First Pryority Bank

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**Community Reinvestment Act Notice**

**Branch Office**

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA Evaluation, prepared by the Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within 5 calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If We are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at First Pryority Bank, 310 E Graham, Pryor, OK 74361.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198. You may send written comments about our performance in helping to meet community credit needs to Gentry Parker, COO/CFO of First Pryority Bank, PO BOX 218, Pryor, OK 74362 and AVP, Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

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

First Pryority Bank

# Public File Comments / Complaints

As of April 1, 2025 and the two years prior, First Pryority Bank has not received any complaints or comments in regards to its Community Investment Performance.

# PUBLIC DISCLOSURE

August 8, 2022

# COMMUNITY REINVESTMENT ACT
## PERFORMANCE EVALUATION

First Pryority Bank
RSSD# 524953

310 East Graham Avenue
Pryor, Oklahoma 74361

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

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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## INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

First Pryority Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

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

## SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Lending performance was assessed within the bank's two AAs. The Tulsa County Metropolitan AA was assessed using a full-scope review. The Mayes County AA was assessed using a limited scope review. In order to gauge credit demand within the bank's AAs, aggregate lending data for the most recent three years (2018, 2019 and 2020) was referenced in the analysis. Additionally, greater weight was placed on the bank's small business loan product and its lending performance in the Tulsa County Metropolitan AA based on the bank's business strategy, focus, and overall loan portfolio composition. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio.
- A statistical sample of 90 small business loans from a universe of 162 loans and 98 home mortgage loans from a universe of 188 loans originated from January 1, 2021 through December 31, 2021.

## DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Pryor, Oklahoma. Characteristics of the bank include:

- The bank is owned by First Pryor Bancorp, Inc., located in Pryor, Oklahoma (the company).
- The company also owns Locust Grove Banshares, Inc, located in Pryor, Oklahoma. Locust Grove Banshares, Inc., owns Lakeside Bank of Salina in Salina, Oklahoma, and Bank of Locust Grove in Locust Grove, Oklahoma.
- The bank had total assets of $334.0 million, as of March 31, 2022.
- In addition to its main office in Pryor, the bank operates one full-service branch in Tulsa, Oklahoma.
- The main office and the Tulsa Branch both have drive-up facilities and cash-dispensing automated teller machines (ATMs).
- As shown in Table 1, the bank's primary business focus is commercial and residential real estate lending. The bank also offers lending programs for consumer and commercial purpose aircraft lending.

**Table 1**

| Composition of Loan Portfolio as of March 31, 2022 | | |
|---|---|---|
| **Loan Type** | **$(000)** | **%** |
| Construction and Land Development | 28,707 | 11.2 |
| Farmland | 1,224 | 0.5 |
| 1- to 4- Family Residential Real Estate | 33,337 | 13.1 |
| Multifamily Residential Real Estate | 31,208 | 12.2 |
| Nonfarm Nonresidential Real Estate | 68,859 | 27.0 |
| Agricultural | 1,328 | 0.5 |
| Commercial and Industrial | 71,577 | 28.0 |
| Consumer | 13,468 | 5.3 |
| Other | 5,539 | 2.2 |
| Gross Loans | 255,247 | 100.0 |
| *Note: Percentages may not total 100.0 percent due to rounding.* | | |

The bank was rated Satisfactory under the CRA at its May 14, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA[1]

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

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

The bank's overall lending test performance is Satisfactory based on a reasonable NLTD ratio, a majority of loans originated within the bank's AAs, a reasonable geographic distribution of loans, and a reasonable borrower distribution of loans within the bank's full-scope review AA. The institution's lending performance in the Mayes County AA was consistent with the institution's performance overall.

## Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on the institution's asset size, product offerings, and location (operating within the AA or adjacent area).

The bank's NLTD ratio is reasonable. The bank's 17-quarter NLTD ratio, at 83.5 percent, is above the ratios of four similarly situated banks and below one other bank, with ratios that ranged from 53.9 percent to 92.6 percent.

**Table 2**

| Comparative NLTD Ratios March 31, 2018 – March 31, 2022 | | | |
|---|---|---|---|
| Institution | Location | Asset Size $(000) | NLTD Ratio (%) 17 Quarter Average |
| First Pryority Bank | Pryor, Oklahoma | 334,008 | 83.5 |
| **Similarly Situated Institutions** | | | |
| The First National Bank and Trust Company of Broken Arrow | Broken Arrow, Oklahoma | 252,052 | 77.5 |
| Bank of Commerce | Chelsea, Oklahoma | 203,711 | 74.2 |
| Oklahoma Capital Bank | Tulsa, Oklahoma | 146,663 | 92.6 |
| The Exchange Bank | Skiatook, Oklahoma | 149,558 | 53.9 |
| American Bank and Trust Company | Tulsa, Oklahoma | 303,021 | 54.7 |

## Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. As illustrated in Table 3, the bank originated a majority of loans, by number and dollar volume, inside its delineated AAs.

**Table 3**

| Lending Inside and Outside the Assessment Areas | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Loan Type | Inside | | | | Outside | | | |
| | # | #% | $(000) | $% | # | #% | $(000) | $% |
| Residential Loans | 59 | 60.2 | 12,418 | 53.0 | 39 | 39.8 | 11,012 | 47.0 |
| Small Business | 59 | 65.6 | 11,118 | 73.1 | 31 | 34.4 | 4,098 | 26.9 |
| **Total Loans** | **118** | **62.8** | **23,537** | **60.9** | **70** | **37.2** | **15,110** | **39.1** |
| *Note: Percentages may not total 100.0 percent due to rounding.* | | | | | | | | |

### Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs.

The bank's overall geographic distribution of loans reflects a reasonable distribution among the different census tracts and dispersion throughout the AAs. This conclusion is primarily derived from a reasonable penetration of loans noted in the Tulsa Metropolitan AA, while the distribution of loans in the Mayes County AA reflected consistent penetration levels.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank has an overall reasonable distribution of loans among individuals of different income levels and businesses of different sizes. Penetration levels in the Tulsa Metropolitan AA were reasonable, while lending performance was consistent in the Mayes County AA.

## FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

## TULSA COUNTY METROPOLITAN ASSESSMENT AREA
## METROPOLITAN AREA
(Full Scope Review)

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

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

- The delineation of the AA has not changed since the prior evaluation.
- The AA is comprised of 175 census tracts, including 17 low-, 54 moderate-, 51 middle-, and 53 upper-income tracts.
- The AA includes one branch office in Tulsa and one cash dispensing ATM.
- According to the June 30, 2021 FDIC Summary of Deposits Market Share Report, the bank held a 0.4 percent share of deposits in the AA, which ranked 33rd of 47 FDIC-insured depository institutions operating from 195 offices in Tulsa County.
- An interview with a community member within the bank's AA was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an area economic development organization.

**Table 4**

| Population Change<br>Assessment Area: Tulsa County Metropolitan | | | |
|---|---|---|---|
| **Area** | **2010 Population** | **2015 Population** | **Percent Change** |
| Tulsa County Metropolitan AA | 603,403 | 623,335 | 3.3 |
| Tulsa, OK MSA | 937,478 | 962,676 | 2.7 |
| Oklahoma | 3,751,351 | 3,849,733 | 2.6 |
| *Source: 2010 U.S. Census Bureau Decennial Census<br>2011 - 2015 U.S. Census Bureau: American Community Survey* | | | |

- According to 2020 Census Bureau statistics, the AA's population increased approximately 7.4 percent between 2015 and 2020, reflecting a population figure of 669,279.
- According to the 2015 American Community Survey (ACS) data, the Tulsa County AA accounts for approximately 16.2 percent of the statewide population.

**Table 5**

| Median Family Income Change<br>Assessment Area: Tulsa County Metropolitan | | | |
|---|---|---|---|
| Area | 2010 Median Family Income | 2015 Median Family Income | Percent Change |
| Tulsa County Metropolitan AA | 64,052 | 61,809 | (3.5) |
| Tulsa, OK MSA | 63,201 | 61,182 | (3.2) |
| Oklahoma | 58,375 | 58,029 | (0.6) |

*Source: 2006 - 2010 U.S. Census Bureau: American Community Survey*
*2011 - 2015 U.S. Census Bureau: American Community Survey*
*Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.*

- The AA contains a concentration of families below the poverty level at 12.3 percent, which compared similarly to the statewide figure of 12.4 percent and was slightly above the Tulsa MSA figure of 11.4 percent.

**Table 6**

| Housing Cost Burden<br>Assessment Area: Tulsa County Metropolitan | | | | | | |
|---|---|---|---|---|---|---|
| Area | Cost Burden - Renters | | | Cost Burden - Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Tulsa County Metropolitan AA | 76.0 | 43.2 | 40.6 | 61.9 | 36.1 | 17.5 |
| Tulsa, OK MSA | 73.2 | 41.0 | 39.3 | 56.8 | 31.7 | 16.8 |
| Oklahoma | 72.2 | 37.1 | 38.1 | 55.1 | 28.2 | 16.6 |

*Cost Burden is housing cost that equals 30 percent or more of household income*
*Source: U.S. Department of Housing and Urban Development (HUD), 2014 - 2018 Comprehensive Housing Affordability Strategy*

- According to the 2015 ACS data, median gross rent in the AA is $774, which is above the statewide figure of $727 and Tulsa MSA figure of $759.
- Furthermore, at $138,516, the median housing value in the AA is above the statewide figure of $117,900 and the Tulsa MSA figure of $131,392.

**Table 7**

| Unemployment Rates<br>Assessment Area: Tulsa County Metropolitan | | | | | |
|---|---|---|---|---|---|
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Tulsa County Metropolitan AA | 4.0 | 3.2 | 3.0 | 6.6 | 4.0 |
| Tulsa, OK MSA | 4.2 | 3.3 | 3.1 | 6.5 | 4.0 |
| Oklahoma | 4.0 | 3.3 | 3.1 | 6.2 | 3.8 |

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- The major industries operating in the AA includes healthcare, followed by aerospace, education, retail, and local government.

- The largest employers in the AA include Saint Francis Health System, American Airlines, Tulsa Public Schools, Hillcrest Healthcare System, Ascension St. John, Macy's, and the City of Tulsa.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN TULSA COUNTY METROPOLITAN AA

The bank's performance under the lending test in the Tulsa County Metropolitan AA is reasonable. Overall, the bank's geographic distribution of loans is adequate, with reasonable borrower distribution of loans among individuals of different incomes and businesses of different sizes.

### Geographic Distribution of Loans

The bank's geographic distribution of loans reflects a reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. As illustrated in Table 8, the bank's lending in low-income census tracts was below the percentage of owner-occupied units in the AA. A three-year analysis of aggregate Home Mortgage Disclosure Act (HMDA) lending data noted an average lending distribution to low-income borrowers of 1.3 percent by number and 0.8 percent by dollar volume. While aggregate HMDA data is not considered a direct comparison as the bank is not a HMDA reporter, the aggregate volumes suggest lower levels of credit demand in the AA's low-income census tracts. The bank's lending among moderate-income census tracts reflected penetration levels above the percentage of owner-occupied units. Overall, home mortgage lending performance is reasonable.

In addition, there were no gaps in the distribution of loans among the various geographies that impacted the conclusion.

**Table 8**

| Distribution of 2021 Home Mortgage Lending By Income Level of Geography<br>Assessment Area: Tulsa County Metropolitan | | | | | |
|---|---|---|---|---|---|
| Geographic Income Level | Bank Loans | | | | Owner Occupied Units |
| | # | #% | $(000) | $% | |
| Low | 1 | 1.8 | 104 | 0.9 | 4.5 |
| Moderate | 18 | 32.7 | 2,058 | 18.1 | 20.5 |
| Middle | 20 | 36.4 | 4,244 | 37.2 | 32.9 |
| Upper | 16 | 29.1 | 4,989 | 43.8 | 42.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 55 | 100.0 | 11,395 | 100.0 | 100.0 |

*Source: 2021 FFIEC Census Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

## Small Business Lending

The geographic distribution of small business lending is reasonable. The bank did not originate a small business loan in a low-income tract during the analysis year. Information from a community member indicated that opportunities for small business lending in low-income tracts is limited by a smaller volume of businesses operating in such areas, which is supported by a relatively lower demographic figure illustrated in Table 9.

Small business lending in moderate-income tracts reflected lending below the demographic figure. An analysis was conducted to understand what factors may impact the bank's ability to penetrate such tracts, including proximity to moderate-income areas, competition, as well as information obtained from members of the community. A further review of the loan sample also provided valuable context as to the impact of a notable volume of loans (14 of 50 loans) that were originated to the same three business entities in the analysis year, which comprised 28.0 percent of the sample. Additionally, the relationship loans were each located in middle- and upper-income tracts, respectively. When considering the impact of relationship lending in the loan distribution analysis, and in addition to other contextual factors, the bank's penetration of loans among moderate-income tracts did not reveal unfavorable performance.

Additionally, some gaps were identified in LMI census tracts in the northern portions of Tulsa County; however, they were not considered significant given the bank's proximity to LMI census tracts in the northern portion of the AA. Additionally, lending activity was identified in moderate-income census tracts located within a five- to seven-mile range of the bank's branch.

**Table 9**

| Distribution of 2021 Small Business Lending By Income Level of Geography<br>Assessment Area: Tulsa County Metropolitan | | | | | |
|---|---|---|---|---|---|
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | $(000) | $% | |
| Low | 0 | 0.0 | 0 | 0.0 | 4.1 |
| Moderate | 7 | 14.0 | 1,608 | 19.0 | 22.1 |
| Middle | 17 | 34.0 | 2,062 | 24.3 | 34.9 |
| Upper | 26 | 52.0 | 4,803 | 56.7 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 50 | 100.0 | 8,473 | 100.0 | 100.0 |

*Source: 2021 FFIEC Census Data*
*2021 Dun & Bradstreet Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

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

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. As illustrated in Table 10, the bank's lending to low-income borrowers was comparable to the demographic figure, while lending to moderate-income borrowers was above the demographic figure.

**Table 10**

| Distribution of 2021 Home Mortgage Lending By Borrower Income Level<br>Assessment Area: Tulsa County Metropolitan | | | | | |
|---|---|---|---|---|---|
| Borrower Income Level | Bank Loans | | | | Families by Family Income % |
| | # | #% | $(000) | $% | |
| Low | 9 | 16.4 | 880 | 7.7 | 22.0 |
| Moderate | 14 | 25.5 | 1,724 | 15.1 | 16.9 |
| Middle | 13 | 23.6 | 2,210 | 19.4 | 19.6 |
| Upper | 19 | 34.5 | 6,581 | 57.8 | 41.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 55 | 100.0 | 11,395 | 100.0 | 100.0 |

*Source: 2021 FFIEC Census Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

## Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to small businesses was below the demographic figure and reflected loan penetration that was generally split between small businesses and those with revenues of greater than $1 million.

A review of aggregate lending data submitted by CRA reporters in the bank's AA noted an average lending distribution of 39.1 percent by number and 29.4 percent by dollar to small businesses. This aggregate lending data was considered as additional context in understanding credit demand by size of businesses in the AA, which further supports the bank's reasonable small business lending performance. A further analysis was conducted to evaluate the impact of recurring relationship loans included in the loan sample. The results determined that 14 loans were originated to three borrowers that had gross annual revenues greater than $1 million, thus skewing the loan distribution. Based on this additional context, the bank's small business lending performance is reasonable.

### Table 11

| Distribution of 2021 Small Business Lending By Revenue Size of Businesses<br>Assessment Area: Tulsa County Metropolitan | | | | | |
|---|---|---|---|---|---|
| | Bank Loans | | | | Total Businesses |
| | # | #% | $(000) | $% | |
| **By Revenue** | | | | | |
| $1 Million or Less | 24 | 48.0 | 3,393 | 40.0 | 91.0 |
| Over $1 Million | 24 | 48.0 | 3,899 | 46.0 | 8.3 |
| Revenue Unknown | 2 | 4.0 | 1,180 | 13.9 | 0.7 |
| Total | 50 | 100.0 | 8,473 | 100.0 | 100.0 |
| **By Loan Size** | | | | | |
| $100,000 or Less | 28 | 56.0 | 1,270 | 15.0 | |
| $100,001 - $250,000 | 11 | 22.0 | 1,917 | 22.6 | |
| $250,001 - $1 Million | 11 | 22.0 | 5,286 | 62.4 | |
| Total | 50 | 100.0 | 8,473 | 100.0 | |
| **By Loan Size and Revenues $1 Million or Less** | | | | | |
| $100,000 or Less | 16 | 66.7 | 696 | 20.5 | |
| $100,001 - $250,000 | 2 | 8.3 | 310 | 9.1 | |
| $250,001 - $1 Million | 6 | 25.0 | 2,387 | 70.4 | |
| Total | 24 | 100.0 | 3,393 | 100.0 | |

*Source: 2021 FFIEC Census Data*
*2021 Dun & Bradstreet Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

## MAYES COUNTY ASSESSMENT AREA
## NONMETROPOLITAN AREA
(Limited Scope Review)

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

The Mayes County AA includes Mayes County in its entirety. Refer to Appendix A for a map of the AA, as well as Appendix C for lending performance.

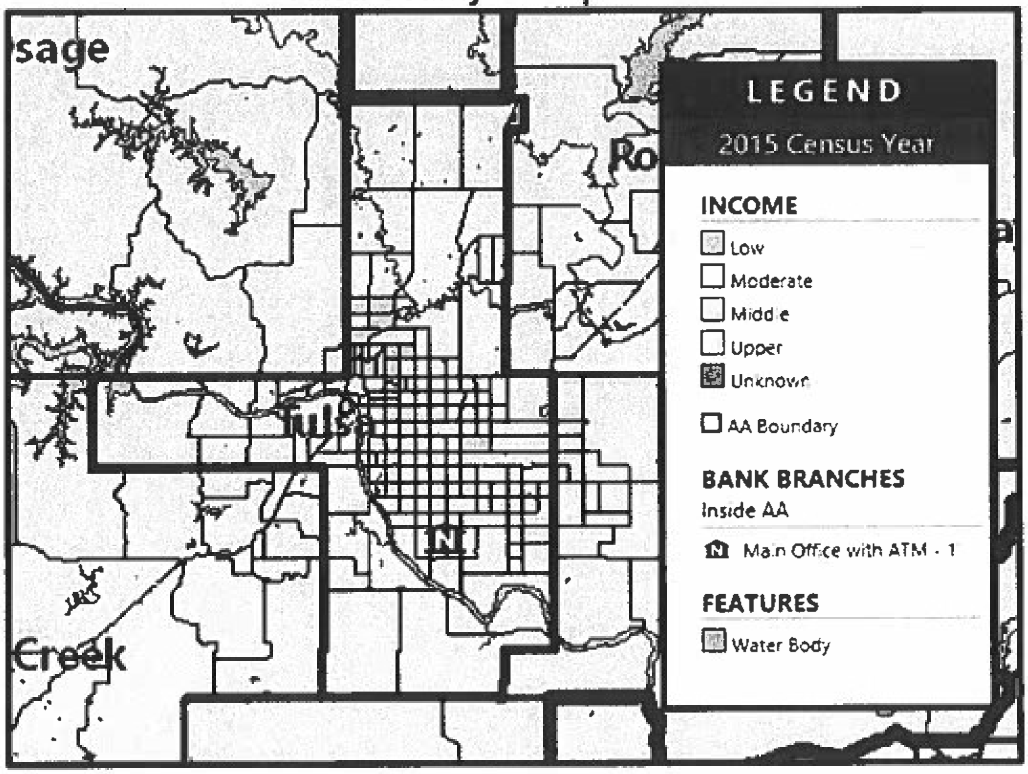
- The AA is comprised of 1 moderate-, 6 middle-, and 2 upper-income census tracts.
- The bank operates its main office in Pryor, Oklahoma, which includes one drive-up facility and one cash-dispensing ATM.
- According to the June 30, 2021 FDIC Summary of Deposits Market Share Report, the bank ranked 2nd of 12 FDIC-insured depository institutions operating in Mayes County with a total deposit market share of 14.8 percent.
- According to 2020 Census data, the AA's population is 39,046.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN MAYES COUNTY AA

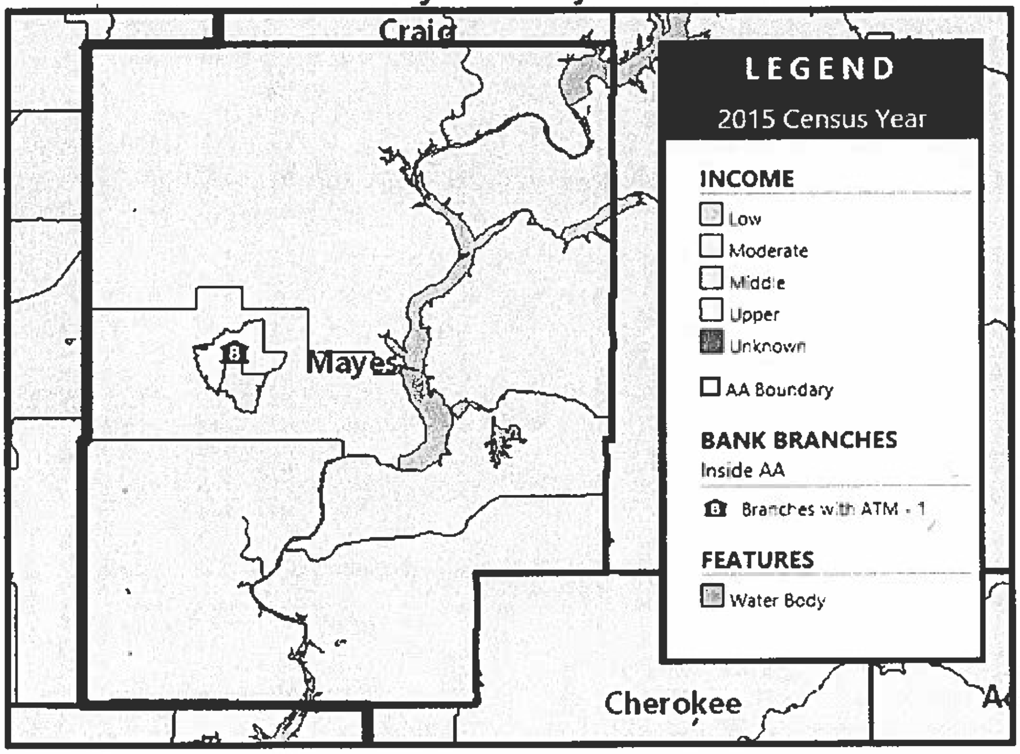
Performance in the Mayes County Metropolitan AA was evaluated using limited-scope examination procedures. The bank's lending activity in the AA included four home mortgage loans and nine small business loans originated between January 1, 2021 and December 31, 2021. The lending performance in the AA is consistent with the lending performance for the overall institution.

## APPENDIX A – MAPS OF THE ASSESSMENT AREAS

**Tulsa County Metropolitan AA**



**Mayes County AA**



## APPENDIX B – DEMOGRAPHIC INFORMATION

### Table B-1

| 2021 Tulsa County Metropolitan AA Demographics | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 17 | 9.7 | 10,765 | 6.9 | 4,413 | 41.0 | 34,488 | 22.0 |
| Moderate | 54 | 30.9 | 39,165 | 25.0 | 8,290 | 21.2 | 26,498 | 16.9 |
| Middle | 51 | 29.1 | 49,004 | 31.3 | 4,194 | 8.6 | 30,724 | 19.6 |
| Upper | 53 | 30.3 | 57,640 | 36.8 | 2,300 | 4.0 | 64,864 | 41.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 175 | 100.0 | 156,574 | 100.0 | 19,197 | 12.3 | 156,574 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 22,903 | 6,671 | 4.5 | 29.1 | 12,302 | 53.7 | 3,930 | 17.2 |
| Moderate | 77,468 | 30,109 | 20.5 | 38.9 | 36,618 | 47.3 | 10,741 | 13.9 |
| Middle | 87,534 | 48,253 | 32.9 | 55.1 | 31,422 | 35.9 | 7,859 | 9.0 |
| Upper | 86,986 | 61,760 | 42.1 | 71.0 | 18,945 | 21.8 | 6,281 | 7.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 274,891 | 146,793 | 100.0 | 53.4 | 99,287 | 36.1 | 28,811 | 10.5 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 1,578 | 4.1 | 1,364 | 3.9 | 202 | 6.3 | 12 | 4.3 |
| Moderate | 8,563 | 22.1 | 7,510 | 21.3 | 1,004 | 31.2 | 49 | 17.6 |
| Middle | 13,507 | 34.9 | 12,232 | 34.7 | 1,184 | 36.8 | 91 | 32.6 |
| Upper | 15,061 | 38.9 | 14,109 | 40.1 | 825 | 25.7 | 127 | 45.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 38,709 | 100.0 | 35,215 | 100.0 | 3,215 | 100.0 | 279 | 100.0 |
| Percentage of Total Businesses: | | | | 91.0 | | 8.3 | | 0.7 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 8 | 2.4 | 7 | 2.2 | 1 | 16.7 | 0 | 0.0 |
| Moderate | 39 | 11.7 | 38 | 11.7 | 1 | 16.7 | 0 | 0.0 |
| Middle | 122 | 36.7 | 119 | 36.7 | 3 | 50.0 | 0 | 0.0 |
| Upper | 163 | 49.1 | 160 | 49.4 | 1 | 16.7 | 2 | 100.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 332 | 100.0 | 324 | 100.0 | 6 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | | 97.6 | | 1.8 | | 0.6 |

*Source: 2021 FFIEC Census Data*
*2021 Dun & Bradstreet Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

## Table B-2

| 2021 Mayes County AA Demographics | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,435 | 21.7 |
| Moderate | 1 | 11.1 | 1,198 | 10.7 | 298 | 24.9 | 1,975 | 17.6 |
| Middle | 6 | 66.7 | 6,843 | 60.9 | 1,266 | 18.5 | 2,543 | 22.6 |
| Upper | 2 | 22.2 | 3,188 | 28.4 | 270 | 8.5 | 4,276 | 38.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9 | 100.0 | 11,229 | 100.0 | 1,834 | 16.3 | 11,229 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2,076 | 909 | 7.9 | 43.8 | 873 | 42.1 | 294 | 14.2 |
| Middle | 12,705 | 7,391 | 64.1 | 58.2 | 2,648 | 20.8 | 2,666 | 21.0 |
| Upper | 4,450 | 3,231 | 28.0 | 72.6 | 688 | 15.5 | 531 | 11.9 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 19,231 | 11,531 | 100.0 | 60.0 | 4,209 | 21.9 | 3,491 | 18.2 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 296 | 22.4 | 269 | 22.7 | 21 | 21.0 | 6 | 17.6 |
| Middle | 728 | 55.1 | 652 | 54.9 | 53 | 53.0 | 23 | 67.6 |
| Upper | 297 | 22.5 | 266 | 22.4 | 26 | 26.0 | 5 | 14.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,321 | 100.0 | 1,187 | 100.0 | 100 | 100.0 | 34 | 100.0 |
| Percentage of Total Businesses: | | | | 89.9 | | 7.6 | | 2.6 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1 | 1.3 | 1 | 1.3 | 0 | 0.0 | 0 | 0.0 |
| Middle | 40 | 51.3 | 40 | 51.9 | 0 | 0.0 | 0 | 0.0 |
| Upper | 37 | 47.4 | 36 | 46.8 | 0 | 0.0 | 1 | 100.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 78 | 100.0 | 77 | 100.0 | 0 | 0.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 98.7 | | 0.0 | | 1.3 |

*Source: 2021 FFIEC Census Data*
*2021 Dun & Bradstreet Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding*

## APPENDIX C – LIMITED SCOPE REVIEW ASSESSMENT AREA TABLES

### Table C-1

| Distribution of 2021 Home Mortgage Lending By Income Level of Geography<br>Assessment Area: Mayes County | | | | | |
|---|---|---|---|---|---|
| Geographic Income Level | Bank Loans | | | | Owner Occupied Units |
| | # | #% | $(000) | $% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 25.0 | 235 | 23.0 | 7.9 |
| Middle | 1 | 25.0 | 360 | 35.2 | 64.1 |
| Upper | 2 | 50.0 | 428 | 41.8 | 28.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 1,023 | 100.0 | 100.0 |

*Source: 2021 FFIEC Census Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

### Table C-2

| Distribution of 2021 Small Business Lending By Income Level of Geography<br>Assessment Area: Mayes County | | | | | |
|---|---|---|---|---|---|
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | $(000) | $% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 2 | 22.2 | 425 | 16.1 | 22.4 |
| Middle | 2 | 22.2 | 568 | 21.5 | 55.1 |
| Upper | 5 | 55.6 | 1,652 | 62.5 | 22.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 9 | 100.0 | 2,645 | 100.0 | 100.0 |

*Source: 2021 FFIEC Census Data*
*2021 Dun & Bradstreet Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

## Table C-3

| Distribution of 2021 Home Mortgage Lending By Borrower Income Level<br>Assessment Area: Mayes County | | | | | |
|---|---|---|---|---|---|
| Borrower Income Level | Bank Loans | | | | Families by Family Income % |
| | # | #% | $(000) | $% | |
| Low | 0 | 0.0 | 0 | 0.0 | 21.7 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 17.6 |
| Middle | 2 | 50.0 | 457 | 44.7 | 22.6 |
| Upper | 2 | 50.0 | 567 | 55.4 | 38.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 4 | 100.0 | 1,023 | 100.0 | 100.0 |

*Source: 2021 FFIEC Census Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

## Table C-4

| Distribution of 2021 Small Business Lending By Revenue Size of Businesses<br>Assessment Area: Mayes County | | | | | |
|---|---|---|---|---|---|
| | Bank Loans | | | | Total Businesses |
| | # | #% | $(000) | $% | |
| **By Revenue** | | | | | |
| $1 Million or Less | 5 | 55.6 | 698 | 26.4 | 89.9 |
| Over $1 Million | 4 | 44.4 | 1,947 | 73.6 | 7.6 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 2.6 |
| Total | 9 | 100.0 | 2,645 | 100.0 | 100.0 |
| **By Loan Size** | | | | | |
| $100,000 or Less | 3 | 33.3 | 111 | 4.2 | |
| $100,001 - $250,000 | 2 | 22.2 | 383 | 14.5 | |
| $250,001 - $1 Million | 4 | 44.4 | 2,152 | 81.4 | |
| Total | 9 | 100.0 | 2,645 | 100.0 | |
| **By Loan Size and Revenues $1 Million or Less** | | | | | |
| $100,000 or Less | 3 | 60.0 | 111 | 15.9 | |
| $100,001 - $250,000 | 1 | 20.0 | 182 | 26.1 | |
| $250,001 - $1 Million | 1 | 20.0 | 405 | 58.0 | |
| Total | 5 | 100.0 | 698 | 100.0 | |

*Source: 2021 FFIEC Census Data*
*2021 Dun & Bradstreet Data*
*2011-2015 U.S. Census Bureau: American Community Survey*
*Note: Percentages may not total 100.0 percent due to rounding.*

## APPENDIX D – GLOSSARY

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

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

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

**Consumer loan(s)**: A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family**: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-scope review**: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

**Home Mortgage Disclosure Act (HMDA)**: The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

**Household**: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-scope review**: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

**Middle-income**: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-income**: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily**: Refers to a residential structure that contains five or more units.

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

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

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

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

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

**Small loan(s) to business(es)**: A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s)**: A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

First Pryority Bank

## Location and Hours

### Tulsa – Retail Branch & Corporate Offices

10632 S. Memorial
Tulsa, OK 74133

(918) 369-2424

GET DIRECTIONS

Lobby Hours

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

Drive-Thru Hours

**Mon-Fri** 8:00am - 6:00pm
**Sat** Closed

*First Pryority Bank recognizes and observes federal holidays throughout the year. Bank offices may be closed on these days.*

### Pryor – Retail Branch

310 E. Graham
Pryor, OK 74361

(918) 825-2121

GET DIRECTIONS

Lobby Hours

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

Drive-Thru Hours

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

ATMs at both locations

Tulsa Branch and ATM
MSA-State-County-Tract: 46140-40-143-0076.36

Pryor Branch and ATM
MSA-State-County-Tract: NA-40-097-0401.00

First Pryority Bank

# Branches Opened or Closed

First Pryority Bank has not opened or closed any branches in the prior two years

First Pryority Bank

**Deposit Products**

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

**Loan Products**

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

**Additional Services**

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

**FEE SCHEDULE**

First Pryority Bank

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

| | |
|---|---|
| *Overdraft Item Fees (per presentment) | $28.55 |
| *Return Item for NSF (per presentment) | $28.55 |
| Account closed within 90 Days (per account) | $25.00 |
| Account Research (per hour) | $18.00 |
| Balance Assistance (per account) | $20.00 |
| Cashier Check Fees (per check) | $10.00 |
| Collection (per transaction) | $15.00 |
| Debit Card Replacement (per card) | $5.00 |
| Dormant Fee- Checking after 12 months of no activity (monthly) | $1.00 |
| Dormant Fee- Savings after 24 months of no activity (monthly) | $1.00 |
| Fax Service- Receive (per request) | $3.00 |
| Fax Service- Send (per request) | $5.00 |
| Garnishment and Levies (per request) | $25.00 |
| Lock Bags (per bag) | $25.00 |
| Money Order Fees (per check) | $2.00 |
| Multiple Statements appears as SC Electronic Statement fee (monthly) | $8.00 |
| Notary Service (per request) | $5.00 |
| Paper Statement appears as SC Electronic Statement Fee (monthly) | $5.91 |
| Photocopies (per copy) | $0.20 |
| Stop Payment Fee (per request) | $28.55 |
| Telephone Transfer (per transfer) | $3.00 |
| Temporary Checks (per check) | $0.10 |
| Treasury Management ACH Item Fee (per presentment) | $0.15 |
| Treasury Management ACH Fee (monthly) | $35.00 |
| Treasury Management Lock Box Fee (monthly) | $200.00 |
| Treasury Management Lock Box Item Fee (per transaction) | $0.15 |
| Treasury Management Analysis (monthly) | $35.00 |
| Treasury Management Remote Deposit Capture Fee (monthly) | $35.00 |
| Treasury Management Remote Deposit Capture item fee (per presentment) | $0.35 |
| Wire Fee: Domestic Outgoing (per wire) | $15.00 |
| Wire Fee: International Outgoing (per wire) | $35.00 |

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

**Consumer Loan Fee Sheet**

*Effective as of 1/1/2025*

Consumer Loan Fees:

| | |
|---|---|
| Document Preparation Fee[A]: | $112.00 |
| Consumer Payment Book: | $1.00 per month (not to exceed $60) |
| Deferral Fee: | $30.00 |
| Extension Fee: | $50.00 |
| Modification of Terms: | $85.00 |
| VSI Fee | $50.00 |
| GAP Insurance: | $441 - $896, See GAP Rate Schedule |
| Flood Certification: | $15.00 |
| UCC-1 Filing Fee: | $10.00 for first 5 pages, $1.00 for each additional |
| UCC-3 Termination Fee: | $10.00 |
| Mortgage Filing Fee: | $18.00 for first page, $2.00 for each additional |
| Future Mortgage Release Fee: | $18.00 for first page, $2.00 for each additional |
| Appraisal/Valuation Fees: | See Appraisal & Third Party Fee Sheet |

Consumer Aircraft Loan Fees:

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

Consumer Construction & Consumer Mortgage Fees:

| | |
|---|---|
| Origination Fee (Construction)[E]: | 1.00% |
| Origination Fee (ITIN): | 1.25% |
| Origination Fee (Portfolio): | $1,450 Fixed |
| Document Preparation Fee*: | $352.00 |
| Processing Fee: | $200.00 |
| Flood Certification: | $15.00 |
| Construction Rate Mod Fee*: | $195.00 (Once Per Life of Loan) |
| Stem Wall Survey: | $225.00 |

[A]Consumer Document Prep Fee may be lowered in the event of a violation in the APR limits; all other deviations must be approved by the FPB Board Approval.

[E]Current FPB Employees may have the 1.0% origination fee waived on consumer construction loans.

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

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

## Commercial Loan Fee Sheet

*Effective as of 1/1/2025*

Commercial Loan Fees:

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

Commercial Aircraft Loan Fees:

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

SBA Fees: (Excluding 504)

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

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

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

**Appraisal & Third Party Fee Sheet**

*Effective as of 1/1/2025*

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

Appraisal Fees:

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

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

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

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

| | |
|---|---|
| Res. Evaluations: | $250.00 |

*Third Party Fees:

| | |
|---|---|
| Mortgage Certification | $5.00 |
| Appraisal Shield Coordination Fee | 10% of the appraisal fee with a maximum of $75.00 |
| Appraisal Shield: “Additional Orders” | $25.00 |
| Appraisal Shield: Cancelation Fee | $15.00 |
| Construction Inspection Fee | $450.00 (May vary by property location) |

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

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

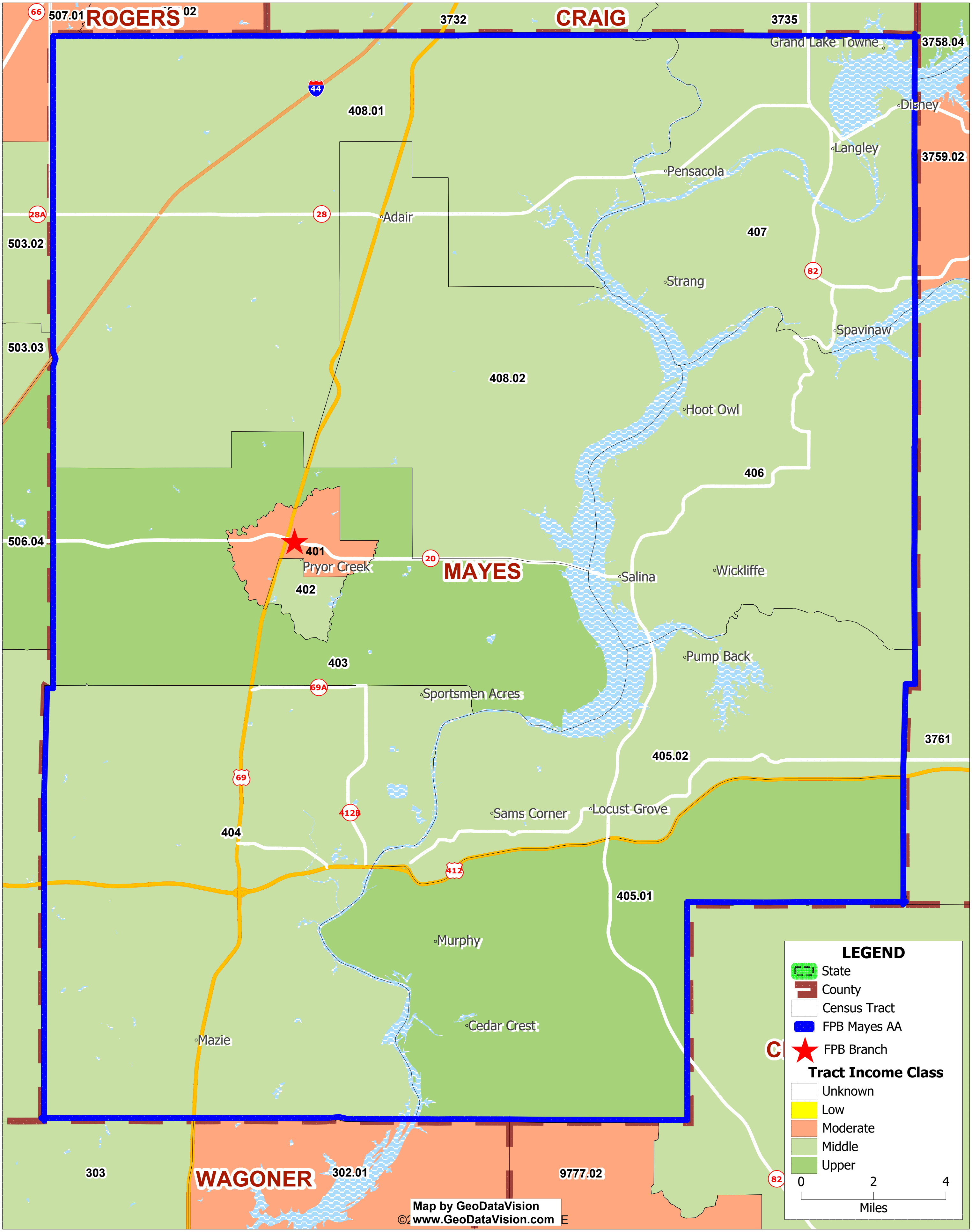
First Pryority Bank

# Assessment Areas

Mayes County

Tulsa County

# FIRST PRYORITY BANK- MAYES ASSESSMENT AREA 2024



**2024 FFIEC Census Report - Summary Census Demographic Information**
**State: 40 - OKLAHOMA (OK)**
**County: 143 - TULSA COUNTY**
**Tract: All Tracts**

FFIEC Federal Financial Institutions Examination Council

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0002.00 | Moderate | No | 67.02 | $85,300 | $57,168 | $48,393 | 1380 | 93.41 | 1289 | 422 | 694 |
| 40 | 143 | 0003.00 | Moderate | No | 56.28 | $85,300 | $48,007 | $40,640 | 3986 | 81.69 | 3256 | 636 | 1329 |
| 40 | 143 | 0004.00 | Low | No | 44.60 | $85,300 | $38,044 | $32,208 | 4340 | 78.46 | 3405 | 561 | 1434 |
| 40 | 143 | 0005.00 | Low | No | 32.89 | $85,300 | $28,055 | $23,750 | 2331 | 91.93 | 2143 | 296 | 987 |
| 40 | 143 | 0008.00 | Moderate | No | 77.24 | $85,300 | $65,886 | $55,772 | 1342 | 80.18 | 1076 | 450 | 770 |
| 40 | 143 | 0009.00 | Middle | No | 104.30 | $85,300 | $88,968 | $75,313 | 1205 | 67.55 | 814 | 428 | 725 |
| 40 | 143 | 0010.00 | Moderate | No | 62.43 | $85,300 | $53,253 | $45,083 | 1366 | 89.82 | 1227 | 231 | 423 |
| 40 | 143 | 0012.00 | Moderate | No | 52.33 | $85,300 | $44,637 | $37,788 | 1730 | 80.69 | 1396 | 216 | 1053 |
| 40 | 143 | 0013.00 | Moderate | No | 55.50 | $85,300 | $47,342 | $40,074 | 2172 | 72.84 | 1582 | 341 | 833 |
| 40 | 143 | 0014.00 | Moderate | No | 60.06 | $85,300 | $51,231 | $43,368 | 5409 | 73.41 | 3971 | 776 | 1962 |
| 40 | 143 | 0015.00 | Low | No | 47.99 | $85,300 | $40,935 | $34,657 | 4241 | 59.92 | 2541 | 778 | 1796 |
| 40 | 143 | 0016.00 | Low | No | 47.14 | $85,300 | $40,210 | $34,043 | 5424 | 71.77 | 3893 | 961 | 1972 |
| 40 | 143 | 0017.00 | Moderate | No | 76.52 | $85,300 | $65,272 | $55,250 | 2521 | 39.31 | 991 | 758 | 1160 |
| 40 | 143 | 0018.00 | Middle | No | 89.12 | $85,300 | $76,019 | $64,351 | 1918 | 41.19 | 790 | 547 | 1001 |
| 40 | 143 | 0019.00 | Middle | No | 82.75 | $85,300 | $70,586 | $59,750 | 1600 | 34.81 | 557 | 454 | 815 |
| 40 | 143 | 0020.00 | Middle | No | 80.16 | $85,300 | $68,376 | $57,885 | 1792 | 44.64 | 800 | 316 | 730 |
| 40 | 143 | 0021.00 | Unknown | No | 0.00 | $85,300 | $0 | $0 | 3130 | 44.76 | 1401 | 104 | 354 |
| 40 | 143 | 0023.01 | Low | No | 43.28 | $85,300 | $36,918 | $31,250 | 2356 | 53.48 | 1260 | 409 | 1102 |
| 40 | 143 | 0025.00 | Middle | No | 102.01 | $85,300 | $87,015 | $73,661 | 4984 | 41.49 | 2068 | 144 | 200 |
| 40 | 143 | 0027.00 | Moderate | No | 63.40 | $85,300 | $54,080 | $45,781 | 2836 | 46.09 | 1307 | 685 | 1344 |
| 40 | 143 | 0029.00 | Moderate | No | 71.77 | $85,300 | $61,220 | $51,823 | 2689 | 35.59 | 957 | 546 | 1011 |
| 40 | 143 | 0030.00 | Moderate | No | 53.47 | $85,300 | $45,610 | $38,611 | 1818 | 39.22 | 713 | 406 | 882 |
| 40 | 143 | 0031.00 | Upper | No | 130.49 | $85,300 | $111,308 | $94,219 | 2468 | 27.51 | 679 | 396 | 652 |
| 40 | 143 | 0032.00 | Upper | No | 225.40 | $85,300 | $192,266 | $162,750 | 1479 | 23.87 | 353 | 486 | 708 |
| 40 | 143 | 0033.00 | Upper | No | 172.54 | $85,300 | $147,177 | $124,583 | 1978 | 24.47 | 484 | 501 | 999 |
| 40 | 143 | 0034.00 | Middle | No | 83.38 | $85,300 | $71,123 | $60,208 | 2309 | 37.46 | 865 | 377 | 897 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0035.00 | Upper | No | 129.47 | $85,300 | $110,438 | $93,487 | 2044 | 28.47 | 582 | 462 | 1116 |
| 40 | 143 | 0036.00 | Upper | No | 135.46 | $85,300 | $115,547 | $97,813 | 2041 | 22.83 | 466 | 845 | 1152 |
| 40 | 143 | 0037.00 | Middle | No | 104.07 | $85,300 | $88,772 | $75,147 | 2527 | 27.42 | 693 | 820 | 1408 |
| 40 | 143 | 0038.00 | Middle | No | 95.63 | $85,300 | $81,572 | $69,048 | 1854 | 38.08 | 706 | 448 | 912 |
| 40 | 143 | 0039.00 | Middle | No | 89.20 | $85,300 | $76,088 | $64,412 | 4040 | 32.90 | 1329 | 962 | 1877 |
| 40 | 143 | 0040.00 | Middle | No | 116.07 | $85,300 | $99,008 | $83,813 | 4209 | 28.91 | 1217 | 1217 | 1846 |
| 40 | 143 | 0041.01 | Upper | No | 321.31 | $85,300 | $274,077 | $232,000 | 2292 | 17.41 | 399 | 976 | 1108 |
| 40 | 143 | 0042.00 | Upper | No | 180.69 | $85,300 | $154,129 | $130,469 | 2879 | 18.76 | 540 | 1008 | 1218 |
| 40 | 143 | 0043.01 | Upper | No | 346.24 | $85,300 | $295,343 | $250,001 | 2214 | 14.59 | 323 | 828 | 953 |
| 40 | 143 | 0043.02 | Upper | No | 226.64 | $85,300 | $193,324 | $163,646 | 3414 | 17.14 | 585 | 1190 | 1865 |
| 40 | 143 | 0044.00 | Middle | No | 100.21 | $85,300 | $85,479 | $72,357 | 2102 | 25.31 | 532 | 463 | 981 |
| 40 | 143 | 0045.00 | Upper | No | 227.89 | $85,300 | $194,390 | $164,545 | 2524 | 17.75 | 448 | 1026 | 1146 |
| 40 | 143 | 0046.00 | Low | No | 28.60 | $85,300 | $24,396 | $20,653 | 3190 | 65.80 | 2099 | 139 | 592 |
| 40 | 143 | 0047.00 | Middle | No | 82.11 | $85,300 | $70,040 | $59,286 | 1962 | 36.65 | 719 | 505 | 878 |
| 40 | 143 | 0048.00 | Moderate | No | 63.60 | $85,300 | $54,251 | $45,923 | 4384 | 38.69 | 1696 | 886 | 1900 |
| 40 | 143 | 0049.00 | Moderate | No | 63.45 | $85,300 | $54,123 | $45,813 | 1666 | 46.16 | 769 | 427 | 740 |
| 40 | 143 | 0050.01 | Moderate | No | 76.86 | $85,300 | $65,562 | $55,500 | 1899 | 30.91 | 587 | 441 | 989 |
| 40 | 143 | 0050.02 | Middle | No | 92.14 | $85,300 | $78,595 | $66,532 | 3475 | 32.69 | 1136 | 801 | 1329 |
| 40 | 143 | 0051.00 | Upper | No | 189.28 | $85,300 | $161,456 | $136,667 | 1952 | 25.05 | 489 | 603 | 724 |
| 40 | 143 | 0052.00 | Upper | No | 162.24 | $85,300 | $138,391 | $117,143 | 2984 | 31.80 | 949 | 892 | 1174 |
| 40 | 143 | 0053.00 | Middle | No | 104.19 | $85,300 | $88,874 | $75,234 | 4618 | 34.02 | 1571 | 1512 | 2046 |
| 40 | 143 | 0054.01 | Upper | No | 152.92 | $85,300 | $130,441 | $110,417 | 3520 | 35.14 | 1237 | 982 | 1226 |
| 40 | 143 | 0054.03 | Middle | No | 89.19 | $85,300 | $76,079 | $64,402 | 4143 | 32.73 | 1356 | 1143 | 1742 |
| 40 | 143 | 0054.04 | Upper | No | 121.94 | $85,300 | $104,015 | $88,049 | 4835 | 34.73 | 1679 | 1419 | 1752 |
| 40 | 143 | 0055.00 | Middle | No | 91.10 | $85,300 | $77,708 | $65,781 | 3564 | 28.76 | 1025 | 975 | 1618 |
| 40 | 143 | 0056.00 | Middle | No | 83.47 | $85,300 | $71,200 | $60,274 | 2479 | 35.09 | 870 | 626 | 1067 |
| 40 | 143 | 0057.00 | Moderate | No | 58.66 | $85,300 | $50,037 | $42,356 | 2229 | 88.87 | 1981 | 553 | 1026 |
| 40 | 143 | 0058.01 | Moderate | No | 75.82 | $85,300 | $64,674 | $54,750 | 4114 | 38.11 | 1568 | 922 | 1519 |
| 40 | 143 | 0058.05 | Middle | No | 85.40 | $85,300 | $72,846 | $61,667 | 7369 | 35.62 | 2625 | 1647 | 2488 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0058.08 | Upper | No | 149.60 | $85,300 | $127,609 | $108,018 | 4154 | 32.84 | 1364 | 1296 | 1509 |
| 40 | 143 | 0058.09 | Upper | No | 129.95 | $85,300 | $110,847 | $93,833 | 8362 | 31.05 | 2596 | 2187 | 2580 |
| 40 | 143 | 0058.10 | Upper | No | 121.33 | $85,300 | $103,494 | $87,604 | 3660 | 36.23 | 1326 | 794 | 1008 |
| 40 | 143 | 0058.11 | Upper | No | 136.55 | $85,300 | $116,477 | $98,594 | 4668 | 34.79 | 1624 | 1051 | 1387 |
| 40 | 143 | 0058.12 | Upper | No | 162.86 | $85,300 | $138,920 | $117,596 | 3439 | 27.62 | 950 | 1035 | 1166 |
| 40 | 143 | 0058.13 | Moderate | No | 61.98 | $85,300 | $52,869 | $44,755 | 2946 | 37.00 | 1090 | 389 | 431 |
| 40 | 143 | 0059.00 | Moderate | No | 55.47 | $85,300 | $47,316 | $40,052 | 2693 | 68.70 | 1850 | 278 | 819 |
| 40 | 143 | 0060.00 | Moderate | No | 62.63 | $85,300 | $53,423 | $45,224 | 5167 | 71.67 | 3703 | 896 | 1877 |
| 40 | 143 | 0062.00 | Moderate | No | 50.33 | $85,300 | $42,931 | $36,343 | 2687 | 90.58 | 2434 | 472 | 1288 |
| 40 | 143 | 0065.06 | Upper | No | 127.87 | $85,300 | $109,073 | $92,333 | 2391 | 27.27 | 652 | 656 | 858 |
| 40 | 143 | 0065.07 | Middle | No | 119.70 | $85,300 | $102,104 | $86,429 | 1698 | 31.68 | 538 | 608 | 744 |
| 40 | 143 | 0066.00 | Middle | No | 98.10 | $85,300 | $83,679 | $70,833 | 2694 | 32.26 | 869 | 820 | 1125 |
| 40 | 143 | 0067.01 | Moderate | No | 57.52 | $85,300 | $49,065 | $41,536 | 3089 | 58.04 | 1793 | 528 | 1080 |
| 40 | 143 | 0067.03 | Moderate | No | 76.02 | $85,300 | $64,845 | $54,890 | 4587 | 37.45 | 1718 | 653 | 1254 |
| 40 | 143 | 0067.08 | Upper | No | 162.38 | $85,300 | $138,510 | $117,250 | 9430 | 27.82 | 2623 | 2526 | 2887 |
| 40 | 143 | 0067.09 | Upper | No | 157.78 | $85,300 | $134,586 | $113,925 | 8244 | 37.64 | 3103 | 2058 | 2586 |
| 40 | 143 | 0067.10 | Upper | No | 147.61 | $85,300 | $125,911 | $106,579 | 4533 | 43.68 | 1980 | 1106 | 1347 |
| 40 | 143 | 0067.11 | Middle | No | 99.89 | $85,300 | $85,206 | $72,125 | 3450 | 45.04 | 1554 | 858 | 982 |
| 40 | 143 | 0067.12 | Upper | No | 291.56 | $85,300 | $248,701 | $210,521 | 1877 | 27.12 | 509 | 305 | 392 |
| 40 | 143 | 0067.13 | Middle | No | 92.66 | $85,300 | $79,039 | $66,905 | 2488 | 33.04 | 822 | 228 | 420 |
| 40 | 143 | 0068.01 | Moderate | No | 57.13 | $85,300 | $48,732 | $41,250 | 3106 | 57.92 | 1799 | 412 | 802 |
| 40 | 143 | 0068.03 | Moderate | No | 64.18 | $85,300 | $54,746 | $46,346 | 3068 | 49.87 | 1530 | 422 | 825 |
| 40 | 143 | 0068.04 | Moderate | No | 68.49 | $85,300 | $58,422 | $49,457 | 2708 | 51.92 | 1406 | 380 | 1053 |
| 40 | 143 | 0069.01 | Upper | No | 138.80 | $85,300 | $118,396 | $100,218 | 4144 | 27.49 | 1139 | 1048 | 1481 |
| 40 | 143 | 0069.02 | Upper | No | 170.95 | $85,300 | $145,820 | $123,438 | 1559 | 23.41 | 365 | 618 | 674 |
| 40 | 143 | 0069.03 | Middle | No | 111.57 | $85,300 | $95,169 | $80,560 | 3790 | 36.57 | 1386 | 1221 | 1764 |
| 40 | 143 | 0069.05 | Moderate | No | 66.02 | $85,300 | $56,315 | $47,674 | 4543 | 65.00 | 2953 | 192 | 729 |
| 40 | 143 | 0069.06 | Moderate | No | 69.63 | $85,300 | $59,394 | $50,282 | 1956 | 60.02 | 1174 | 449 | 672 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0069.07 | Middle | No | 102.66 | $85,300 | $87,569 | $74,125 | 3126 | 54.00 | 1688 | 456 | 743 |
| 40 | 143 | 0070.00 | Moderate | No | 54.53 | $85,300 | $46,514 | $39,375 | 2835 | 45.29 | 1284 | 403 | 1001 |
| 40 | 143 | 0071.01 | Moderate | No | 71.51 | $85,300 | $60,998 | $51,635 | 3608 | 55.24 | 1993 | 728 | 1137 |
| 40 | 143 | 0071.02 | Moderate | No | 60.16 | $85,300 | $51,316 | $43,438 | 2493 | 63.66 | 1587 | 289 | 662 |
| 40 | 143 | 0072.00 | Moderate | No | 68.27 | $85,300 | $58,234 | $49,297 | 4093 | 57.49 | 2353 | 837 | 1602 |
| 40 | 143 | 0073.04 | Moderate | No | 59.56 | $85,300 | $50,805 | $43,008 | 3588 | 64.99 | 2332 | 705 | 1286 |
| 40 | 143 | 0073.06 | Moderate | No | 64.75 | $85,300 | $55,232 | $46,758 | 6037 | 78.12 | 4716 | 836 | 1563 |
| 40 | 143 | 0073.08 | Moderate | No | 75.27 | $85,300 | $64,205 | $54,350 | 3360 | 43.51 | 1462 | 870 | 1364 |
| 40 | 143 | 0073.09 | Middle | No | 80.90 | $85,300 | $69,008 | $58,417 | 1657 | 62.58 | 1037 | 399 | 571 |
| 40 | 143 | 0073.10 | Moderate | No | 77.12 | $85,300 | $65,783 | $55,688 | 3961 | 72.00 | 2852 | 761 | 1296 |
| 40 | 143 | 0073.11 | Moderate | No | 54.96 | $85,300 | $46,881 | $39,688 | 2885 | 70.54 | 2035 | 649 | 1122 |
| 40 | 143 | 0073.12 | Moderate | No | 62.17 | $85,300 | $53,031 | $44,890 | 4980 | 69.84 | 3478 | 1016 | 1643 |
| 40 | 143 | 0073.13 | Middle | No | 103.00 | $85,300 | $87,859 | $74,375 | 2565 | 72.32 | 1855 | 500 | 760 |
| 40 | 143 | 0073.14 | Moderate | No | 65.22 | $85,300 | $55,633 | $47,097 | 3758 | 66.29 | 2491 | 568 | 1036 |
| 40 | 143 | 0074.02 | Moderate | No | 76.88 | $85,300 | $65,579 | $55,511 | 2689 | 31.50 | 847 | 414 | 1043 |
| 40 | 143 | 0074.08 | Low | No | 40.00 | $85,300 | $34,120 | $28,887 | 1304 | 34.97 | 456 | 1107 | 1290 |
| 40 | 143 | 0074.09 | Upper | No | 120.41 | $85,300 | $102,710 | $86,944 | 4302 | 53.77 | 2313 | 1193 | 1516 |
| 40 | 143 | 0074.10 | Moderate | No | 76.39 | $85,300 | $65,161 | $55,156 | 2954 | 62.90 | 1858 | 257 | 420 |
| 40 | 143 | 0074.11 | Moderate | No | 67.37 | $85,300 | $57,467 | $48,646 | 3791 | 53.07 | 2012 | 155 | 287 |
| 40 | 143 | 0074.12 | Upper | No | 170.23 | $85,300 | $145,206 | $122,917 | 3748 | 42.18 | 1581 | 1063 | 1183 |
| 40 | 143 | 0074.13 | Middle | No | 102.09 | $85,300 | $87,083 | $73,713 | 3926 | 35.94 | 1411 | 978 | 1299 |
| 40 | 143 | 0074.14 | Moderate | No | 77.70 | $85,300 | $66,278 | $56,103 | 2763 | 41.22 | 1139 | 483 | 785 |
| 40 | 143 | 0074.15 | Middle | No | 105.29 | $85,300 | $89,812 | $76,029 | 1711 | 38.69 | 662 | 392 | 600 |
| 40 | 143 | 0074.16 | Upper | No | 136.14 | $85,300 | $116,127 | $98,300 | 1657 | 30.84 | 511 | 469 | 502 |
| 40 | 143 | 0074.17 | Upper | No | 145.68 | $85,300 | $124,265 | $105,188 | 1357 | 38.17 | 518 | 348 | 435 |
| 40 | 143 | 0075.03 | Middle | No | 89.37 | $85,300 | $76,233 | $64,531 | 2628 | 33.18 | 872 | 565 | 873 |
| 40 | 143 | 0075.07 | Middle | No | 96.32 | $85,300 | $82,161 | $69,550 | 3806 | 36.31 | 1382 | 1038 | 1429 |
| 40 | 143 | 0075.10 | Middle | No | 97.06 | $85,300 | $82,792 | $70,083 | 5463 | 35.99 | 1966 | 1276 | 1734 |
| 40 | 143 | 0075.11 | Middle | No | 104.39 | $85,300 | $89,045 | $75,375 | 3308 | 36.09 | 1194 | 908 | 1214 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0075.12 | Middle | No | 91.88 | $85,300 | $78,374 | $66,346 | 4445 | 31.47 | 1399 | 1144 | 1592 |
| 40 | 143 | 0075.18 | Upper | No | 153.47 | $85,300 | $130,910 | $110,816 | 3642 | 42.97 | 1565 | 1123 | 1192 |
| 40 | 143 | 0075.19 | Upper | No | 135.45 | $85,300 | $115,539 | $97,803 | 3698 | 37.91 | 1402 | 1046 | 1193 |
| 40 | 143 | 0075.20 | Upper | No | 144.12 | $85,300 | $122,934 | $104,063 | 4347 | 27.31 | 1187 | 1475 | 1737 |
| 40 | 143 | 0075.22 | Middle | No | 119.74 | $85,300 | $102,138 | $86,458 | 2456 | 34.73 | 853 | 508 | 695 |
| 40 | 143 | 0075.23 | Upper | No | 140.94 | $85,300 | $120,222 | $101,765 | 2622 | 27.35 | 717 | 778 | 976 |
| 40 | 143 | 0075.25 | Moderate | No | 71.88 | $85,300 | $61,314 | $51,905 | 1931 | 33.82 | 653 | 414 | 604 |
| 40 | 143 | 0075.26 | Upper | No | 148.03 | $85,300 | $126,270 | $106,888 | 1982 | 32.29 | 640 | 564 | 684 |
| 40 | 143 | 0075.27 | Upper | No | 131.82 | $85,300 | $112,442 | $95,179 | 1291 | 32.61 | 421 | 462 | 498 |
| 40 | 143 | 0075.28 | Upper | No | 136.45 | $85,300 | $116,392 | $98,523 | 2134 | 39.50 | 843 | 394 | 499 |
| 40 | 143 | 0075.29 | Upper | No | 135.69 | $85,300 | $115,744 | $97,974 | 4068 | 31.66 | 1288 | 1020 | 1395 |
| 40 | 143 | 0075.30 | Upper | No | 160.13 | $85,300 | $136,591 | $115,625 | 2560 | 34.30 | 878 | 781 | 813 |
| 40 | 143 | 0075.31 | Upper | No | 143.16 | $85,300 | $122,115 | $103,370 | 3859 | 27.39 | 1057 | 1063 | 1309 |
| 40 | 143 | 0075.32 | Upper | No | 144.55 | $85,300 | $123,301 | $104,375 | 3556 | 28.77 | 1023 | 1005 | 1110 |
| 40 | 143 | 0075.33 | Upper | No | 149.63 | $85,300 | $127,634 | $108,042 | 2772 | 26.01 | 721 | 911 | 954 |
| 40 | 143 | 0075.34 | Upper | No | 144.09 | $85,300 | $122,909 | $104,044 | 2740 | 30.55 | 837 | 705 | 902 |
| 40 | 143 | 0075.35 | Upper | No | 124.72 | $85,300 | $106,386 | $90,054 | 2609 | 30.93 | 807 | 546 | 692 |
| 40 | 143 | 0075.36 | Upper | No | 164.81 | $85,300 | $140,583 | $119,000 | 2864 | 27.41 | 785 | 736 | 926 |
| 40 | 143 | 0076.08 | Low | No | 34.50 | $85,300 | $29,429 | $24,911 | 2425 | 66.93 | 1623 | 51 | 272 |
| 40 | 143 | 0076.11 | Upper | No | 164.61 | $85,300 | $140,412 | $118,854 | 1252 | 31.87 | 399 | 345 | 416 |
| 40 | 143 | 0076.12 | Upper | No | 151.38 | $85,300 | $129,127 | $109,306 | 3867 | 40.47 | 1565 | 591 | 747 |
| 40 | 143 | 0076.13 | Upper | No | 161.72 | $85,300 | $137,947 | $116,768 | 3260 | 30.43 | 992 | 1069 | 1310 |
| 40 | 143 | 0076.14 | Upper | No | 184.13 | $85,300 | $157,063 | $132,950 | 2479 | 27.23 | 675 | 719 | 924 |
| 40 | 143 | 0076.15 | Moderate | No | 78.55 | $85,300 | $67,003 | $56,719 | 2332 | 30.32 | 707 | 401 | 428 |
| 40 | 143 | 0076.16 | Upper | No | 176.71 | $85,300 | $150,734 | $127,596 | 3478 | 31.83 | 1107 | 1254 | 1765 |
| 40 | 143 | 0076.17 | Moderate | No | 59.06 | $85,300 | $50,378 | $42,647 | 3899 | 52.47 | 2046 | 302 | 589 |
| 40 | 143 | 0076.19 | Middle | No | 110.61 | $85,300 | $94,350 | $79,866 | 3945 | 35.54 | 1402 | 1094 | 1408 |
| 40 | 143 | 0076.29 | Middle | No | 119.78 | $85,300 | $102,172 | $86,487 | 3728 | 36.51 | 1361 | 918 | 1159 |

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|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0076.30 | Upper | No | 128.90 | $85,300 | $109,952 | $93,070 | 4983 | 42.77 | 2131 | 1224 | 1519 |
| 40 | 143 | 0076.31 | Upper | No | 163.47 | $85,300 | $139,440 | $118,036 | 3240 | 23.73 | 769 | 1134 | 1264 |
| 40 | 143 | 0076.32 | Upper | No | 184.37 | $85,300 | $157,268 | $133,125 | 3027 | 29.40 | 890 | 783 | 906 |
| 40 | 143 | 0076.33 | Upper | No | 145.61 | $85,300 | $124,205 | $105,139 | 2754 | 28.79 | 793 | 835 | 990 |
| 40 | 143 | 0076.34 | Upper | No | 122.22 | $85,300 | $104,254 | $88,250 | 3881 | 35.51 | 1378 | 609 | 830 |
| 40 | 143 | 0076.36 | Upper | No | 162.54 | $85,300 | $138,647 | $117,361 | 4313 | 26.50 | 1143 | 1112 | 1212 |
| 40 | 143 | 0076.38 | Upper | No | 264.18 | $85,300 | $225,346 | $190,746 | 4713 | 23.25 | 1096 | 1381 | 1545 |
| 40 | 143 | 0076.39 | Upper | No | 149.57 | $85,300 | $127,583 | $108,000 | 4902 | 34.07 | 1670 | 1219 | 1482 |
| 40 | 143 | 0076.41 | Low | No | 48.91 | $85,300 | $41,720 | $35,317 | 4584 | 69.52 | 3187 | 52 | 340 |
| 40 | 143 | 0076.42 | Moderate | No | 62.32 | $85,300 | $53,159 | $45,000 | 1996 | 61.82 | 1234 | 123 | 298 |
| 40 | 143 | 0076.43 | Moderate | No | 60.99 | $85,300 | $52,024 | $44,038 | 1071 | 53.31 | 571 | 136 | 232 |
| 40 | 143 | 0076.44 | Moderate | No | 67.84 | $85,300 | $57,868 | $48,984 | 3608 | 60.06 | 2167 | 546 | 919 |
| 40 | 143 | 0076.45 | Middle | No | 109.93 | $85,300 | $93,770 | $79,375 | 4003 | 47.56 | 1904 | 444 | 730 |
| 40 | 143 | 0076.46 | Moderate | No | 75.40 | $85,300 | $64,316 | $54,444 | 3058 | 55.00 | 1682 | 631 | 786 |
| 40 | 143 | 0076.47 | Upper | No | 161.71 | $85,300 | $137,939 | $116,765 | 2784 | 32.36 | 901 | 773 | 874 |
| 40 | 143 | 0076.48 | Middle | No | 96.75 | $85,300 | $82,528 | $69,861 | 2723 | 42.56 | 1159 | 256 | 622 |
| 40 | 143 | 0076.49 | Upper | No | 153.37 | $85,300 | $130,825 | $110,744 | 2233 | 29.02 | 648 | 916 | 833 |
| 40 | 143 | 0076.50 | Moderate | No | 61.93 | $85,300 | $52,826 | $44,722 | 3082 | 57.14 | 1761 | 23 | 305 |
| 40 | 143 | 0076.51 | Upper | No | 137.08 | $85,300 | $116,929 | $98,981 | 2718 | 22.96 | 624 | 807 | 972 |
| 40 | 143 | 0076.52 | Upper | No | 206.73 | $85,300 | $176,341 | $149,271 | 3539 | 25.06 | 887 | 1171 | 1245 |
| 40 | 143 | 0076.53 | Upper | No | 227.80 | $85,300 | $194,313 | $164,485 | 2042 | 17.19 | 351 | 630 | 668 |
| 40 | 143 | 0076.54 | Upper | No | 259.20 | $85,300 | $221,098 | $187,153 | 3714 | 23.26 | 864 | 1152 | 1210 |
| 40 | 143 | 0076.55 | Middle | No | 107.24 | $85,300 | $91,476 | $77,432 | 3321 | 37.55 | 1247 | 616 | 925 |
| 40 | 143 | 0076.56 | Upper | No | 141.41 | $85,300 | $120,623 | $102,105 | 3642 | 33.47 | 1219 | 854 | 973 |
| 40 | 143 | 0077.03 | Upper | No | 146.41 | $85,300 | $124,888 | $105,714 | 2872 | 31.23 | 897 | 764 | 920 |
| 40 | 143 | 0077.04 | Moderate | No | 79.52 | $85,300 | $67,831 | $57,418 | 4425 | 49.58 | 2194 | 861 | 1293 |
| 40 | 143 | 0077.05 | Upper | No | 133.26 | $85,300 | $113,671 | $96,220 | 2579 | 38.15 | 984 | 699 | 867 |
| 40 | 143 | 0077.06 | Middle | No | 107.18 | $85,300 | $91,425 | $77,389 | 3212 | 38.11 | 1224 | 902 | 1073 |
| 40 | 143 | 0077.07 | Middle | No | 89.15 | $85,300 | $76,045 | $64,375 | 3420 | 37.95 | 1298 | 801 | 1114 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0078.01 | Middle | No | 88.52 | $85,300 | $75,508 | $63,917 | 3187 | 37.56 | 1197 | 691 | 1303 |
| 40 | 143 | 0078.03 | Upper | No | 169.81 | $85,300 | $144,848 | $122,614 | 4388 | 30.79 | 1351 | 1135 | 1254 |
| 40 | 143 | 0078.04 | Upper | No | 137.38 | $85,300 | $117,185 | $99,199 | 2704 | 27.92 | 755 | 996 | 1156 |
| 40 | 143 | 0079.00 | Moderate | No | 55.95 | $85,300 | $47,725 | $40,404 | 4649 | 90.11 | 4189 | 754 | 2064 |
| 40 | 143 | 0080.01 | Low | No | 13.73 | $85,300 | $11,712 | $9,919 | 1975 | 69.67 | 1376 | 141 | 528 |
| 40 | 143 | 0080.02 | Moderate | No | 54.09 | $85,300 | $46,139 | $39,056 | 2724 | 88.55 | 2412 | 574 | 1153 |
| 40 | 143 | 0082.00 | Moderate | No | 69.46 | $85,300 | $59,249 | $50,156 | 2488 | 73.11 | 1819 | 490 | 813 |
| 40 | 143 | 0083.00 | Moderate | No | 73.79 | $85,300 | $62,943 | $53,281 | 1416 | 60.17 | 852 | 225 | 466 |
| 40 | 143 | 0084.00 | Middle | No | 86.75 | $85,300 | $73,998 | $62,639 | 3477 | 43.43 | 1510 | 978 | 1455 |
| 40 | 143 | 0085.01 | Moderate | No | 66.25 | $85,300 | $56,511 | $47,839 | 2772 | 54.18 | 1502 | 425 | 929 |
| 40 | 143 | 0085.02 | Middle | No | 95.63 | $85,300 | $81,572 | $69,048 | 4854 | 47.98 | 2329 | 1696 | 2144 |
| 40 | 143 | 0086.00 | Moderate | No | 77.42 | $85,300 | $66,039 | $55,903 | 3823 | 49.73 | 1901 | 505 | 938 |
| 40 | 143 | 0087.00 | Upper | No | 165.20 | $85,300 | $140,916 | $119,286 | 3216 | 27.21 | 875 | 842 | 1227 |
| 40 | 143 | 0088.00 | Moderate | No | 55.74 | $85,300 | $47,546 | $40,250 | 2045 | 40.54 | 829 | 477 | 1054 |
| 40 | 143 | 0089.00 | Moderate | No | 64.34 | $85,300 | $54,882 | $46,458 | 3579 | 69.74 | 2496 | 588 | 1024 |
| 40 | 143 | 0090.06 | Moderate | No | 74.79 | $85,300 | $63,796 | $54,004 | 7010 | 74.74 | 5239 | 1134 | 1881 |
| 40 | 143 | 0090.08 | Low | No | 48.50 | $85,300 | $41,371 | $35,023 | 3836 | 77.55 | 2975 | 185 | 451 |
| 40 | 143 | 0090.10 | Middle | No | 82.84 | $85,300 | $70,663 | $59,815 | 3930 | 73.64 | 2894 | 715 | 1083 |
| 40 | 143 | 0090.11 | Low | No | 48.64 | $85,300 | $41,490 | $35,125 | 2235 | 74.63 | 1668 | 229 | 347 |
| 40 | 143 | 0090.12 | Moderate | No | 57.13 | $85,300 | $48,732 | $41,250 | 3211 | 82.68 | 2655 | 341 | 671 |
| 40 | 143 | 0090.13 | Moderate | No | 78.63 | $85,300 | $67,071 | $56,774 | 2272 | 58.32 | 1325 | 280 | 452 |
| 40 | 143 | 0090.14 | Upper | No | 126.37 | $85,300 | $107,794 | $91,250 | 1924 | 65.33 | 1257 | 575 | 656 |
| 40 | 143 | 0090.15 | Upper | No | 143.57 | $85,300 | $122,465 | $103,667 | 4268 | 41.87 | 1787 | 1061 | 1195 |
| 40 | 143 | 0090.16 | Upper | No | 234.29 | $85,300 | $199,849 | $169,167 | 3695 | 28.77 | 1063 | 990 | 1101 |
| 40 | 143 | 0090.17 | Middle | No | 100.72 | $85,300 | $85,914 | $72,727 | 2417 | 67.11 | 1622 | 248 | 471 |
| 40 | 143 | 0090.18 | Upper | No | 174.31 | $85,300 | $148,686 | $125,863 | 1982 | 33.96 | 673 | 590 | 681 |
| 40 | 143 | 0090.19 | Middle | No | 93.68 | $85,300 | $79,909 | $67,642 | 3808 | 42.49 | 1618 | 544 | 763 |
| 40 | 143 | 0090.20 | Upper | No | 126.10 | $85,300 | $107,563 | $91,055 | 2963 | 37.73 | 1118 | 472 | 730 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 143 | 0090.21 | Middle | No | 117.81 | $85,300 | $100,492 | $85,063 | 2675 | 40.45 | 1082 | 409 | 627 |
| 40 | 143 | 0091.01 | Low | No | 47.52 | $85,300 | $40,535 | $34,311 | 2495 | 75.15 | 1875 | 549 | 1224 |
| 40 | 143 | 0091.04 | Moderate | No | 74.95 | $85,300 | $63,932 | $54,118 | 2440 | 49.63 | 1211 | 546 | 1083 |
| 40 | 143 | 0092.00 | Middle | No | 91.01 | $85,300 | $77,632 | $65,714 | 3530 | 29.32 | 1035 | 866 | 1412 |
| 40 | 143 | 0093.00 | Moderate | No | 75.69 | $85,300 | $64,564 | $54,657 | 3821 | 30.28 | 1157 | 1042 | 1804 |
| 40 | 143 | 0094.01 | Middle | No | 109.22 | $85,300 | $93,165 | $78,864 | 4959 | 27.65 | 1371 | 1634 | 2008 |
| 40 | 143 | 0094.03 | Middle | No | 92.81 | $85,300 | $79,167 | $67,014 | 3566 | 29.44 | 1050 | 1156 | 1403 |
| 40 | 143 | 0094.04 | Middle | No | 89.08 | $85,300 | $75,985 | $64,324 | 2464 | 27.27 | 672 | 932 | 1036 |
| 40 | 143 | 0095.00 | Middle | No | 117.86 | $85,300 | $100,535 | $85,104 | 5140 | 28.21 | 1450 | 1735 | 2192 |
| 40 | 143 | 0113.00 | Moderate | No | 73.57 | $85,300 | $62,755 | $53,125 | 2735 | 63.62 | 1740 | 846 | 1338 |
| 40 | 143 | 0114.00 | Moderate | No | 55.70 | $85,300 | $47,512 | $40,221 | 3115 | 92.49 | 2881 | 601 | 1440 |

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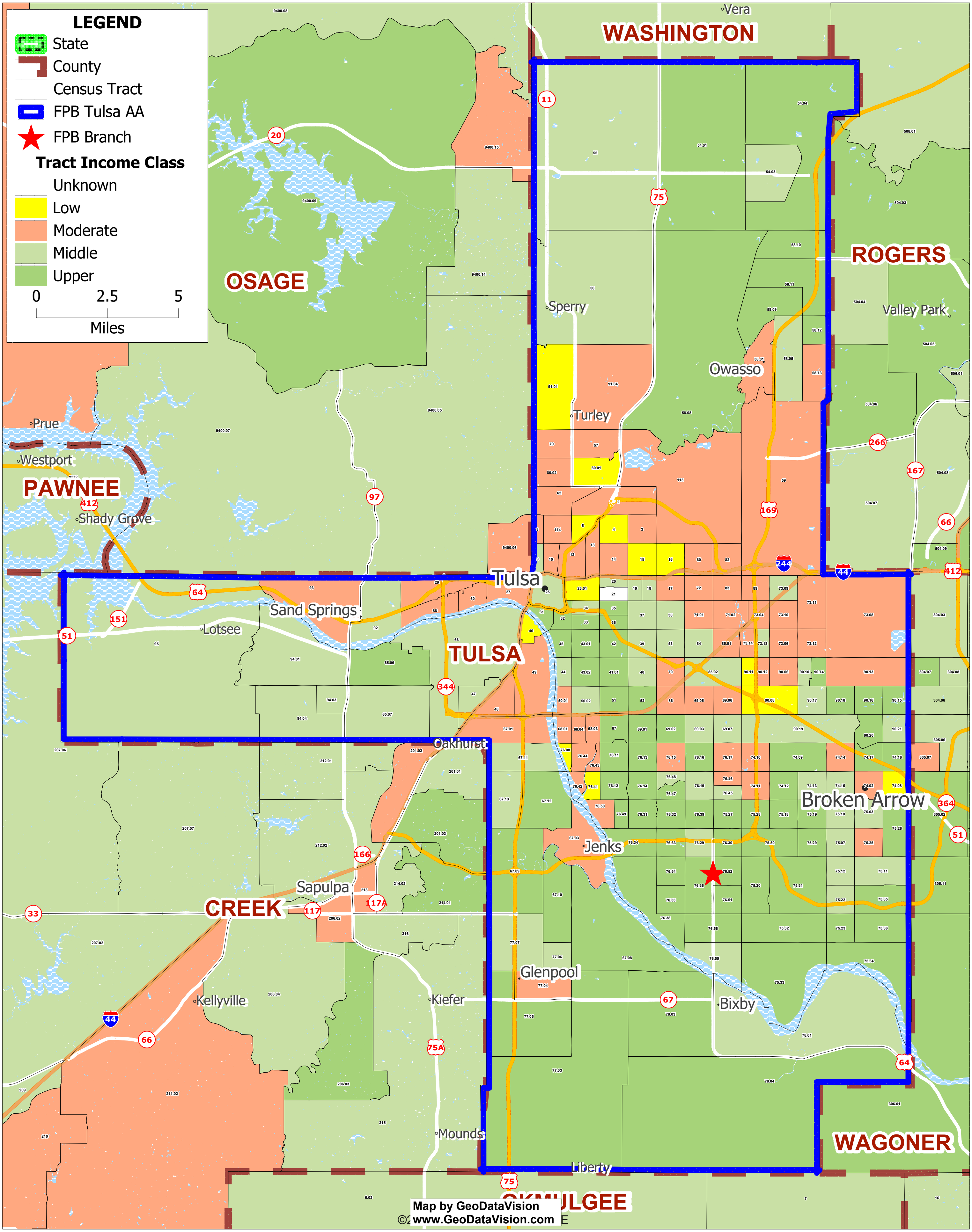
# FIRST PRYORITY BANK- TULSA ASSESSMENT AREA 2024



2024 FFIEC Census Report - Summary Census Demographic Information
State: 40 - OKLAHOMA (OK)
County: 097 - MAYES COUNTY
Tract: All Tracts

FFIEC Federal Financial Institutions Examination Council

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4- Family Units |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 40 | 097 | 0401.00 | Moderate | No | 77.24 | $69,000 | $53,296 | $45,240 | 4486 | 41.53 | 1863 | 920 | 1920 |
| 40 | 097 | 0402.00 | Middle | No | 93.21 | $69,000 | $64,315 | $54,590 | 5132 | 38.21 | 1961 | 1121 | 2006 |
| 40 | 097 | 0403.00 | Upper | No | 129.19 | $69,000 | $89,141 | $75,662 | 4180 | 38.83 | 1623 | 1394 | 1855 |
| 40 | 097 | 0404.00 | Middle | No | 105.96 | $69,000 | $73,112 | $62,059 | 5351 | 35.62 | 1906 | 1678 | 2343 |
| 40 | 097 | 0405.01 | Upper | No | 123.36 | $69,000 | $85,118 | $72,250 | 2899 | 43.29 | 1255 | 1148 | 1686 |
| 40 | 097 | 0405.02 | Middle | No | 98.60 | $69,000 | $68,034 | $57,750 | 3814 | 46.51 | 1774 | 1117 | 1812 |
| 40 | 097 | 0406.00 | Middle | No | 94.53 | $69,000 | $65,226 | $55,365 | 3783 | 49.41 | 1869 | 1170 | 2088 |
| 40 | 097 | 0407.00 | Middle | No | 92.13 | $69,000 | $63,570 | $53,958 | 3313 | 37.37 | 1238 | 1199 | 2179 |
| 40 | 097 | 0408.01 | Middle | No | 115.33 | $69,000 | $79,578 | $67,548 | 3294 | 32.85 | 1082 | 1050 | 1441 |
| 40 | 097 | 0408.02 | Middle | No | 103.90 | $69,000 | $71,691 | $60,850 | 2794 | 34.32 | 959 | 1229 | 1512 |

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# Loan to Deposit Ratio
# 2024

1st Quarter – 87.76%
2nd Quarter – 87.81%
3rd Quarter – 88.00%
4th Quarter – 90.38%

First Pryority Bank

**Home Mortgage Disclosure Act Notice**

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

For more information visit the Consumer Financial Protection Bureau's Web site (ffiec.cfpb.gov/data-publication/disclosure-reports).