
Deficiency Letter	$100.00
Documentation Fee - Commercial Loan	$600.00
Documentation Fee - Commercial REM	$850.00
Documentation Fee - Consumer Loan	$500.00
Documentation Fee - Consumer REM	$850.00
Evaluation of a Property	$75.00
Force Placed Insurance Fee	$150.00
Impounded Collateral Processing Fee	$200.00
Inspection Fees	$100.00 or as defined by contract
Judgment Release Fee - mortgage	$150.00
Letter to collect previously requested information/documents	$25.00
Litigation Referral Fee	$350.00
Maturity Extension Fee - Commercial Loan and REM	$500.00
Maturity Extension Fee - Consumer Loan	$500.00
Maturity Extension Fee - Consumer REM	$500.00
Modification Fee - new monies	Same as new loan
Modification Fee - no new monies	$500.00
Monthly Extension Fee	$150.00
Mortgage Escrow Analysis (Customer Requested)	$250.00
NSF Check Fee on Loan/NSF ACH	$35.00 per time returned
Offset Fee	$20.00
Origination Fee	Varies
Payment Due Date Modification Fee	$150.00
Payoff/Account Verification Fee	$50.00
Phone Debit Fee	$15.00
Postage for Print a Bill	$0.78 per month (or cost of postage at time of loan)
Reaffirmation Documentation Fee	$500.00
Real Estate Closing Cancellation Fee - Customer requested	$500.00
Repeated call to collect required information/documents	$10.00
Repossession Fee - Commercial Loan and REM	$500.00 per collateral item + Vendor Charges
Repossession Fee - Consumer Loan and REM	Vendor Charges
Repossessed Item Insurance	$20.00/month
Repossession Letter	$100.00
Reverse Payment Fee - Customer requested	$20.00
Skip Claim Filing Fee	$250.00
Skip Fee	$100.00 + Vendor Charges
Ten Day Repossession Belongings Letter	$75.00
Title Transfer Fee	$200.00
Travel Fee - >150 miles round trip	Varies, see Officer
Travel Fee - 10 to 49.99 miles round trip	$25.00
Travel Fee - 100 to 150 miles round trip	$100.00
Travel Fee - 50 to 99.99 miles round trip	$50.00
Underwriting Fee - Commercial Loan and REM	$500.00

By my signature below, I hereby acknowledge that I have received a copy of this document along with my other loan documentation. I also acknowledge that I have read and understand that the above applicable fees may be assessed in accordance with the loan contract and all State and Federal laws.

Customer Signature Date

Customer Signature Date

SMALL LOAN PROGRAM

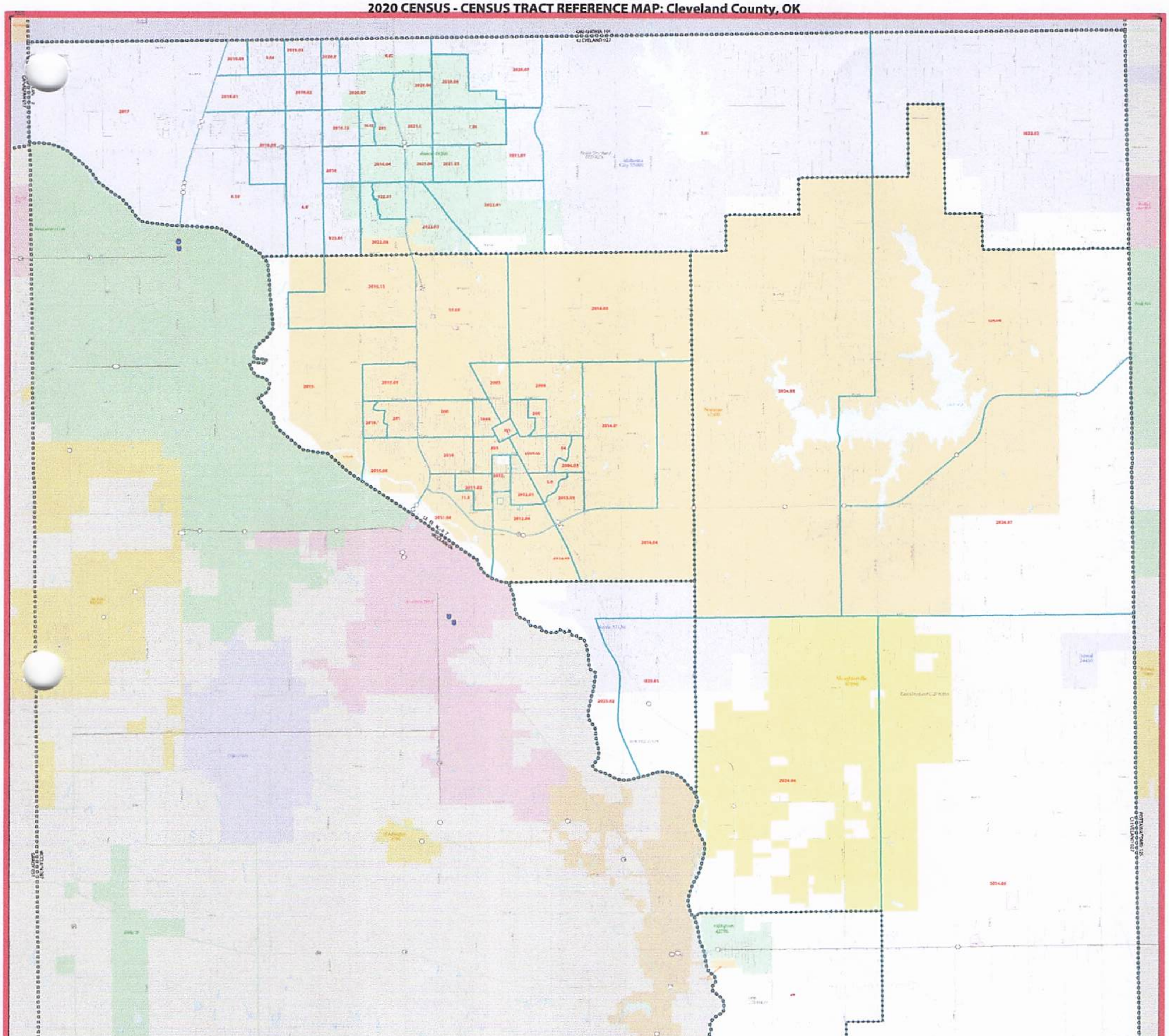
First State Bank has continued its effort to assist the customers and families of Noble, both new and old relationships. The bank has kept accepting loan applications for the funding of short term small loans under $1,000.00.

It has been a widely accepted fact in the banking environment that these loans are fiscally non-productive in nature, they simply do not generate sufficient profit to warrant. However, in Noble and in the community effort of the First State Bank we do take and complete this type of lending. The Bank strongly feels that this is a part of our customers' needs and does lead to further business and goodwill, not only for the bank but the business merchants of the community. The majority of our market customers are hourly wage earners and need an alternative avenue of assistance not normally handled by many banking institutions.

Community Reinvestment Act Public File

Assessment Area

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Cleveland County, OK



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NAME: Cleveland County (027)

Census 2020

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

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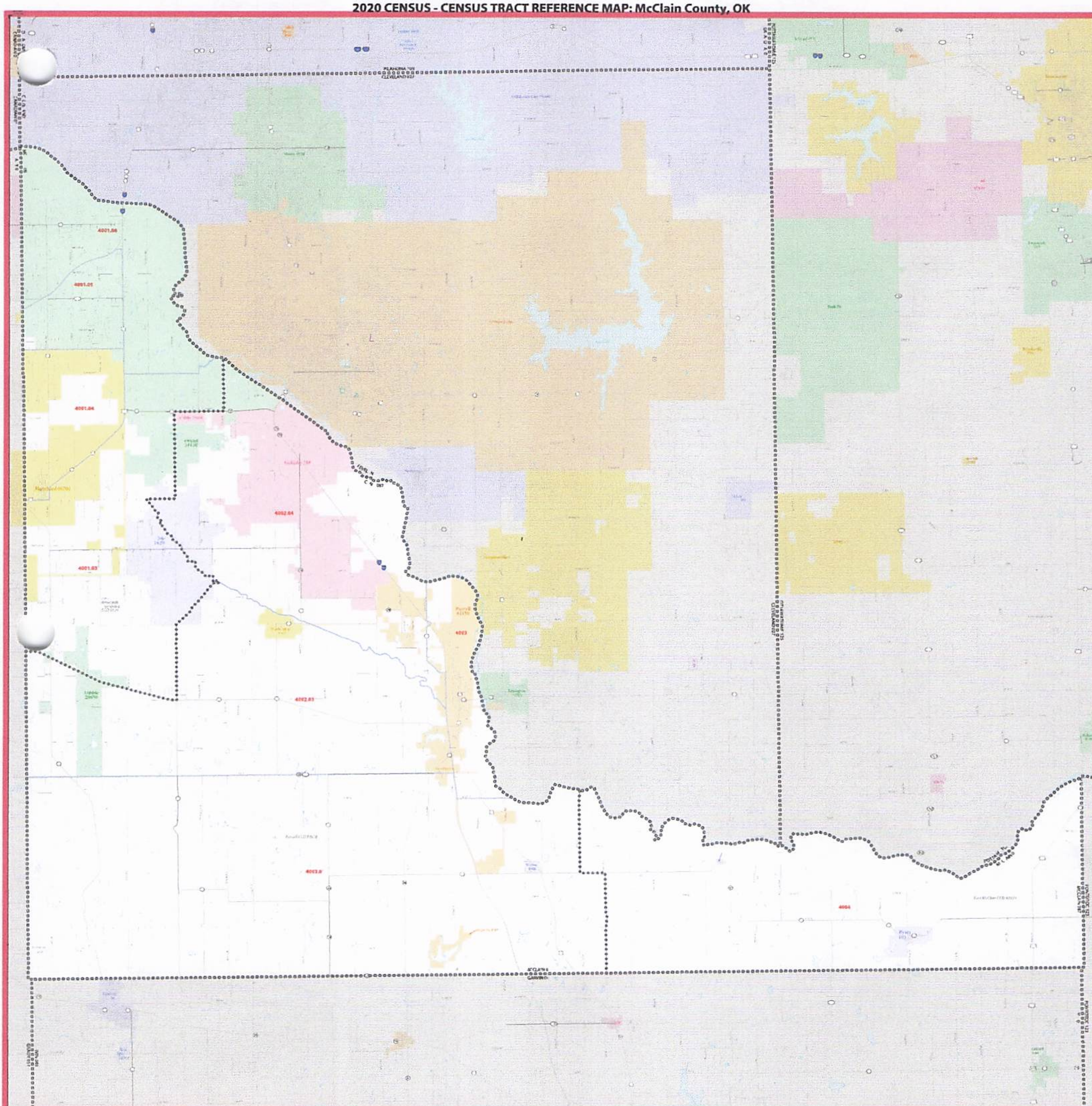
OK	CLEVELAND COUNTY	2011.04	4 - Upper	128.38	No	$98,300	$96,510	2110	600	28.44	357	689
OK	CLEVELAND COUNTY	2012.01	1 - Low	48.39	No	$98,300	$36,375	2258	698	30.91	110	481
OK	CLEVELAND COUNTY	2012.02	0 - Unknown	0.00	No	$98,300	$0	6015	1835	30.51	16	59
OK	CLEVELAND COUNTY	2012.04	2 - Moderate	53.78	No	$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

2020 CENSUS - CENSUS TRACT REFERENCE MAP: McClain County, OK



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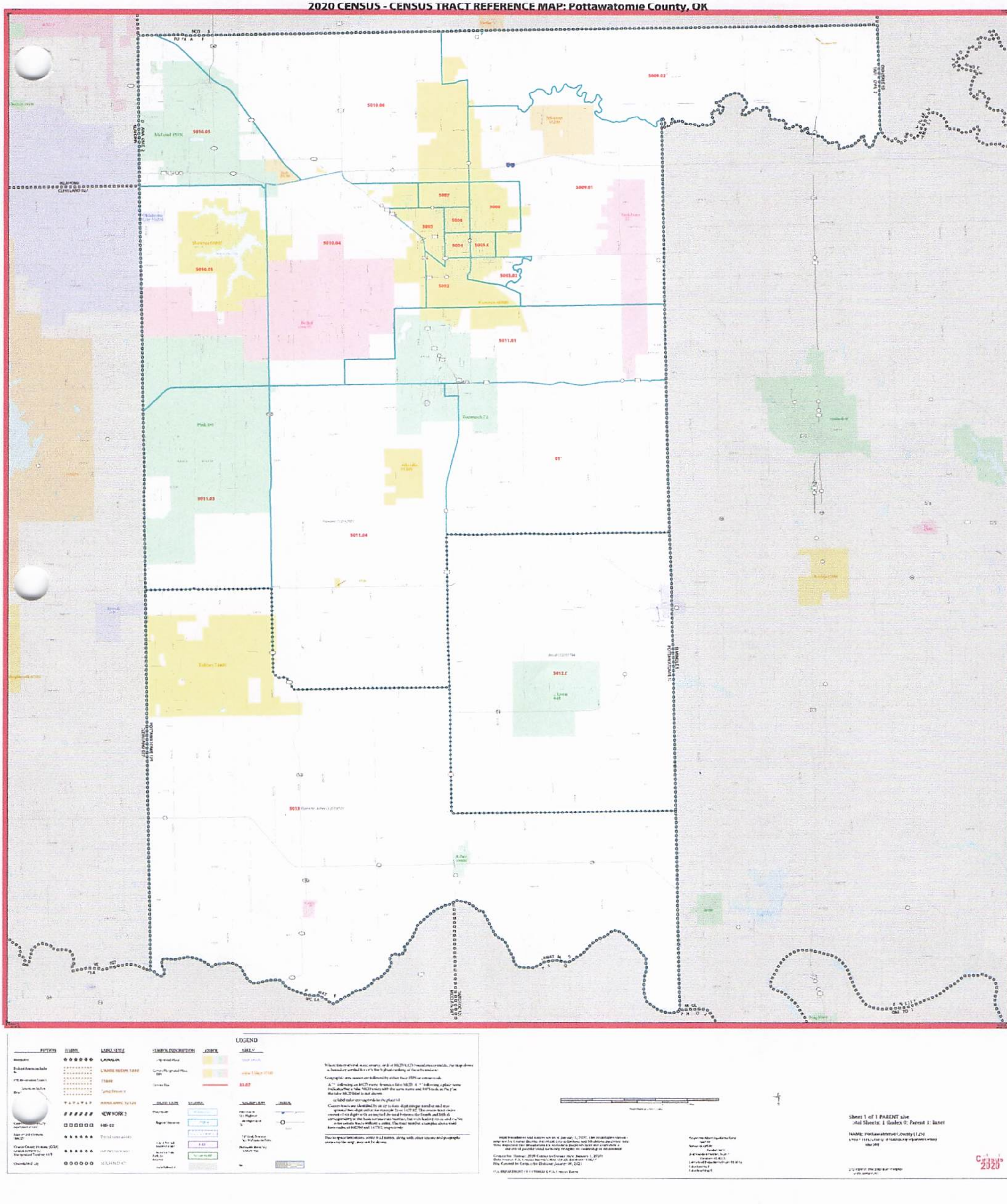
NAME: McClain County (08..

Census 2020

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

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Pottawatomie County, OK



2025 FFIEC Census Report - Summary Census Overview Information
MSA/MD: 99999 - NA (Outside of MSA)
State: OKLAHOMA
County: 125 - POTTAWATOMIE 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	POTTAWATOMIE COUNTY	5002.00	1 - Low	45.73	No	$74,200	$26,786	2993	1336	44.64	334	1191
OK	POTTAWATOMIE COUNTY	5003.01	3 - Middle	96.58	No	$74,200	$56,563	3424	1487	43.43	786	1364
OK	POTTAWATOMIE COUNTY	5003.02	3 - Middle	87.16	No	$74,200	$51,048	2696	1164	43.18	569	1215
OK	POTTAWATOMIE COUNTY	5004.00	3 - Middle	81.85	No	$74,200	$47,938	3386	1167	34.47	697	1687
OK	POTTAWATOMIE COUNTY	5005.00	2 - Moderate	70.58	No	$74,200	$41,339	4582	1803	39.35	746	1511
OK	POTTAWATOMIE COUNTY	5006.00	3 - Middle	102.53	No	$74,200	$60,048	3400	1042	30.65	901	1570
OK	POTTAWATOMIE COUNTY	5007.00	3 - Middle	113.34	No	$74,200	$66,382	3645	1553	42.61	667	1088
OK	POTTAWATOMIE COUNTY	5008.00	4 - Upper	148.22	No	$74,200	$86,806	4279	1032	24.12	1306	1644
OK	POTTAWATOMIE COUNTY	5009.01	4 - Upper	131.59	No	$74,200	$77,066	5050	1543	30.55	1764	2146
OK	POTTAWATOMIE COUNTY	5009.02	3 - Middle	98.23	No	$74,200	$57,530	2538	683	26.91	750	898
OK	POTTAWATOMIE COUNTY	5010.03	4 - Upper	129.20	No	$74,200	$75,669	4776	1130	23.66	1602	1861
OK	POTTAWATOMIE COUNTY	5010.04	3 - Middle	113.54	No	$74,200	$66,500	4060	1042	25.67	984	1423
OK	POTTAWATOMIE COUNTY	5010.05	4 - Upper	126.26	No	$74,200	$73,948	6009	1916	31.89	1328	1899
OK	POTTAWATOMIE COUNTY	5010.06	4 - Upper	139.26	No	$74,200	$81,563	3375	999	29.60	870	1138

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	POTTAWATOMIE COUNTY	5011.01	3 - Middle	118.63	No	$74,200	$69,479	5923	2072	34.98	1415	2199
OK	POTTAWATOMIE COUNTY	5011.03	3 - Middle	111.34	No	$74,200	$65,208	1547	390	25.21	407	577
OK	POTTAWATOMIE COUNTY	5011.04	3 - Middle	112.10	No	$74,200	$65,654	4380	1281	29.25	1249	1790
OK	POTTAWATOMIE COUNTY	5011.05	3 - Middle	88.93	No	$74,200	$52,083	1994	580	29.09	443	680
OK	POTTAWATOMIE COUNTY	5012.01	3 - Middle	92.79	No	$74,200	$54,348	1681	415	24.69	520	771
OK	POTTAWATOMIE COUNTY	5013.00	3 - Middle	116.99	No	$74,200	$68,516	2716	661	24.34	1202	1620

Community Reinvestment Act Public File

Loan to Deposit Ratio

Loans to Deposit Ratio

Year: 2025

Quarters:

03-31-25	**36.42%**
06-30-25	**30.02%**
09-30-25	**36.64%**
12-31-25	**36.45%**

Community Reinvestment Act Public File

Additional Information

2026 CRA
Metro Income Guideline

Cleveland, Oklahoma, McClain and Other OKC Metro Counties

Use this page if the MSA Code is 36420.

A = Low Income		0%	to	50%	
	Income under			**$**	**48,550.00**
B = Moderate Income	>	50%	to	80%	
	$	**48,550.01**	**to**	**$**	**77,680.00**
C = Middle Income	>	80%	to	120%	
	$	**77,680.01**	**to**	**$**	**116,520.00**
D = Upper Income	>	120%			
	Income above			**$**	**116,520.01**

These figures are effective immediately and until new version is released. Please start using these guidelines now. We won't go back and re-code any loans that have already been done.

This information is from the FFIEC Cenus and Demographic Data, using FFIEC Estimated Median Family Income for 2026 which is $ 97,100.00 for the MSA of 36420.

If you have any questions please contact Loan Operations.

Effective: 6/1/2026

2026 CRA

NON-Metro Income Guideline

Pottawatomie and other Non-Metro Counties

Use this page if the MSA Code is 99999.

AA = Low Income	0% to 50%	
	Income under	**$ 37,950.00**
BB = Moderate Income	> 50% to 80%	
	$ 37,950.01 to	**$ 60,720.00**
CC = Middle Income	> 80% to 120%	
	$ 60,720.01 to	**$ 91,080.00**
DD = Upper Income	> 120%	
	Income above	**$ 91,080.01**

These figures are effective immediately and until new version is released. Please start using these guidelines now. We won't go back and re-code any loans that have already been done.

This information is from the FFIEC Cenus and Demographic Data, using
FFIEC Estimated Median Family Income for 2026
which is $ 75,900.00
for the non-metro MSA of 99999.

If you have any questions please contact Loan Operations.

Effective: 6/1/2026

Community Reinvestment Act Public File

HMDA Data

First State Bank is exempt from reporting HMDA Data at this time.

Community Reinvestment Act Public File

HMDA Disclosure Statement

HOME MORTGAGE DISCLOSURE ACT NOTICE

Any HMDA reportable data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, 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.