



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank SNB, National Association
Charter Number: 5347

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Stillwater, OK 74074-4059

Office of the Comptroller of the Currency

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

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated Satisfactory.

The following table indicates the performance level of **Bank SNB, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Bank SNB, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The geographic distribution of small loans to businesses by income of the area is excellent, and the geographic distribution of home mortgage loans by income of the area is adequate.
- The distribution of small loans to businesses by borrower income is good, but the distribution of home mortgage loans by borrower income is poor.
- Community Development (CD) lending is substantial and has a positive impact on the bank’s performance.
- Bank SNB provided an adequate amount of CD investments within its AAs.
- The bank’s retail delivery systems are good. The bank is reasonably accessible to geographies and individuals of different income levels.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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 MA/assessment area.

Census Tract (CT): 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 areas. CTs usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. CTs 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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

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

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that 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 (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual 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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

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

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

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

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 multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Description of Institution

Bank SNB, National Association (Bank SNB), formerly known as Stillwater National Bank and Trust Company, is an interstate bank that was originally chartered June 16, 1894 to meet the deposit and credit needs of individuals and businesses located in Stillwater, Oklahoma. The bank now operates seventeen full-service branches in Oklahoma and Texas. As of November 16, 2013 the bank's holding company, Southwest Bancorp Inc., consolidated the Bank of Kansas' seven branches into the national bank charter and changed the name and branding to Bank SNB. The new name allows Bank SNB to be unified as one bank and one brand across its entire footprint.

Bank SNB has twelve full-service branches located in Oklahoma; these branches are located in Stillwater (5), Oklahoma City (3), Tulsa (2), Edmond (1) and Chickasha (1). The bank's marketing office in the Student Union located on campus at Oklahoma State University (OSU) was recently converted into a full-service branch. Bank SNB's Texas branches are located in Frisco (1) and Dallas (1), which are located in Dallas & Collin counties, respectively, and are referred to as the Dallas Region. Other Texas branch locations include San Antonio (1), Austin (1) and Tilden (1). Bank SNB has opened one branch and closed one branch since their last CRA Examination.

Bank SNB has a wide range of financial services and products responsive to customer needs. These needs led to the development of a line of deposit, lending and other financial products that respond to professional and commercial customer needs for speed, efficiency, and information. These products include Sweep Agreements, Bank SNB Digital Lockbox, and *Bank SNB Direct Banker* and other internet banking products, which complement the bank's more traditional deposit and loan products.

Bank SNB's focus is on their traditional areas of expertise; healthcare and health professionals, businesses and their managers and owners, commercial and commercial real estate lending, which makes use of traditional and specialized financial services such as integrated document imaging and cash management services for healthcare and business customers. The Bank also continues to originate home mortgage products both for sale into the secondary market and portfolio retention.

There are no legal, financial or other factors impeding Bank SNB's ability to help meet the credit needs of its communities. The bank is sufficiently capitalized and operates profitably. As of year-end December 31, 2012, the bank reported a net loan-to-deposit ratio of 75.12 percent, compared to its peer groups' net loan-to-deposit average of 74.70 percent. The bank's net loans by dollar amount represent 64.85 percent of its total assets.

Southwest Bancorp, Inc. is the financial holding company for Bank SNB and is headquartered in Stillwater, Oklahoma, with total assets of \$1.8 billion as of December 31, 2012. Bank SNB reported gross loans of \$1.2 billion. The following is a list of those loans by dollar volume:

Loan Portfolio Composition (000's)					
Loan Type	\$ Amount 12-31-2009	% Portfolio 12-31-2009	\$ Amount 12-31-2012	% Portfolio 12-31-2012	% Change During Period
Real Estate	1,873,458	79.00	977,820	81.18	(47.80)
Commercial	444,871	18.77	185,639	15.41	(58.27)
Individuals	31,777	1.34	27,825	2.31	(12.44)
Agricultural	6,680	.28	35	<1	(99.48)
Other	14,490	.61	13,229	1.10	(8.70)
Total Gross Loans	\$2,371,276	100.00	\$1,204,548	100.00	(51.11)

Bank SNB's expertise and knowledge is primarily within the commercial and commercial real estate area. The bank's real estate loan portfolio includes non-residential/non-farm real estate loans and commercial loans, which compose 75 percent and 15 percent of the total loan portfolio as of December 31, 2012.

The loan portfolio decreased significantly during the evaluation period. In the fourth quarter of 2011, the bank entered into a bulk sale of commercial loans for the purpose of aligning the bank's level of credit risk with Board established tolerances.

Bank SNB's last CRA examination was dated January 11, 2010. The bank was rated "Satisfactory". A review of OCC records, as well as Bank SNB's CRA Public File, did not reveal any complaints relating to the CRA performance since the prior performance evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. In evaluating the bank's lending performance, we reviewed their residential mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), small business and small farm loans, and community development (CD) loans. With the exception of CD loans, the evaluation period for the Lending Test is January 1, 2010 through December 31, 2012. However, because of the implementation of the 2010 Census data, the Lending Test has been divided into two periods. Lending Test data in 2010 and 2011 will be compared to Census 2000 demographics, and Lending Test data in 2012 will be compared to Census 2010 demographics. For CD loans and the Investment and Services Tests, the evaluation period is January 11, 2010 through January 6, 2014. The Investment Test included a review of investments, grants, and donations made in the bank's Assessment Areas (AAs) that meet the definition of community development investments. The Service Test included a review of retail and community development services provided in the bank's AAs.

Data Integrity

Prior to this CRA examination, we verified the accuracy of data available to the public in accordance with the HMDA and CRA regulations. This public data included home mortgage purchase, refinance, improvement and multi-family loans, and small business and small farm loans. We found the data to be accurate and reliable for use in the performance evaluation.

Additionally, during this examination we verified the accuracy of all community development loans, investments, and services identified by the bank. Only those activities that met community development criteria and were not reported on the HMDA or CRA LARs (except multi-family loans) are presented and considered in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of AAs within that state was selected for full-scope reviews based on their volume of loan and deposit activity. Refer to the "Scope" section under each state rating for details regarding how the areas were selected and why they are representative of the bank's overall performance.

Ratings

The bank's overall rating is a blend of the state ratings. Performance in the State of Oklahoma received substantially more weight than the State of Texas in the overall rating. As of June 30, 2013, Oklahoma accounted for 87 percent of the dollar amount of total deposits, 91 percent of the number of all CRA reportable loans, and contains 71 percent of the total number of branches.

The state ratings are based primarily on those areas that received full-scope reviews within each state. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall rating.

Other

A number of community contacts were made during the evaluation period by the OCC to better understand the public's perception of Bank SNB's and other bank's performance in the noted AA's. The community contacts are designed to determine credit needs and opportunities in the AA's. The group of contacts included small business development, affordable housing and neighborhood associations. Community contacts most commonly cited the continuing need for small business and affordable housing loans. It was also mentioned that investment opportunities in Oklahoma were limited.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), or 12 CFR 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

State of Oklahoma

CRA Rating for Oklahoma: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating:

- The geographic distribution of small loans to businesses by income of the area is excellent, while the geographic distribution of home mortgage loans by income of the area is adequate.
- The distribution of small loans to businesses by borrower income is good, but the distribution of home mortgage loans by borrower income is poor.
- CD lending is substantial and has a positive impact on the bank's performance.
- Bank SNB provided an adequate amount of CD investments within the AAs.
- The bank's retail delivery systems are good. The bank is reasonably accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Oklahoma

Bank SNB's AA's in the State of Oklahoma consist of Payne County, the Oklahoma City Region, and Tulsa County. The Oklahoma City Region includes three counties located in the Oklahoma City, OK MSA: Oklahoma County, Cleveland County and Grady County. Tulsa County is located in the Tulsa, OK MSA. The largest cities in these AA's include Oklahoma City, Tulsa, Norman, Stillwater and Chickasha.

The bank operates twelve offices within the state. The Oklahoma offices generate 87 percent of Bank SNB's total dollar amount of deposits and, during the evaluation period, 85 percent of the total number of CRA reportable loans. Competition in the AA includes numerous smaller community banks and other regional banks such as MidFirst Bank, Bank of Oklahoma, and BancFirst.

Refer to the market profiles for the state of Oklahoma in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Oklahoma

Our analysis included full-scope examination procedures for all three Oklahoma AAs. The ratings for the state of Oklahoma are based upon results of these reviews. Please refer to the table in Appendix A for additional information on the scope of our review.

In evaluating performance within Oklahoma, the overall conclusions were weighted heavier in the Payne County AA as it generates 33 percent of total Oklahoma deposits and is where Bank SNB is headquartered. Home mortgage lending products in Oklahoma are distributed between Payne County, the Oklahoma City Region, and Tulsa County at 55 percent, 35 percent, and 11 percent, respectively. As for loan product analysis in Oklahoma, home mortgage lending (HMDA lending) was weighted heavier than small loans to businesses since

the volume of home mortgage lending, at 70 percent of reportable CRA loans during the evaluation period, was more than twice the volume of small loans to businesses, at 30 percent of CRA reportable loans during the evaluation period.

As for HMDA products, home purchase and refinance loans were weighted considerably heavier than home improvement loans since they represent approximately 39 percent, 51 percent and 8 percent, respectively, of the total number of HMDA reportable loans. We gave no weight to small farm loans since the number of small farm originations was less than 1 percent of the total number of HMDA and CRA reportable loans.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

Bank SNB's performance under the lending test in Oklahoma is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Payne County AA is good, in the Oklahoma City Region AA is adequate, and in Tulsa County AA is good.

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Payne County

In the Payne County AA, 69 percent, 30 percent, and less than 1 percent of the loans originated/purchased were home mortgage loans, small loans to businesses, and small loans to farms, respectively. Among home mortgage loans in the AA, 42 percent, 8 percent, 48 percent and 1 percent were distributed as home purchase, home improvement, home refinance, and multifamily loans, respectively.

Bank SNB ranks 1st in deposit market share at 35.62 percent in the Payne County AA. Based on 2012 HMDA market share data, Bank SNB ranks 1st in overall market share for home mortgage lending at 15.46 percent. By product, the bank's 2012 overall market share in this AA is home purchase loans at 18.14 percent, home improvement loans at 15.91 percent, home refinance loans at 13.60 percent, and multifamily housing loans at 11.11 percent. Based on 2012 CRA market share data, Bank SNB ranks 6th in overall Payne County market share for small loans to businesses at 6.40 percent, although it is ranked 1st among community banks. Bank SNB does not hold a significant market share of small loans to farms. This demonstrates good performance as the bank's lending market share rank performance equals or is near to its deposit market share rank in each category.

Oklahoma City Region

In the Oklahoma City Region AA, 61 percent and 39 percent of the loans originated/ purchased were home mortgage loans, and small loans to businesses, respectively. Among home mortgage loans in the AA, 42 percent, 9 percent, 47 percent and 2 percent were distributed as home purchase, home improvement, home refinance and multifamily loans, respectively.

Bank SNB ranks 13th in deposit market share at 1.68 percent in the Oklahoma City Region AA. Based on 2012 HMDA market share data, Bank SNB does not hold a significant market share (0.49 percent) of HMDA loans. Bank SNB ranks 23rd in overall market share for small loans to businesses at 0.81 percent. The bank has made no small farm loans in the Oklahoma City Region. While Bank SNB's market share of home mortgage and small loans to businesses is lower than its deposit market share, performance is adequate given the level of competition from numerous financial institutions in this AA.

Tulsa County

In the Tulsa County AA, 55 percent and 45 percent of the loans originated/purchased were home mortgage loans and small loans to businesses, respectively. Among home mortgage loans in the AA, 26 percent, 12 percent, and 62 percent were distributed as home purchase, home improvement, and home refinance loans, respectively. There were no multifamily housing loans made in the Tulsa County AA.

Bank SNB ranks 12th in deposit market share at 1.73 percent in the Tulsa County AA. Based on 2012 HMDA market share data, Bank SNB does not hold a significant market share (0.19 percent) for HMDA loans. Bank SNB ranks 23rd in overall market share for small loans to businesses at 0.65 percent. The Bank has not made any small loans to farms in the Tulsa County AA. While the bank's market share of home mortgage and small loans to businesses is lower than its deposit market share, performance is adequate given the level of competition from numerous financial institutions in this AA.

Distribution of Loans by Income Level of the Geography

The overall distribution of loans by income level of geographies is Adequate. Given the lending volumes, we placed more weight of the distribution of home purchase and home mortgage refinance loans followed by loans to small businesses. Less weight was placed on home improvement and multifamily loans, and no weight was placed on small loans to farms.

Home Mortgage Loans

Refer to tables 2, 3, 4, and 5 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

Payne County

The geographic distribution of home purchase loans in Payne County is good. The bank's percentage of home purchase loans is significantly lower than the percentage of owner occupied housing units in low-income CTs (CTs) but exceeds the percentage in moderate-income CTs. The bank's market share in low-income CTs is very poor compared to its overall market share of home purchase loans in Payne County; however, the bank's market share in moderate-income CTs is near to the bank's overall market share in moderate-income CTs. The bank's performance in 2012 was weaker than the performance noted in 2010 through 2011 because the moderate-income CTs in Payne County were eliminated, leaving only one low-

income CT, which is primarily the University area. The bank's performance in 2012 was very poor, which was weaker than the performance noted in 2010 through 2011.

Oklahoma City Region

The geographic distribution of home purchase loans in the Oklahoma City Region is poor. The bank's percentage of home purchase loans is significantly lower than the percentage of owner occupied housing units in low-income and moderate-income CTs. The bank's market share in low-income CTs is significantly lower than the percentage of its overall market share of home purchase loans in the Oklahoma City Region; however, the bank's market share in moderate-income CTs is only somewhat lower than the bank's overall market share in the Region. The bank's adequate market share in Oklahoma City Region moderate-income CTs is given more weight because of the significantly higher percentage of owner occupied housing units in the moderate-income CTs than in low-income CTs. The bank's performance in 2012 was poor and not inconsistent with the performance noted in 2010 through 2011.

Tulsa County

The geographic distribution of home purchase loans in Tulsa County is adequate. The bank's percentage of home purchase loans is significantly lower than the percentage of owner occupied housing units in low-income CTs and is somewhat lower than the percentage in moderate-income CTs. The bank's market share in low-income CTs is significantly lower than its overall market share of home purchase loans in Tulsa County; however, the bank's market share in moderate-income CTs exceeds the bank's overall market share in the County. The bank's performance in 2012 was poor, which was weaker than the performance noted in 2010 through 2011.

Home Improvement Loans

Payne County

The geographic distribution of home improvement loans in Payne County is good. The bank's percentage of home improvement loans is significantly lower than the percentage of owner occupied housing units in low-income CTs but exceeds the percentage in moderate-income CTs. The bank's market share in low-income CTs is very poor compared to its overall market share of home improvement loans in Payne County; however, the bank's market share in moderate-income CTs is near to the bank's overall market share in moderate-income CTs. The bank's performance in 2012 was very poor, which was weaker than the performance noted in 2010 through 2011.

Oklahoma City Region

The geographic distribution of home improvement loans in Payne County is poor. The bank's percentage of home improvement loans is significantly lower than the percentage of owner occupied housing units in low-income CTs, but is only lower than the percentage in moderate-income CTs. The bank's market share in low-income and moderate-income CTs is significantly lower than its overall market share of home improvement loans in the Oklahoma City Region. The bank's performance in 2012 very poor, which was weaker than the performance noted in 2010 through 2011.

Tulsa County

The geographic distribution of home improvement loans in Tulsa County is poor. The bank's percentage of home improvement loans exceeds the percentage of owner occupied housing

units in low-income CTs and is significantly lower than the percentage in moderate-income CTs. The bank's market share in low-income and moderate-income CTs is significantly lower than its overall market share of home improvement loans in Tulsa County. The bank's performance in 2012 was adequate, which was stronger than performance noted in 2010 through 2011.

Home Mortgage Refinance Loans

Payne County

The geographic distribution of home mortgage refinance loans in Payne County is adequate. The bank's percentage of home improvement loans is near to the percentage of owner occupied housing units in low-income CTs and is somewhat lower than the percentage in moderate-income CTs. The bank's market share in low-income CTs is very poor compared to its overall market share of home improvement loans in Payne County; however, the bank's market share in moderate-income CTs is only somewhat lower than the bank's overall market share in moderate-income CTs. The bank's performance in 2012 was very poor, which was weaker than the performance noted in 2010 through 2011.

Oklahoma City Region

The geographic distribution of Home Mortgage Refinance Loans in the Oklahoma City Region is very poor. The bank's percentage of home mortgage refinance loans is significantly lower than the percentage of owner occupied housing units in low-income and moderate-income CTs. The bank's market share in low-income and moderate-income CTs is also very poor compared to its overall market share of home improvement loans in the Oklahoma City Region. The bank's performance in 2012 was very poor, and not inconsistent with the performance noted in 2010 through 2011.

Tulsa County

The geographic distribution of Home Mortgage Refinance Loans to Moderate-Income geographies in Tulsa County is very poor. The bank's percentage of home mortgage refinance loans is significantly lower than the percentage of owner occupied housing units in low-income and moderate-income CTs. The bank's market share in low-income CTs is significantly lower than the bank's overall market share of home mortgage refinance loans in Tulsa County; while the bank's market share of home mortgage refinance loans in moderate-income CTs is only lower than the bank's overall market share in Tulsa County. The bank's performance in 2012 was very poor and inconsistent with the performance noted in 2010 through 2011.

Multifamily Loans

Refer to Table 5 in Appendix D for facts and data on the geographic distribution of the bank's origination and purchase of multifamily loans. Overall, in the State of Oklahoma the bank has an adequate geographic distribution of multifamily loans in low- and moderate-income CTs, primarily because of its excellent distribution of multifamily loans in low- and moderate-income CTs in the Oklahoma City Region. However, limited geographic distribution analysis was performed on this data as the volume of loans required to meet the demographics in both the low-income and moderate-income CTs is very low and does not provide a significant basis for comparison. The bank's performance in 2012 was not inconsistent with the performance noted in 2010 through 2011.

Small Loans to Businesses

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Payne County

The geographic distribution of small loans to businesses in Payne County is excellent. The bank's percentage of small loans to businesses exceeds the percentage of businesses with revenues of \$1 million or less in low-income and moderate-income CTs. The bank's market share in low-income and moderate-income CTs also exceeds the percentage of its overall market share of small loans to businesses in Payne County. The bank's performance in 2012 was excellent and not inconsistent with the performance noted in 2010 through 2011.

Oklahoma City Region

The geographic distribution of small loans to businesses in the Oklahoma City Region is excellent. The bank's percentage of small loans to businesses exceeds the percentage of businesses with revenues of \$1 million or less in low-income and moderate-income CTs. The bank's market share in low-income and moderate-income CTs also exceeds the percentage of its overall market share of small loans to businesses in the Oklahoma City Region. The bank's performance in 2012 was excellent and not inconsistent with the performance noted in 2010 through 2011.

Tulsa County

The geographic distribution of Small Loans to Businesses in Tulsa County is excellent. The bank's percentage of small loans to businesses is significantly lower than the percentage of businesses with revenues of \$1 million or less in low-income CTs; however, it is excellent in moderate income CTs. The bank's market share in low-income CTs is also significantly lower than the percentage of its overall market share of small loans to businesses in Tulsa County; however, it exceeds the percentage of its overall market share of small loans to businesses in the moderate-income CTs in Tulsa County. The "percentage of businesses" in Tulsa County moderate-income CTS is much more significant than in low-income CTs and is given corresponding weight. The bank's performance in 2012 was excellent and not inconsistent with the performance noted in 2010 through 2011.

Small Loans to Farms

Refer to Table 7 in appendix D for the facts and data on the geographic distribution of the bank's origination and purchase of small loans to farms. No weight was placed on small loans to farms. Limited geographic distribution analysis was performed on this data as the volume of small farm loans is very low and does not provide a significant basis for comparison.

Lending Gap Analysis

Maps and reports detailing Bank SNB's lending activity over the evaluation period for home mortgage loans and loans to small businesses were reviewed to identify gaps in the geographic distribution of these loans. No unexplained conspicuous gaps were identified. Home mortgage lending patterns in the bank's AAs are generally centered on the location of the mortgage originators. There are two mortgage originators in Oklahoma City and two in Stillwater. One of the Oklahoma City originators also spends time in Tulsa. In addition, these

four originators handle all mortgage loans from the other markets. This helps explain why 89 percent of mortgage loans are from either the Payne County or Oklahoma City Region AAs.

Inside/Outside Ratio

A majority of the home mortgage loans, loans to small businesses and small farms, and community development loans originated or purchased by Bank SNB over the evaluation period were within its AA's. Approximately 91 percent of the bank's home mortgage loans, 79 percent of the small business and small farm loans, and 100 percent of CD loans were within the bank's AA's. This performance was positively factored into the overall analysis.

Distribution of Loans by Income Level of the Borrower

Bank SNB's overall distribution of loans by income level of the borrowers is adequate when considering all mitigating factors.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations/purchases.

In evaluating the borrower distribution of home mortgage loans, we considered the number of households that live below the poverty level and the barriers that this may have on home ownership. The percentage of total households below poverty was 23 percent, 14 percent, and 11 percent in Payne County, Oklahoma City Region, and Tulsa County, respectively.

Home Purchase Loans

Payne County

The bank's distribution of home purchase loans by borrower income levels in the Payne County AA is adequate. The bank's percentage of home purchase loans to low-income borrowers is significantly lower than the percentage of families in the AA; however, it is only somewhat lower than the percentage in moderate-income CTs. The bank's market share of home purchase loans to both low-income and to moderate-income families is also just somewhat lower than the bank's overall market share. A strong mitigating factor in this AA is the large population of college students. A significant portion of low-income and moderate-income families is made up of college students who are generally not in the market for home mortgage products. Students also contribute to a very high poverty level. In the Payne County AA, 23 percent of the households are below the poverty level. It is very difficult for households below the poverty level to qualify for home purchase loans. The bank's performance in 2012 was adequate and not inconsistent with the performance noted in 2010 through 2011.

Oklahoma City Region

The bank's distribution of home purchase loans by borrower income levels in the Oklahoma City Region AA is poor. The percentage of home purchase loans to low-income borrowers is significantly lower than the percentage of families in the AA and the percentage of home purchase loans to moderate-income borrowers is lower than the percentage of moderate-income families in the AA. The bank's market share for home purchase loans to low-income

families is significantly lower than the bank's overall market share, while the bank's market share for home purchase loans to moderate-income families is only lower than the bank's overall market share. A partial mitigating factor to the distribution of home purchase loans to low-income borrowers is the fact that 14 percent of the households in this AA live below the poverty level. It is very difficult for households living below the poverty level to qualify for home purchase loans. The bank's performance in 2012 was very poor, which was weaker than the performance noted in 2010 through 2011.

Tulsa County

The bank's distribution of home purchase loans by borrower income levels in the Tulsa County AA is poor. The percentage of home purchase loans to low-income borrowers is lower than the percentage of families in the AA and the percentage of home loans to moderate-income borrowers is lower than the percentage of moderate-income families in the AA. The bank's market share in home purchase loans to low-income families; however, is near to the bank's overall market share. The bank's market share for home purchase loans to moderate-income families is lower than the bank's overall market share. A partial mitigating factor to the distribution of home purchase loans to low-income borrowers is the fact that 11 percent of the households in this AA live below the poverty level. It is very difficult for households living below the poverty level to qualify for home purchase loans. The bank's performance in 2012 was very poor, which was weaker than the performance noted in 2010 through 2011.

Home Improvement Loans

Payne County

The bank's distribution of home improvement loans by borrower income levels in the Payne County AA is very poor. The percentage of home improvement loans to low- and moderate-income families is significantly lower than the percentages of low- and moderate-income families. The bank's market share of home improvement loans to low-income families is significantly lower than the bank's overall market share, while the bank's market share of home improvement loans to moderate-income families is only lower than the bank's overall market share of home improvement loans in Payne County. Strong mitigating factors exist in this AA as detailed under the home purchase loan section above. Home improvement loans are not a significant product of the bank in this AA. The bank's performance in 2012 was adequate and stronger than the performance noted in 2010 through 2011.

Oklahoma City Region

The bank's distribution of home improvement loans by borrower income levels in the Oklahoma City Region AA is poor. The percentage of home improvement loans to low-income families is significantly lower than the percentage of low-income families in the AA. However, the percentage of home improvement loans to moderate-income families is only somewhat lower than the percentage of moderate-income families in the AA. The bank's market share is zero to low- and moderate-income income families. A high poverty level in this AA as described in the home purchase loan section above, mitigates some of the distribution numbers to low- and moderate-income borrowers. Home improvement loans are not a significant product of the bank in this AA. The bank's performance in 2012 was adequate and stronger than the performance noted in 2010 through 2011.

Tulsa County

The bank's distribution of home improvement loans by borrower income levels in the Tulsa County AA is poor. The percentage of home improvement loans to low-income families is lower than the percentage of low-income families in the AA. The market share of loans made to low-income families exceeds the bank's overall market share in Tulsa County. The bank did not originate or purchase any home improvement loans to moderate-income families in the AA. A high poverty level in this AA as described in the home purchase loan section above, somewhat mitigates the lack of loans to low- and moderate income borrowers. Home improvement loans are not a significant product of the bank in this AA. The bank's performance in 2012 was very poor, which was weaker than the performance noted in 2010 through 2011.

Home Mortgage Refinance LoansPayne County

The geographic distribution of home mortgage refinance loans in Payne County is very poor. The bank's percentage of home mortgage refinance loans is significantly lower than the percentage of families in low- and moderate-income CTs. The bank's market share in low-income CTs is significantly lower than its overall market share of home mortgage refinance loans in Payne County; however, the bank's market share in moderate-income CTs is only lower than the bank's overall market share in the County. Strong mitigating factors exist in this AA as detailed under the home purchase loan section above. The bank's performance in 2012 was adequate and stronger than the performance noted in 2010 through 2011.

Oklahoma City Region

The bank's distribution of home refinance loans by borrower income levels in the Oklahoma City Region AA is poor. The percentage of home refinance loans to low-income families is significantly lower than the percentage of low-income families in the AA. The percentage of refinance loans to moderate-income families is lower than the percentage of moderate-income families in the AA. The bank's market share of home refinance loans to low-income families is lower than the bank's overall market share for these loans in the Oklahoma City Region AA, but for moderate-income families, it is only somewhat lower than the bank's overall market share in the Region. A high poverty level in this AA as described in the home purchase loan section above mitigates some of the distribution numbers to low-income borrowers. The bank's performance in 2012 was poor and not inconsistent with the performance noted in 2010 through 2011.

Tulsa County

The bank's distribution of home refinance loans by borrower income levels in Tulsa County AA is adequate. The percentage of home refinance loans to low-income families is significantly lower than the percentage of low-income families in the AA; however, the percentage of refinance loans to moderate-income families is only somewhat lower than the percentage of moderate-income families in the AA. The bank's market share of home refinance loans is for both low- and moderate-income families is somewhat lower than the bank's overall market share in the Tulsa County AA. The bank's performance in 2012 was poor, which was weaker than the performance noted in 2010 through 2011.

Small Loans to Businesses

Payne County

The bank's loan distribution to small businesses in the Payne County AA is good. The percentage of bank loans to businesses with revenues of \$1 million or less is near to the percentage of businesses with revenues of \$1 million or less. The bank's market share to businesses with revenues of \$1 million or less exceeds its overall market share. The bank's performance in 2012 was excellent and stronger than the performance noted in 2010 through 2011.

Oklahoma City Region

The bank's loan distribution to small businesses in the Oklahoma City Region AA is good. The percentage of bank loans to businesses with revenues of \$1 million or less is near to the percentage of businesses with revenues of \$1 million or less. The bank's market share to businesses with revenues of \$1 million or less exceeds its overall market share. The bank's performance in 2012 was adequate, which was weaker than the performance noted in 2010 through 2011.

Tulsa County

The bank's loan distribution to small businesses in the Tulsa County AA is good. The percentage of bank loans to businesses with revenues of \$1 million or less is near to the percentage of businesses with revenues of \$1 million or less. The bank's market share to businesses with revenues of \$1 million or less exceeds its overall market share. The bank's performance in 2012 was good and not inconsistent with the performance noted in 2010 through 2011.

Small Loans to Farms

Refer to Table 12 in appendix D for the facts and data reflecting the borrower distribution of the bank's origination and purchase of small loans to farms. No weight was placed on small loans to farms. Limited borrower distribution analysis was performed on this data as the volume of small farm loans is very low and does not provide a significant basis for comparison.

Community Development Lending

Refer to the Table 1 Lending Volumes in Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. [Table 1 (OKLAHOMA - JANUARY 1, 2010 To DECEMBER 31, 2011) and Table 1 (OKLAHOMA - JANUARY 1, 2012 To DECEMBER 31, 2012)]

Full-Scope Areas

CD lending has a significantly positive impact on the Lending Test in all three of Bank SNB's full-scope AAs in the State of Oklahoma. The bank's CD loans primarily help to provide affordable housing and to revitalize and stabilize low- and moderate-income (LMI) areas, particularly in areas designated as either federal or state Enterprise Zones (EZ). Although the opportunities for CD lending in the Oklahoma City Region and Tulsa County are high, the dollar amount of CD loans originated by Bank SNB in these regions is still considered significant.

Payne County

CD lending had a significantly positive impact on lending within the Payne County AA during the evaluation period. Bank SNB originated ten CD loans totaling \$10.8 million. This represents 14 percent of allocated tier 1 capital. CD loans include five loans totaling \$4.8 million that provided affordable housing and four loans totaling \$4.5 million that helped to provide services to LMI individuals. The most notable CD loan was a \$4.1 million loan to the Payne County School District to acquire land for the future construction of a sports complex.

Oklahoma City Region

CD lending had a significantly positive impact on lending within the Oklahoma City Region AA during the evaluation period. The bank originated eight CD loans totaling \$22.7 million. This represents 36 percent of allocated tier 1 capital. Three CD loans totaling \$12.2 million provide services to LMI individuals. Four loans totaling \$6.0 million provided affordable housing. Two loans totaling \$4.5 million were used to revitalize and stabilize LMI areas. The most notable CD loan was an \$8.2 million loan to renovate two large buildings that will be occupied primarily by tenants providing services to LMI individuals.

Tulsa County

CD lending had a significantly positive impact on the lending within the Tulsa County AA during the evaluation period. Bank SNB originated 4 CD loans totaling \$36.3 million. This represents 69 percent of allocated tier 1 capital. Of this total, two CD loans totaling \$34.3 million were for economic development by creating LMI jobs. The most notable CD loan was a \$33.0 million loan to refinance a large mixed-use office and retail space project. This project has created numerous LMI jobs, primarily in the service industry.

Conclusions for Areas Receiving Limited-Scope Reviews

The bank does not have any limited-scope AA's within the State of Oklahoma.

Product Innovation and Flexibility

In May of 2011, Bank SNB instituted an Affordable Housing Loan Program available in all markets. The program included competitive rates, minimum down payments, adjustable and fixed rate options, and other incentives. To date, no loans have been originated under this program. Customers that qualified for this program opted for the FHA mortgage loan product instead.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Oklahoma is rated "Low Satisfactory". Based on full scope reviews, the bank's investment performance is considered excellent in the Oklahoma City Region, adequate in the Tulsa County AA, and poor in the Payne County AA.

Refer to Table 14 in Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Qualified investments are investments, deposits, membership shares, or grants that have as their primary purpose "Community Development" as defined in the CRA regulation.

Bank SNB has made qualified investments in the State of Oklahoma totaling \$1.6 million in years 2010 and 2011 and \$5.4 million in years 2012 and 2013. Combined, qualified investments represent approximately 4 percent of allocated tier 1 capital. Investments are heavily centered in MBS that provide affordable housing.

Payne County

BANK SNB has a poor level of qualified investments in the Payne County AA totaling \$68 thousand. Investments are limited to donations of \$27 thousand in years 2010 and 2011, and \$41 thousand years 2012 and 2013.

Oklahoma City Region

Bank SNB has an excellent level of qualified investments in the Oklahoma City Region AA totaling \$6.3 million. During the evaluation period, Bank SNB purchased several CRA qualified FNMA and GNMA mortgage pools totaling \$6.2 million. The underlying mortgage loans are to LMI families located in Oklahoma County. Other current investments consist of donations totaling \$96 thousand to local non-profit organizations that provide services to LMI families.

Tulsa County

Bank SNB has an adequate level of qualified investments in the Tulsa County AA totaling \$666 thousand. During the evaluation period, BANK SNB purchased a CRA qualified pool of GNMA and FNMA mortgage backed securities totaling \$659 thousand. The underlying mortgage loans are to LMI families located in Tulsa County. Other current investments include \$7 thousand in donations to organizations that provide social services targeting LMI families.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Oklahoma is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Payne County AA, the Oklahoma City Region AA, and the Tulsa County AA is good.

Retail Banking Services

Refer to Table 15 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the distribution of the Bank's branch delivery system and branch openings and closings.

Oklahoma City Region

Bank SNB's branch distribution in the Oklahoma City Region AA is good. Branch locations are accessible to geographies and individuals of different income levels in the AA. The bank's branch distribution in 2010 through 2011 included one of four branches located in a LMI geography. The percentage of branches in LMI geographies is near to the percentage of the population in LMI geographies. In November 2013, the bank converted their OUHS Center location to a full service branch located within a moderate-income geography. This conversion

increased the number of LMI branches to two of five; however, the new branch will carry less weight in the branch distribution analysis given its limited amount of time in service in comparison to the evaluation period. The other three branches are scattered throughout Oklahoma County. Each of the remaining three branches are located in either middle or upper income census tract; however, they are all in near proximity to LMI tracts or immediately adjacent to LMI tracts.

Branch openings and closing improved the accessibility of Bank SNB's delivery systems, particularly to LMI geographies and individuals within the Oklahoma City Region AA. During the evaluation period, Bank SNB converted their OSU Student Union location, which is located in a low-income geography from a service or marketing location to a full service branch. There have been no branch closings in the Oklahoma City Region AA during the evaluation period. Branch hours and service did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals. Services offered and Banking hours are comparable among locations regardless of the income level of the geography.

Payne County

Bank SNB's branch distribution in the Payne County AA is excellent. Branch locations are readily accessible to geographies and individuals of different income levels in the AA. The bank's branch distribution in 2010 through 2012 included three of four branches located in LMI geographies compared to two of five in 2013 through 2014. Due to updated census information, two LMI locations were reclassified middle-income. In January 2014, Bank SNB converted the OSU Student Union located in a low-income geography to a full service branch. However, the new branch will carry less weight in the branch distribution analysis given its limited amount of time in service in comparison to the evaluation period. In both the 2000 and 2010 Census assessments, the percentage of branches in LMI geographies exceeds the percentage of the population in LMI geographies. This assessment gives slightly more weight to the distribution of branches in Payne County as the majority of CRA reportable loans and deposits are generated in this AA.

Branch openings and closing improved the accessibility of Bank SNB's delivery systems, particularly to LMI geographies and individuals within the Payne County AA. During the evaluation period, Bank SNB converted their OSU Student Union location, which is located in a low-income geography from a service or marketing location to a full service branch. There have been no branch closings in the Payne County AA during the evaluation period. Branch hours and service did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals. Services offered and Banking hours are comparable among locations regardless of the income level of the geography.

Tulsa County

Bank SNB's branch distribution in the Tulsa County AA is adequate. Branch locations are reasonably accessible to geographies and individuals of different income levels in the AA. The bank's branch distribution in 2010 through 2011 included no branches located within LMI geographies. However, the Bank's two branches in the AA are located adjacent to LMI geographies and in near proximity of several other LMI geographies. Bank SNB's branch distribution for 2012 was not inconsistent with the performance noted in 2010 through 2011. There have been no branch openings and closings in the Tulsa County AA during the evaluation period. Branch hours and service did not vary in a way that would inconvenience

portions of the AA, particularly LMI individuals. Services offered and Banking hours are comparable among locations regardless of the income level of the geography.

Alternative Delivery Systems

Bank-wide, management complements its traditional service delivery methods with certain delivery processes, such as:

- Online Banking, which includes bill payment;
- Automated Teller Machines (ATM), which includes both proprietary and fee-free access to the Allpoint ATM Network;
- ExpressLine 24, an automated telephone Banking system; and
- Staffed sales and service center available via telephone with extended hours Monday through Friday and limited hours on Saturday.

Alternative delivery systems have a positive impact on accessibility of bank products and services. Bank SNB's ATM network provides the greatest benefit for improving overall accessibility especially within LMI geographies and to LMI individuals. Bank SNB has 20 proprietary ATMs throughout Oklahoma with nine or 45 percent located in LMI geographies. In addition to proprietary ATMs, Bank SNB is part of the Allpoint ATM network, which provides customers with fee-free access to numerous ATMs nationwide. Within Oklahoma, customers have access to 67 Allpoint ATMs located inside certain grocery and convenience stores, gas stations and retail outlets. Of the 67 Allpoint ATMs in Oklahoma, 20 ATMs or 30 percent are located in LMI geographies.

The combined distribution of proprietary and Allpoint ATMs in Oklahoma is good. ATM distribution throughout the Oklahoma City Region AA in LMI geographies is 29 percent, which is near the population distribution in these tracts. The distribution of proprietary and Allpoint ATMs in LMI geographies for the Payne County and Tulsa County AAs exceeds the population distribution in these tracts at 33 percent and 45 percent, respectively.

Some weight was given to alternative delivery systems, specifically to the distribution of ATMs in the AAs, as the bank was able to present matrices outlining ATM penetration of LMI geographies throughout the AAs.

Community Development Services

Bank SNB's performance in providing community development (CD) services in the Payne County and Oklahoma City Region AA was good. In the Tulsa County, the level of CD services was adequate. CD services focused primarily on community services targeted to low- and moderate-income (LMI) individuals. Bank employees participated in a variety of organizations and partnerships, all in leadership roles that benefited LMI individuals, promoted economic development, provided affordable housing, or promoted the revitalization of LMI areas. They also provided technical assistance on financial and banking related matters to numerous community groups, LMI persons and families, schools, and small businesses.

Oklahoma City Region

In the Oklahoma City Region AA, nine Bank SNB employees provided their expertise to eleven different CD organizations. In addition, all of these employees demonstrated leadership by serving on the Board of Directors or committees of these organizations.

Payne County

In the Payne County AA, eleven Bank SNB employees provided their expertise to ten different CD organizations. In addition, all of these employees demonstrated leadership by serving on the Board of Directors or committees of these organizations.

Tulsa County

In the Tulsa County AA, seven Bank SNB employees provided their expertise to six different CD organizations. In addition, all of these employees demonstrated leadership by serving on the Board of Directors or committees of these organizations.

State of Texas

CRA Rating for Texas: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Needs Improvement

The major factors that support this rating:

- The geographic distribution of small loans to businesses by income of the area is excellent.
- The distribution of small loans to businesses by borrower income is excellent.
- CD lending has a positive impact on the bank's performance.
- Bank SNB provided an adequate amount of CD investments.
- The bank's retail delivery systems are not adequately accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Texas

Bank SNB's AA's in the State of Texas consist of the Dallas Region, Travis County, Bexar County, and McMullen County. The Dallas Region includes two counties in the Dallas-Plano-Irving, TX MD: Dallas County and Collin County. Travis County is in the Austin-Round Rock, TX MSA, and Bexar County is in the San Antonio, TX MSA. McMullen County is not in an MSA. The largest cities included in Bank SNB's Texas AA's are Dallas, Plano, Austin, and San Antonio.

The bank operates five offices within the state. The Texas offices report 13 percent of Bank SNB's total deposits and, during the evaluation period, generated 15 percent of the total number of CRA reportable loans. Competition in these AA's is heavy and includes numerous national, regional, and community banks, as well as other non-bank financial institutions. The Texas business is still in development. These Bank SNB branches were opened between 2003 and 2005.

Refer to the market profiles for the state of Texas in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Texas

Our analysis included full-scope examination procedures for the Dallas Region AA. Travis County, Bexar County, and McMullen County received limited scope reviews. Little weight was given to the performance of the limited-scope branches and there were simply not enough home mortgage loans in any category or small loans to farms to provide any meaningful analysis in the one full-scope AA. Therefore, the bank's rating is concentrated on performance regarding small loans to businesses. Please refer to the table in Appendix A for additional information on the scope of our review.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

Bank SNB's performance under the lending test in Texas is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Dallas Region AA is excellent.

Lending Activity

Refer to Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Dallas Region

In the Dallas Region AA, 16 percent and 84 percent of the loans originated/purchased were home mortgage loans and small loans to businesses, respectively. However, only 17 home mortgage loans were made in the AA. Among these home mortgage loans in the AA, 18 percent, 0 percent, 41 percent, and 41 percent were distributed as home purchase, home improvement, home refinance, and multifamily loans, respectively.

Bank SNB ranks 87th in deposit market share at 0.03 percent in the Dallas Region AA. Based on 2012 HMDA market share data, Bank SNB is ranked higher than 100 and does not hold a significant market share for HMDA loans in the Dallas Region. The bank has made no small loans to farms in the Dallas Region. Bank SNB ranks 42nd in overall market share for small loans to businesses at 0.06 percent. While Bank SNB's market share of home mortgage is insignificant, its market share of small loans to businesses exceeds its deposit market share. Overall performance is adequate given the ranking of small loans to businesses and in light of high level of competition from numerous financial institutions in this AA.

Distribution of Loans by Income Level of the Geography

The geographic distribution of Bank SNB's small loans to businesses is excellent. The number of home mortgage loans and small loans to farms originated/purchased in Texas is not significant enough to perform a meaningful analysis.

Small Loans to Businesses

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Dallas Region

The overall geographic distribution of small loans to businesses in the Dallas Region AA is excellent. The bank's percentage of small loans to businesses is lower than the percentage of businesses with revenues of \$1 million or less in low-income CTs. The bank's percentage of small loans to businesses exceeds the percentage of businesses with revenues of \$1 million or less in moderate-income CTs. The bank's market share in low-income and moderate-income CTs also exceeds the percentage of its overall market share of small loans to businesses in the Dallas Region AA. Performance in the moderate-income CTs outweighs that in the low-

income CTs as the moderate-income CTs contain roughly five times as many businesses compared to the low-income CTs. The bank's performance in 2012 was weaker than the performance noted in 2010 through 2011. In 2012, primarily because of the impact of 2010 census tract changes, the geographic distribution of small loans to businesses in the Dallas Region AA was characterized as adequate.

Lending Gap Analysis

We reviewed reports detailing Bank SNB's lending activity for small loans to businesses in Texas to identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps in lending.

Inside/Outside Ratio

A majority of the home mortgage loans, loans to small businesses and small farms, and community development loans originated or purchased by Bank SNB over the evaluation period were within its AA's. Approximately 91 percent of the bank's home mortgage loans, 79 percent of the small business and small farm loans, and 100 percent of CD loans were within the bank's AA's. This performance was positively factored into the overall analysis of the geographic distribution of lending.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of Bank SNB's small loans to businesses reflects excellent dispersion among borrowers of different income. The number of home mortgage loans and small loans to farms originated/purchased in Texas is not significant to perform a meaningful analysis.

Small Loans to Businesses

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Dallas Region

The bank's overall loan distribution to small businesses in the Dallas Region AA is excellent. The percentage of bank loans to businesses with revenues of \$1 million or less is very near to the percentage of businesses with revenues of \$1 million or less. The bank's market share to businesses with revenues of \$1 million or less exceeds its overall market share. Weight is given to the bank's excellent market share of loans to small businesses. Since the bank's percentage of bank loans to businesses with revenues of \$1 million or less almost equals the percentage of these businesses in the Dallas Region AA, a combined rating of excellent performance is warranted. The bank's performance in 2012 was weaker than the performance noted in 2010 through 2011. In 2012, primarily because of the impact of 2010 Census demographic changes, the borrower distribution of small loans to businesses in the Dallas Region AA was characterized as good.

Community Development Lending

Refer to Table 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. [Table 1 (TEXAS - JANUARY 1, 2010 To DECEMBER 31, 2011) and Table 1 (TEXAS - JANUARY 1, 2012 To DECEMBER 31, 2012)]

Full-Scope Areas

CD lending has a significantly positive impact on the Lending Test in Bank SNB's one full-scope AA in the State of Texas. The bank's CD loans primarily help to revitalize and stabilize LMI areas and to create LMI jobs. Although the opportunities for CD lending in the Dallas Region are high, the dollar amount of CD loans originated by Bank SNB in this region is still considered significant.

Dallas Region

CD lending had a significantly positive impact on the lending within the Dallas Region AA during the evaluation period. Bank SNB originated two CD loans totaling \$29.8 million. This represents 13 percent of tier 1 capital. One CD loan, totaling \$29.6 million was to renovate a hotel located in downtown Dallas. The hotel is a member of Historic Hotels of America and listed on the National Register of Historic Places. The project was awarded historic preservation tax credits at the completion of the renovations. It is estimated that over 150 LMI jobs will be created from this project.

Conclusions for Areas Receiving Limited-Scope Reviews

Overall, the bank's CD lending performance in the limited-scope AAs is not inconsistent with performance in the full-scope AAs. The bank's CD lending performance in limited-scope AAs had a significantly positive impact in the Bexar County AA and neutral impact in the McMullen and Travis County AAs.

Product Innovation and Flexibility

In May of 2011, Bank SNB instituted an Affordable Housing Loan Program available in all markets. The program included competitive rates, minimum down payments, adjustable and fixed rate options and other incentives. To date, no loans have been originated under this program. Customers that qualified for this program opted for the FHA mortgage loan product instead.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Texas is rated "Low Satisfactory". Based on full scope reviews, the bank's investment performance is considered excellent in the full-scope Dallas Region AA. Overall performance in the State of Texas; however, is rated "Low Satisfactory" because of limited qualified investments in the Bexar, McMullen, and Travis

County limited-scope AAs. In addition, none of the qualified investments made in the State of Texas exhibited innovative or complex responses to community needs.

Refer to Table 14 in Appendix D for the facts and data used to evaluate the bank's level of qualified investments. Qualified investments are investments, deposits, membership shares, or grants that have as their primary purpose "Community Development" as defined in the CRA regulation.

Dallas Region

Bank SNB has an excellent level of qualified investments in the Dallas Region AA totaling \$2.4 million. During the evaluation period, Bank SNB purchased several CRA qualified FNMA and GNMA mortgage pools totaling \$1.9 million. The underlying mortgage loans are to LMI families located in Dallas and Collin Counties. Other current investments consist of donations totaling \$2 thousand to local non-profit organizations that provide services to LMI families. Prior period investments totals \$450 thousand and represents an equity investment in the Solomon Hess SBA Loan Fund.

Conclusions for Areas Receiving Limited-Scope Reviews

Based upon limited-scope reviews, during the 2010-2011 evaluation periods the bank's Investment Test performance in the Bexar County AA, McMullen County AA, and the Travis County AA included only limited donations and was weaker than the bank's overall performance in the state. In 2012, there was no qualified activity in the Bexar County AA or in the McMullen County AA; however, the bank's performance in the Travis County AA was consistent with the bank's overall performance in the state.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Texas is rated "Needs Improvement". Based on full-scope reviews, the bank's performance in the Dallas Region is poor.

Retail Banking Services

Refer to Table 15 in the State of Texas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Dallas Region

Bank SNB's branch distribution in the Dallas Region AA is adequate. Branch locations are reasonably accessible to geographies and individuals of different income levels in the AA. In 2010 through 2011, branch distribution did not include locations within LMI geographies. However, one location is adjacent to a moderate income CT and in within reasonable distances from several other LMI tracts. While the percentage of branches in LMI geographies is below the percentage of the population in LMI geographies, branch distribution remains reasonably accessible in light of the low amount of CRA reportable loans and deposits

generated in this AA. Bank SNB's branch distribution for 2012 was not inconsistent with the performance noted in 2010 through 2011.

There have been no branch openings and closings in the Dallas Region AA during the evaluation period. Branch hours and service did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals. Services offered and banking hours are comparable among locations regardless of the income level of the geography.

Alternative Delivery Systems

Bank-wide, management complements its traditional service delivery methods with certain delivery processes, such as:

- Online banking, which includes bill payment;
- Automated Teller Machines (ATM), which includes both proprietary and fee-free access to the Allpoint ATM Network;
- ExpressLine 24, an automated telephone banking system; and
- Staffed sales and service center available via telephone with extended hours Monday through Friday and limited hours on Saturday.

Alternative delivery systems have a positive impact on accessibility of bank products and services. Bank SNB's ATM network provides the greatest benefit for improving overall accessibility especially within LMI geographies and to LMI individuals. While Bank SNB does not have any proprietary ATMs located within the Dallas Region AA, customers have access to the Allpoint ATM network, which provides fee-free access to numerous ATMs nationwide. The distribution of Allpoint ATMs in the Dallas Region AA is good. The distribution of ATMs in LMI geographies is near the percentage of the population in these tracts. Customers have access to 500 Allpoint ATMs located inside certain grocery and convenience stores, gas stations and retail outlets within the Dallas Region AA. Of those 500 Allpoint ATMs, 196 ATMs or 39 percent are located in LMI geographies.

Some weight was given to alternative delivery systems, specifically to the distribution of ATMs in the AA, as the bank was able to present matrices outlining ATM penetration of LMI geographies throughout the AA.

Community Development Services

Overall, the level of CD services has little impact on the rating. Nevertheless, it is noted the level of CD services provided by the bank in the Dallas Region AA needs improvement.

Dallas Assessment Area

Overall CD services in the Dallas Region AA are in substantial noncompliance. Bank SNB did not provide any CD services within the Dallas Region AA during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Bexar County AA, McMullen County AA, and Travis County AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test in Texas. Refer to Table 15 in the Texas section of Appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered.

Time Period Reviewed	Lending Test (excludes CD loans): (01/01/10 to 12/31/11) Lending Test (excludes CD loans): (01/01/12 to 12/31/12) Investment and Service Tests and CD Loans: (01/11/10 to 1/06/14)	
Financial Institution	Products Reviewed	
Bank SNB, National Association, Stillwater, OK	Home Mortgage Loans, Small Loans to Businesses and Farms, Community Development Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
OKLAHOMA Payne County Oklahoma City Region Tulsa County TEXAS Dallas Region Travis County Bexar County McMullen County	Full Scope Full Scope Full Scope Full Scope Limited Scope Limited Scope Limited Scope	Oklahoma Cleveland & Grady County Dallas County & Collin County

Appendix B: Summary of State Ratings

RATINGS BANK SNB, NATIONAL ASSOCIATION				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
Bank SNB, NA	HIGH SATISFACTORY	LOW SATISFACTORY	HIGH SATISFACTORY	SATISFACTORY
State:				
OKLAHOMA	HIGH SATISFACTORY	LOW SATISFACTORY	HIGH SATISFACTORY	SATISFACTORY
TEXAS	HIGH SATISFACTORY	LOW SATISFACTORY	NEEDS IMPROVEMENT	SATISFACTORY

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of Oklahoma

Oklahoma City Region

Demographic Information for Full Scope Area: Oklahoma City Region-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	290	7.93	31.72	34.14	24.48	1.72
Population by Geography	913,980	4.19	29.90	36.10	29.72	0.10
Owner-Occupied Housing by Geography	227,311	2.13	23.60	38.24	36.03	0.00
Business by Geography	112,033	3.65	21.17	34.62	38.63	1.93
Farms by Geography	2,859	1.15	18.12	39.35	40.71	0.66
Family Distribution by Income Level	238,843	20.56	18.00	21.32	40.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	92,101	6.16	42.13	36.15	15.57	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		47,288 60,000 13.59%	Median Housing Value Unemployment Rate (2000 US Census)	79,122 3.14%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2013 HUD updated MFI

Oklahoma City Region

Demographic Information for Full Scope Area: Oklahoma City Region-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	313	9.90	29.07	35.14	24.60	1.28
Population by Geography	1,026,819	6.64	27.31	38.09	27.83	0.12
Owner-Occupied Housing by Geography	251,008	3.89	21.45	42.09	32.56	0.00
Business by Geography	95,902	6.29	21.39	36.17	34.78	1.38
Farms by Geography	2,728	2.64	20.71	43.55	32.81	0.29
Family Distribution by Income Level	250,037	22.25	18.07	20.10	39.57	0.00

Distribution of Low and Moderate Income Families throughout AA Geographies	100,835	10.75	38.98	37.09	13.18	0.00
Median Family Income		62,366	Median Housing Value		122,450	
HUD Adjusted Median Family Income for 2013		60,000	Unemployment Rate (2010 US Census)		3.92%	
Households Below Poverty Level		14.29%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Oklahoma City Metropolitan Statistical Area consists of 7 counties. It is often known as the Oklahoma City Metro or Greater Oklahoma City it contains the state capital and principal city Oklahoma City. Bank SNB has designated the Oklahoma City Region, which consists of 3 counties: Oklahoma, Cleveland and Grady as their assessment area. Bank SNB has four full-service branches in the Oklahoma City (OKC) area (Oklahoma County) and one in Chickasha (Grady County). The South OKC branch is very near-to and serves Cleveland County. Oklahoma University Medical Center branch is located in a low-income tract, one OKC branch is located in a middle-income census tract and two branches are located in an upper-income census tract. Previously under the 2000 census tract information there were two branches located in a middle-income census tract. The Chickasha branch is located in a moderate-income census tract.

Alternative delivery systems include 15 ATMs. Additionally, Bank SNB is a member of the Allpoint ATM network which gives them access to 38,000 fee free ATMs nationwide. There are over 2,900 Allpoint ATMs located within Bank SNBs primary region.

Based on the 2010 census data the Oklahoma City Region AA contains 313 CTs, of which 31 tracts are designated as low-income (9.90 percent), 91 tracts are moderate-income (29.07 percent), 110 tracts are middle-income (35.14 percent), 77 tracts upper-income (24.60 percent), and 4 tracts that do not report data and are identified as “not applicable (1.28 percent). Low to moderate-income tracts increased from the 2000 census information when there were 23 low-income tracts and 92 moderate-income tracts.

Based on 2010 U.S. Census data, total population of the AA is 1,026,819, this is an 11 percent increase from the 2000 census data. The HUD 2013 updated annual median family income for the Oklahoma City, OK MSA is \$60,000. In 2013, non-farm businesses represented 97.23 percent (95,902) of total businesses (98,630) in the AA. The majority of these businesses (69.71 percent or 68,757) are considered small with revenues of less than \$1 million. According to 2010 U.S. Census, the Oklahoma City Region AA had approximately 14.29 percent of its residents living below the poverty level.

The economic conditions in Oklahoma County have softened with the national recession, but Oklahoma City continues to outperform the national economy. Oklahoma City is ranked #1 as the Most Recession Proof City, according to Forbes Magazine. Oklahoma has benefited from the energy and agricultural sectors and a stable housing market. The cost of living is 13 percent the U.S. average. The leading employers include the state of Oklahoma, Tinker Air Force Base, Oklahoma Health Center, INTEGRIS Health Center, and Oklahoma City Public

Schools. Although job growth has slowed, the Oklahoma City Region’s unemployment rate of 3.92 percent is lower than the national jobless rate of 6.7 percent.

As of June 30, 2013, the AA accounts for approximately 29 percent of the dollar amount of Bank SNB’s total deposits and 32 percent of total reported CRA loans during this evaluation period. Competition for financial services in the Oklahoma City Region AA is strong. The June 30, 2013 FDIC Deposit Market Share Report shows \$2.1 trillion worth of deposits divided among 60 FDIC insured financial institutions in the Oklahoma Region AA with 339 offices. The five largest competitors in the Oklahoma City Region AA include MidFirst Bank, JP Morgan Chase, N.A., BOKF N.A., BancFirst, and Bank of America N.A. Bank SNB is ranked as the 13th largest institution in the AA. Bank SNB’s deposits in this AA total \$395 million, representing 1.68 percent of market share.

We reviewed five community contacts for the Oklahoma City Region AA. Contacts included business development, insurance, and affordable housing organizations. These contacts noted needs for banks to work with and educate distressed borrowers in the AA. Contacts indicated that local banks are active in seeking community development opportunities and meeting the needs of the community.

State of Oklahoma

Payne County

Demographic Information for Full Scope Area: Payne County-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	14	7.14	14.29	42.86	35.71	0
Population by Geography	68,190	5.17	11.20	44.88	38.75	0.00
Owner-Occupied Housing by Geography	14,912	1.05	3.15	56.75	39.06	0.00
Business by Geography	7,039	6.45	12.15	48.13	33.27	0.00
Farms by Geography	291	0.34	5.15	54.98	39.52	0.00
Family Distribution by Income Level	15,513	16.93	15.02	20.29	47.76	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,957	4.58	10.98	57.27	27.17	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		42,526 57,500 22.82%	Median Housing Value Unemployment Rate (2000 US Census)		74,360 3.05%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2013 HUD updated MFI

Payne County

Demographic Information for Full Scope Area: Payne County-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	17	5.88	0.00	76.47	17.65	0.00
Population by Geography	77,350	8.24	0.00	69.26	22.50	0.00
Owner-Occupied Housing by Geography	15,489	0.14	0.00	74.45	25.41	0.00
Business by Geography	5,607	4.07	0.00	74.82	21.12	0.00
Farms by Geography	337	2.08	0.00	70.33	27.60	0.00
Family Distribution by Income Level	16,055	18.21	16.67	18.48	46.65	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,599	1.54	0.00	86.39	12.07	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		55,977 57,500 23.98%	Median Housing Value Unemployment Rate (2010 US Census)		115,856 3.29%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

Bank SNB has designated Payne County, which consists of 8 communities: Stillwater, Cushing, Perkins, Drumright, Quay, Yale, Glencoe, and Ripley as one of their AAs. Bank SNB has five full-service branches in the Stillwater area (Payne County). The Stillwater Hall of Fame branch and the Oklahoma State University (OSU) Branch are located in a low-income census tract, Stillwater Main Bank and Stillwater CBC are both in middle-income tracts, and the Stillwater Sangre Branch is in an upper-income census tract. Previously under the 2000 census tract information there was one branch located in a low-income census tract and two branches located in a moderate-income census tract. The OSU branch was not a full service branch at prior examination.

Alternative delivery systems include 8 ATMs. Additionally, the bank is a member of the Allpoint ATM network which gives them access to 38,000 fee free ATMs nationwide. There are over 2,900 Allpoint ATMs located within Bank SNB’s primary region.

Based on the 2010 Census data the Payne County AA contains 17 CTs, of which 1 tract is designated as low-income (5.88 percent), 0 tracts are moderate-income (0 percent), 13 tracts are middle-income (76.47 percent), 3 tracts are upper-income (17.65 percent), and 0 tracts are identified as “not applicable (0 percent). Low to moderate-income tracts decreased from the 2000 census information when there was 1 low-income tract and 2 moderate-income tracts.

Based on 2010 U.S. Census data, total population of the AA is 77,350, this is a 13.43 percent increase from the 2000 census data. The HUD 2013 updated annual median family income for the Oklahoma City, OK MSA is \$57,500. In 2013, non-farm businesses represented 94.33

percent (5,607) of total businesses (5,944) in the AA. The majority of these businesses (67.38 percent or 4,005) are considered small with revenues of less than \$1 million. According to 2010 U.S. Census, the Payne County AA had approximately 23.98 percent of its residents living below the poverty level.

The economic conditions in Payne County are stable. Payne County offers a diverse mix of industry, which includes agriculture, manufacturing, research and development, and tourism. The City of Stillwater is the largest city in Payne County as well as the county seat. Stillwater has a low crime rate and the cost of living is well below the U.S. average. Stillwater was recognized as the 6th fastest growing small city in the U.S. by Forbes.com and CNN/Money listed it as one of "America's Best Small Cities." The leading employers include Oklahoma State University, Stillwater Medical Center, Stillwater Public Schools, The City of Stillwater, and Wal-Mart. Payne County AA's unemployment rate of 3.29 percent is lower than the national jobless rate of 6.7 percent.

As of June 30, 2013, the AA accounts for approximately 35 percent of the dollar amount of Bank SNB's total deposits and 32 percent of total reported CRA loans during this evaluation period. Competition for financial services in the Payne County AA is moderate. The June 30, 2013 FDIC Deposit Market Share Report shows \$1.4 billion worth of deposits divided among 19 FDIC insured financial institutions in the Payne County AA with 30 offices. Bank SNB is ranked as the 1st largest institution in the AA. Bank SNB's deposits in this AA total \$487 million, representing 35.62 percent of market share.

We reviewed one community contact for the Payne County AA. Contact primarily provided economic development, public facilities, affordable housing, and health services. These contacts noted needs for health care, affordable housing, and business development. Contacts indicated that local banks are active in seeking community development opportunities.

State of Oklahoma

Tulsa County

Demographic Information for Full Scope Area: Tulsa County-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	172	4.07	25.58	35.47	34.88	0
Population by Geography	563,299	2.72	24.16	38.71	34.41	0.00
Owner-Occupied Housing by Geography	140,131	1.49	19.28	39.59	39.63	0.00
Business by Geography	76,087	1.21	19.24	34.05	45.49	0.00
Farms by Geography	1,273	0.94	14.30	39.59	45.17	0.00
Family Distribution by Income Level	148,189	18.98	17.50	20.90	42.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	54,057	5.27	37.24	40.56	16.93	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		51,562 59,700 11.26%	Median Housing Value Unemployment Rate (2000 US Census)		91,995 3.20%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2013 HUD updated MFI

Tulsa County

Demographic Information for Full Scope Area: Tulsa County-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	175	10.86	29.71	28.00	31.43	0.00
Population by Geography	603,403	9.13	25.63	30.04	35.21	0.00
Owner-Occupied Housing by Geography	148,259	5.35	20.55	31.63	42.47	0.00
Business by Geography	69,685	6.51	23.63	28.32	41.55	0.00
Farms by Geography	1,277	4.62	16.76	35.00	43.62	0.00
Family Distribution by Income Level	150,577	20.96	17.56	19.63	41.85	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	57,997	16.19	36.95	27.76	19.10	0.00

Median Family Income	64,390	Median Housing Value	131,942
HUD Adjusted Median Family Income for 2013	59,700	Unemployment Rate (2010 US Census)	3.97%
Households Below Poverty Level	14.12%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Tulsa Metropolitan Statistical Area consists of 7 counties. It is often known as the Green Country or Tulsa Metro Area, the largest city is Tulsa. Bank SNB has designated the Tulsa County as their assessment area and has two full-service branches in Tulsa County. Both of the branches are located in upper-income CTs, this was the same tract designation under the 2000 census.

Alternative delivery systems include 7 ATMs. Additionally, Bank SNB is a member of the Allpoint ATM network which gives them access to 38,000 fee free ATMs nationwide. There are over 2,900 Allpoint ATMs located within the bank’s primary region.

Based on the 2010 census data the Tulsa County AA contains 175 CTs, of which 19 tracts are designated as low-income (10.86 percent), 52 tracts are moderate-income (29.71 percent), 49 tracts are middle-income (28.00 percent), 55 tracts upper-income (31.43 percent), and no tracts are identified as “not applicable (0.00 percent). Low to moderate-income tracts increased from the 2000 census information when there were 7 low-income tracts and 44 moderate-income tracts.

Based on 2010 U.S. Census data, total population of the AA is 603,403, this is a 7 percent increase from the 2000 census data. The HUD 2013 updated annual median family income for Tulsa County is \$59,700. In 2013, non-farm businesses represented 98.20 percent (69,685) of total businesses (70,962) in the AA. The majority of these businesses (62.72 percent or 43,704) are considered small with revenues of less than \$1 million. According to 2010 U.S. Census, the Tulsa County AA had approximately 14.12 percent of its residents living below the poverty level.

The economic conditions in Tulsa County AA have remained relatively stable with continued job growth at 16 percent over 2013. Tulsa is ranked #37 in Cost of Doing Business, #48 in Best Places for Business and Careers, and #98 in Job Growth, according to Forbes Magazine. Tulsa was once heavily dependent on the oil industry. Tulsa has since diversified in a number of other industries: aerospace, technology, manufacturing, high tech, and finance. Some of the leading employers include QuikTrip, City of Tulsa, Cherokee Hard Rock Hotel and Casino, OneOk, and Bank of Oklahoma. Tulsa County’s unemployment rate of 3.97 percent is lower than the national jobless rate of 6.7 percent.

As of June 30, 2013, the AA accounts for approximately 24 percent of the dollar amount of Bank SNB’s total deposits and 15 percent of total reported CRA loans during this evaluation period. Competition for financial services in the Tulsa County AA is strong. The June 30, 2013 FDIC Deposit Market Share Report shows \$2.1 trillion worth of deposits divided among 47 FDIC insured financial institutions in the Tulsa County AA with 219 offices. The five largest competitors in the Tulsa County AA include BOKF, N.A., The F&M Bank & Trust Company, Bank of America, N.A., Arvest Bank, and BancFirst. Bank SNB is ranked as the 12th largest institution in the AA. The bank’s deposits in this AA total \$327 million, representing 1.73 percent of market share.

We reviewed three community contacts for the Tulsa County AA. Contacts included business development, community service and affordable housing organizations. These contacts noted needs for small business lending, affordable housing, and financial education in the AA. Contacts indicated that local banks are active in seeking community development opportunities.

State of Texas

Dallas Region

Demographic Information for Full Scope Area: Dallas Region-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	572	10.49	30.94	28.50	29.37	0
Population by Geography	2,710,574	9.25	30.91	30.29	29.55	0.00
Owner-Occupied Housing by Geography	549,723	3.27	23.21	32.67	40.85	0.00
Business by Geography	421,231	3.91	21.49	29.56	43.65	1.39
Farms by Geography	6,287	3.05	20.23	34.34	41.85	0.52
Family Distribution by Income Level	671,309	22.85	18.30	19.73	39.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	276,239	15.73	43.04	28.87	12.36	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		60,978 67,500 10.03%	Median Housing Value Unemployment Rate (2000 US Census)		123,122 3.48%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2013 HUD updated MFI

Dallas Region

Demographic Information for Full Scope Area: Dallas Region-Bank SNB						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	681	15.57	27.31	23.64	33.04	0.44
Population by Geography	3,150,480	13.87	27.99	24.89	33.25	0.00

Owner-Occupied Housing by Geography	644,682	6.69	22.65	26.80	43.85	0.00
Business by Geography	366,202	9.41	19.39	24.63	46.30	0.27
Farms by Geography	5,976	7.33	20.15	27.69	44.70	0.13
Family Distribution by Income Level	740,726	25.72	17.15	17.66	39.47	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	317,521	23.65	38.77	23.33	14.25	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		73,067 67,500 12.81%	Median Housing Value Unemployment Rate (2010 US Census)		176,236 4.82%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2013 HUD updated MFI

The Dallas Region AA consists of one county, Collin County. Collin’s county seat is McKinney and it is part of the Dallas/Fort Worth Metroplex. A small portion of the city of Dallas is located within Collin County. Other important cities in the county are Allen, Frisco, McKinney, Plano, Murphy, Richardson, and Wylie. Bank SNB has one full-service branch in Collin County. This branch is located in an upper-income CTs; this was the same tract designation under the 2000 census.

There are no Bank SNB ATMs located in the Dallas Region. However, the bank is a member of the Allpoint ATM network which gives them access to 38,000 fee free ATMs nationwide. There are over 2,900 Allpoint ATMs located within the bank’s primary region.

Based on the 2010 census data the Dallas Region AA contains 681 CTs, of which 106 tracts are designated as low-income (15.57 percent), 186 tracts are moderate-income (27.31 percent), 161 tracts are middle-income (23.64 percent), 225 tracts upper-income (33.04 percent), and 3 tracts that do not report data and are identified as “not applicable (0.44 percent). Low to moderate-income tracts increased from the 2000 census information when there were 60 low-income tracts and 177 moderate-income tracts.

Based on 2010 U.S. Census data, total population of the AA is 3,150,480, this is a 16 percent increase from the 2000 census data. The HUD 2013 updated annual median family income for Dallas Region is \$67,500. In 2013, non-farm businesses represented 98.39 percent (366,202) of total businesses (372,178) in the AA. The majority of these businesses (70.93 percent or 259,749) are considered small with revenues of less than \$1 million. According to 2010 U.S. Census, the Dallas Region AA had approximately 12.81 percent of its residents living below the poverty level.

The economic conditions in Dallas Region AA have remained relatively stable with continued job growth by double digits in all industries except farming, fishery, and forestry. Collin County is the fastest growing county in Texas and one of the top growth counties in America. Collin County also boasts being the 6th most populous county and among counties with over a half a million residents, Collin County has the highest sustained growth rate of 63.6 percent, according to the 2000 census. Some of the leading employers include Texas Instruments,

EDS, J.C. Penney, Richardson ISD, and Nortel. Dallas Region AA unemployment rate of 4.82 percent is lower than the national jobless rate of 6.7 percent.

As of June 30, 2013, the AA accounts for approximately 3 percent of the dollar amount of Bank SNB's total deposits and 27 percent of total reported CRA loans during this evaluation period. Competition for financial services in the Dallas Region AA is strong. The June 30, 2013 FDIC Deposit Market Share Report shows \$4.2 trillion worth of deposits divided among 114 FDIC insured financial institutions in the Dallas Region AA with 910 offices. The five largest competitors in the Dallas Region AA include Bank of America, N.A., JP Morgan Chase, N.A., Wells Fargo, N.A., Texas Capital Bank, N.A., and Compass Bank. Bank SNB is ranked as the 87th largest institution in the AA. The bank's deposits in this AA total \$48 million, representing 0.03 percent of market share.

We reviewed three community contacts for the Dallas Region AA. Contacts included economic development, community service and affordable housing organizations. These contacts noted needs for less stringent underwriting, small business lending, affordable housing, and commercial revolving lines of credit for predevelopment phases of housing projects in the AA. Contacts indicated that local banks seemed to have switched their focus from community development projects to more philanthropy projects. Contacts indicated that Community Reinvestment Act Officers are difficult to get in contact with and typically office out of state.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables included in each set:

Table 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 1. Other Products - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.

Table 2. Geographic Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

Table 3. Geographic Distribution of Home Improvement Loans - See Table 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans - See Table 2.

Table 5. Geographic Distribution of Multifamily Loans - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-,

moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

Table 6. Geographic Distribution of Small Loans to Businesses - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.

Table 7. Geographic Distribution of Small Loans to Farms - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.

Table 8. Borrower Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.

Table 9. Borrower Distribution of Home Improvement Loans - See Table 8.

Table 10. Borrower Distribution of Refinance Loans - See Table 8.

Table 11. Borrower Distribution of Small Loans to Businesses - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 1. Lending Volume

LENDING VOLUME		Geography: OKLAHOMA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
OKC Region	37.42	517	136,461	337	73,192	0	0	4	7,697	858	217,350	32.70
Payne Co	47.50	882	166,911	199	29,226	3	555	3	1760	1,087	198,452	40.28
Tulsa Co	15.07	188	35,680	156	32,762	0	0	2	34,794	346	103,416	27.02

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2010 to December 31, 2011.

*** Deposit Data as of January 24, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [†]													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full Review:																								
OKC Region	219	34.27	2.13	0.00	23.60	2.74	38.24	16.89	36.03	80.37	0.35	0.00	0.19	0.17	0.53									
Payne Co	371	58.06	1.05	0.00	3.15	4.31	56.75	20.49	39.06	75.20	18.14	0.00	16.00	8.33	26.89									
Tulsa Co	49	7.67	1.49	0.00	19.28	10.20	39.59	18.37	39.63	71.43	0.14	0.00	0.15	0.03	0.22									

* Based on 2011 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
OKC Region	48	33.80	2.13	0.00	23.60	8.33	38.24	33.33	36.03	58.33	0.21	0.00	0.00	0.18	0.35
Payne Co	71	50.00	1.05	0.00	3.15	4.23	56.75	23.94	39.06	71.83	15.91	0.00	12.50	5.26	25.37
Tulsa Co	23	16.20	1.49	8.70	19.28	0.00	39.59	21.74	39.63	69.57	0.88	0.00	0.00	0.72	1.27

* Based on 2011 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
OKC Region	243	30.76	2.13	0.00	23.60	0.41	38.24	11.52	36.03	88.07	0.37	0.00	0.06	0.24	0.49	
Payne Co	431	54.56	1.05	0.93	3.15	2.09	56.75	16.47	39.06	80.51	13.60	0.00	7.69	5.78	19.91	
Tulsa Co	116	14.68	1.49	0.00	19.28	2.59	39.59	22.41	39.63	75.00	0.39	0.00	0.15	0.27	0.47	

* Based on 2011 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY																
Geography: OKLAHOMA																
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011																
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
OKC Region	7	43.75	4.75	28.57	38.21	42.86	34.41	28.57	22.63	0.00	3.61	22.22	3.45	0.00	0.00	
Payne Co	9	56.25	18.09	0.00	11.45	0.00	10.00	22.22	60.46	77.78	11.11	0.00	0.00	0.00	16.67	
Tulsa Co	0	0.00	3.71	0.00	25.03	0.00	39.55	0.00	31.71	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
OKC Region	328	48.02	3.65	6.71	21.17	25.61	34.62	32.93	38.63	34.76	1.08	1.73	1.37	1.20	0.85									
Payne Co	199	29.14	6.45	15.08	12.15	22.11	48.13	29.15	33.27	33.67	11.06	23.26	23.86	6.69	10.07									
Tulsa Co	156	22.84	1.21	0.00	19.24	21.79	34.05	17.95	45.49	60.26	0.81	0.00	0.98	0.45	1.00									

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: OKLAHOMA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
OKC Region	0	0.00	1.15	0.00	18.12	0.00	39.35	0.00	40.71	0.00	0.00	0.00	0.00	0.00	0.00	
Payne Co	3	100.00	0.34	0.00	5.15	0.00	54.98	33.33	39.52	66.67	0.00	0.00	0.00	0.00	0.00	
Tulsa Co	0	0.00	0.94	0.00	14.30	0.00	39.59	0.00	45.17	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share ¹				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ¹	% BANK Loans****	% Families ¹	% BANK Loans****	% Families ¹	% BANK Loans****	% Families ¹	% BANK Loans****						
Full Review:																
OKC Region	219	34.27	20.56	0.00	18.00	8.80	21.32	9.26	40.12	81.94	0.41	0.00	0.14	0.27	0.75	
Payne Co	371	58.06	16.93	3.65	15.02	10.39	20.29	16.85	47.76	69.10	20.04	13.04	13.18	16.00	24.61	
Tulsa Co	49	7.67	18.98	6.67	17.50	6.67	20.90	15.56	42.62	71.11	0.16	0.13	0.05	0.05	0.30	

* Based on 2011 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.4% of loans originated and purchased by bank.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share*				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
OKC Region	48	33.80	20.56	0.00	18.00	13.64	21.32	9.09	40.12	77.27	0.22	0.00	0.00	0.00	0.55	
Payne Co	71	50.00	16.93	0.00	15.02	1.47	20.29	10.29	47.76	88.24	16.26	0.00	6.67	4.00	23.38	
Tulsa Co	23	16.20	18.98	5.26	17.50	0.00	20.90	15.79	42.62	78.95	0.93	0.97	0.00	0.44	1.49	

* Based on 2011 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 7.7% of loans originated and purchased by bank.

2 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share ¹													
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ³	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp							
Full Review:																								
OKC Region	243	30.76	20.56	1.31	18.00	3.93	21.32	7.42	40.12	87.34	0.41	0.11	0.22	0.15	0.60									
Payne Co	431	54.56	16.93	0.72	15.02	2.89	20.29	11.81	47.76	84.58	15.62	3.85	5.71	7.38	19.91									
Tulsa Co	116	14.68	18.98	0.88	17.50	9.73	20.90	8.85	42.62	80.53	0.44	0.22	0.23	0.33	0.57									

* Based on 2011 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.2% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: OKLAHOMA									
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
OKC Region	337	48.70	63.90	55.49	40.65	30.86	28.49	1.08	1.38
Payne Co	199	28.76	68.45	65.83	62.31	23.62	14.07	11.06	14.22
Tulsa Co	156	22.54	57.42	53.85	45.51	26.92	27.56	0.81	1.08

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2011).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 2.46% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OKLAHOMA			Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share ¹	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
OKC Region	0	0.00	97.31	0.00	0.00	0.00	0.00	0.00	0.00
Payne Co	3	100.00	98.63	100.00	66.67	0.00	33.33	0.00	0.00
Tulsa Co	0	0.00	95.99	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2011).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OKLAHOMA		Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
OKC Region	0	23	4	922	23	923	57.33	0	0
Payne Co	0	0	16	27	16	27	1.67	0	0
Tulsa Co	0	0	6	660	6	660	41.00	0	0

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																Geography: OKLAHOMA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population											
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
OKC Region	28.60	4	26.67	0.00	25.00	50.00	25.00	0	0	0	0	0	0	4.19	29.90	36.10	29.72						
Payne Co	35.23	4	26.67	25.00	50.00	0.00	25.00	0	0	0	0	0	0	5.17	11.20	44.88	38.75						
Tulsa Co	23.64	4	13.33	0.00	0.00	0.00	100.00	0	0	0	0	0	0	2.72	24.16	38.71	34.41						

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: OKLAHOMA						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
OKC Region	28.60	4	26.67	0	0	50.00	25.00	58	0.00	5.17	24.14	44.83	25.86	4.19	29.90	36.10	29.72
Payne Co	35.23	4	26.67	25.00	50.00	0	25.00	9	0.00	33.33	0	44.44	22.22	5.17	11.20	44.88	38.75
Tulsa Co	23.64	2	13.33	0	0	0	100.00	20	0.00	15.00	30.00	10.00	45.00	2.72	24.16	38.71	34.41

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

OKC Region

Demographic Information for Full Scope Area: OKC Region						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	290	7.93	31.72	34.14	24.48	1.72
Population by Geography	913,980	4.19	29.90	36.10	29.72	0.10
Owner-Occupied Housing by Geography	227,311	2.13	23.60	38.24	36.03	0.00
Business by Geography	112,033	3.65	21.17	34.62	38.63	1.93
Farms by Geography	2,859	1.15	18.12	39.35	40.71	0.66
Family Distribution by Income Level	238,843	20.56	18.00	21.32	40.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	92,101	6.16	42.13	36.15	15.57	0.00
Median Family Income		44,898	Median Housing Value		79,122	
HUD Adjusted Median Family Income for 2011		60,600	Unemployment Rate (2000 US Census)		2.44%	
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2011 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Tulsa Co

Demographic Information for Full Scope Area: Tulsa Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	172	4.07	25.58	35.47	34.88	0.00
Population by Geography	563,299	2.72	24.16	38.71	34.41	0.00
Owner-Occupied Housing by Geography	140,131	1.49	19.28	39.59	39.63	0.00
Business by Geography	76,087	1.21	19.24	34.05	45.49	0.00
Farms by Geography	1,273	0.94	14.30	39.59	45.17	0.00
Family Distribution by Income Level	148,189	18.98	17.50	20.90	42.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	54,057	5.27	37.24	40.56	16.93	0.00
Median Family Income		45,678	Median Housing Value		91,995	
HUD Adjusted Median Family Income for 2011		59,600	Unemployment Rate (2000 US Census)		2.46%	
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Payne Co

Demographic Information for Full Scope Area: Payne Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	14	7.14	14.29	42.86	35.71	0.00
Population by Geography	68,190	5.17	11.20	44.88	38.75	0.00
Owner-Occupied Housing by Geography	14,912	1.05	3.15	56.75	39.06	0.00
Business by Geography	7,039	6.45	12.15	48.13	33.27	0.00
Farms by Geography	291	0.34	5.15	54.98	39.52	0.00
Family Distribution by Income Level	15,513	16.93	15.02	20.29	47.76	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,957	4.58	10.97	57.27	27.17	0.00
Median Family Income		35,517	Median Housing Value		74,360	
HUD Adjusted Median Family Income for 2011		48,800	Unemployment Rate (2000 US Census)		2.53%	
Households Below Poverty Level		23%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011												
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Dallas Region	29.73	13	17,998	53	13,980	0	0	1	29,666	67	61,644	27.48
Limited Review:												
Bexar Co	35.59	2	834	77	14,842	0	0	2	3,613	81	19,289	18.52
McMullen Co	0.00	0	0	0	0	0	0	0	0	0	0	49.07
Travis Co	34.68	1	55	76	18,506	0	0	0	0	77	18,561	4.93

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2010 to December 31, 2011.

*** Deposit Data as of January 24, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ¹													
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full Review:																								
Dallas Region	1	25.00	3.27	0.00	23.21	0.00	32.67	0.00	40.85	100.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Bexar Co	2	50.00	1.94	0.00	34.52	0.00	26.83	0.00	36.71	100.00	0.00	0.00	0.00	0.00	0.00									
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Travis Co	1	25.00	4.16	0.00	21.43	100.00	36.00	0.00	38.41	0.00	0.00	0.00	0.03	0.00	0.00									

* Based on 2011 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: TEXAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Dallas Region	0	0.00	3.27	0.00	23.21	0.00	32.67	0.00	40.85	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Bexar Co	0	0.00	1.94	0.00	34.52	0.00	26.83	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00									
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Travis Co	0	0.00	4.16	0.00	21.43	0.00	36.00	0.00	38.41	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2011 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Dallas Region	5	100.00	3.27	0.00	23.21	0.00	32.67	20.00	40.85	80.00	0.00	0.00	0.00	0.01	0.00									
Limited Review:																								
Bexar Co	0	0.00	1.94	0.00	34.52	0.00	26.83	0.00	36.71	0.00	0.00	0.00	0.00	0.00	0.00									
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Travis Co	0	0.00	4.16	0.00	21.43	0.00	36.00	0.00	38.41	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2011 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: TEXAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Dallas Region	7	100.00	15.56	0.00	32.10	100.00	30.97	0.00	21.37	0.00	0.60	0.00	1.75	0.00	0.00									
Limited Review:																								
Bexar Co	0	0.00	1.89	0.00	36.43	0.00	38.94	0.00	22.74	0.00	0.00	0.00	0.00	0.00	0.00									
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Travis Co	0	0.00	19.50	0.00	33.11	0.00	32.54	0.00	14.85	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: TEXAS		Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Dallas Region	53	25.73	3.91	1.89	21.49	22.64	29.56	9.43	43.65	66.04	0.04	0.05	0.04	0.01	0.07						
Limited Review:																					
Bexar Co	77	37.38	1.66	1.30	27.08	18.18	26.68	35.06	44.34	45.45	0.20	0.22	0.15	0.25	0.20						
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Travis Co	76	36.89	5.16	0.00	16.88	10.53	31.36	26.32	46.51	63.16	0.12	0.00	0.08	0.09	0.17						

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: TEXAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Dallas Region	0	0.00	3.05	0.00	20.23	0.00	34.34	0.00	41.85	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Bexar Co	0	0.00	1.02	0.00	23.83	0.00	24.62	0.00	50.22	0.00	0.00	0.00	0.00	0.00	0.00									
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Travis Co	0	0.00	2.85	0.00	17.66	0.00	36.72	0.00	42.77	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2011).

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share ¹				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families ⁴	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Dallas Region	1	25.00	22.85	0.00	18.30	0.00	19.73	0.00	39.12	100.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Bexar Co	2	50.00	22.01	0.00	18.14	0.00	20.22	0.00	39.63	100.00	0.00	0.00	0.00	0.00	0.00	
McMullen Co	0	0.00	19.92	0.00	17.48	0.00	24.39	0.00	38.21	0.00	0.00	0.00	0.00	0.00	0.00	
Travis Co	1	25.00	21.57	0.00	17.98	0.00	21.04	0.00	39.41	100.00	0.01	0.00	0.00	0.00	0.01	

* Based on 2011 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

4 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TEXAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share ⁶				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families ⁵	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Dallas Region	0	0.00	22.85	0.00	18.30	0.00	19.73	0.00	39.12	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Bexar Co	0	0.00	22.01	0.00	18.14	0.00	20.22	0.00	39.63	0.00	0.00	0.00	0.00	0.00	0.00	
McMullen Co	0	0.00	19.92	0.00	17.48	0.00	24.39	0.00	38.21	0.00	0.00	0.00	0.00	0.00	0.00	
Travis Co	0	0.00	21.57	0.00	17.98	0.00	21.04	0.00	39.41	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

5 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
Geography: TEXAS															
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share ⁷				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁶	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas Region	5	100.00	22.85	0.00	18.30	0.00	19.73	0.00	39.12	100.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Bexar Co	0	0.00	22.01	0.00	18.14	0.00	20.22	0.00	39.63	0.00	0.00	0.00	0.00	0.00	0.00
McMullen Co	0	0.00	19.92	0.00	17.48	0.00	24.39	0.00	38.21	0.00	0.00	0.00	0.00	0.00	0.00
Travis Co	0	0.00	21.57	0.00	17.98	0.00	21.04	0.00	39.41	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: TEXAS									
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas Region	53	25.73	66.14	66.04	35.85	32.08	32.08	0.04	0.06
Limited Review:									
Bexar Co	77	37.38	66.86	58.44	57.14	18.18	24.68	0.20	0.28
McMullen Co	0	0.00	46.59	0.00	0.00	0.00	0.00	0.00	0.00
Travis Co	76	36.89	64.88	73.68	51.32	18.42	30.26	0.12	0.23

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2011).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.97% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: TEXAS			Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share ¹	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas Region	0	0.00	96.45	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Bexar Co	0	0.00	97.44	0.00	0.00	0.00	0.00	0.00	0.00
McMullen Co	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Travis Co	0	0.00	96.94	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2011).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: TEXAS		Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Dallas Region	1	450	4	1,454	5	1,904	99.80	0	0
Limited Review:									
Bexar Co	0	0	2	2	2	2	0.10	0	0
McMullen Co	0	0	2	2	2	2	0.10	0	0
Travis Co	0	0	0	0	0	0	0.00	0	0

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: TEXAS				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Dallas Region	3.44	2	13.33	0.00	0.00	0.00	100.0	0	0	0	0	0	0	9.25	30.91	30.29	29.55
Limited Review:																	
Bexar Co	2.32	2	6.67	0.00	100.0	0.00	0.00	0	1	0	0	0	1	3.01	40.97	27.68	28.33
McMullen Co	6.15	1	6.67	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Travis Co	0.62	1	6.67	0.00	0.00	0.00	100.0	0	0	0	0	0	0	11.53	29.36	32.41	26.40

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: TEXAS						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Dallas Region	3.44	2	13.33	0	0	0	100.0	500	53.71	14.00	25.20	23.20	36.60	9.25	30.91	30.29	29.55
Limited Review:																	
Bexar Co	2.32	1	6.67	0	100.0	0	0	195	20.95	7.69	29.23	27.69	35.38	3.01	40.97	27.68	28.33
McMullen Co	6.15	1	6.67	0	0	100.0	0	1	0.11	0	0	100.0	0	0.00	0.00	100.0	0.00
Travis Co	0.62	1	6.67	0	0	0	100.0	148	15.90	19.59	18.92	29.73	31.08	11.53	29.36	32.41	26.40

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Bexar Co

Demographic Information for Limited Scope Area: Bexar Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	278	4.32	41.01	28.42	25.18	1.08
Population by Geography	1,392,931	3.01	40.97	27.68	28.33	0.01
Owner-Occupied Housing by Geography	299,171	1.94	34.52	26.83	36.71	0.01
Business by Geography	153,862	1.66	27.08	26.68	44.34	0.25
Farms by Geography	2,929	1.02	23.83	24.62	50.22	0.31
Family Distribution by Income Level	347,923	22.01	18.14	20.22	39.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	139,691	4.85	57.44	25.58	12.12	0.00
Median Family Income		44,591	Median Housing Value		82,887	
HUD Adjusted Median Family Income for 2011		59,900	Unemployment Rate (2000 US Census)		2.66%	
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Travis Co

Demographic Information for Limited Scope Area: Travis Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	181	11.05	28.18	32.60	27.07	1.10
Population by Geography	812,280	11.53	29.36	32.41	26.40	0.30
Owner-Occupied Housing by Geography	165,123	4.16	21.43	36.00	38.41	0.00
Business by Geography	145,673	5.16	16.88	31.36	46.51	0.10
Farms by Geography	2,350	2.85	17.66	36.72	42.77	0.00
Family Distribution by Income Level	185,807	21.57	17.98	21.04	39.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	73,483	15.69	43.34	29.07	11.90	0.00
Median Family Income		59,438	Median Housing Value		140,737	
HUD Adjusted Median Family Income for 2011		74,900	Unemployment Rate (2000 US Census)		2.32%	
Households Below Poverty Level		11%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

McMullen Co

Demographic Information for Limited Scope Area: McMullen Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	1	0.00	0.00	100.00	0.00	0.00
Population by Geography	851	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	287	0.00	0.00	100.00	0.00	0.00
Business by Geography	88	0.00	0.00	100.00	0.00	0.00
Farms by Geography	16	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	246	19.92	17.48	24.39	38.21	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	92	0.00	0.00	100.00	0.00	0.00
Median Family Income		36,380	Median Housing Value		47,400	
HUD Adjusted Median Family Income for 2011		48,600	Unemployment Rate (2000 US Census)		0.71%	
Households Below Poverty Level		18%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Dallas Region

Demographic Information for Full Scope Area: Dallas Region						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	572	10.49	30.94	28.50	29.37	0.70
Population by Geography	2,710,574	9.25	30.91	30.29	29.55	0.00
Owner-Occupied Housing by Geography	549,723	3.27	23.21	32.67	40.85	0.00
Business by Geography	421,231	3.91	21.49	29.56	43.65	1.39
Farms by Geography	6,287	3.05	20.23	34.34	41.85	0.52
Family Distribution by Income Level	671,309	22.85	18.30	19.73	39.12	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	276,239	15.73	43.04	28.88	12.36	0.00
Median Family Income		56,313	Median Housing Value		123,122	
HUD Adjusted Median Family Income for 2011		69,600	Unemployment Rate (2000 US Census)		2.60%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 1. Lending Volume

LENDING VOLUME		Geography: OKLAHOMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012						
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
OKC Region	43.56	300	65,492	143	31,284	0	0	5	14,952	448	111,278	32.70
Payne Co	43.07	365	58,901	71	10,324	2	503	7	9,025	445	78,753	40.28
Tulsa Co	13.37	61	12,622	75	16,706	0	0	2	1,283	138	30,611	27.02

* Loan Data as of December 31, 2012. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of January 24, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ¹													
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full Review:																								
OKC Region	128	47.41	3.89	0.00	21.45	5.47	42.09	29.69	32.56	64.84	0.63	0.00	0.24	0.48	0.91									
Payne Co	122	45.19	0.14	0.00	0.00	0.00	74.45	40.16	25.41	59.84	16.12	0.00	0.00	9.50	30.29									
Tulsa Co	20	7.41	5.35	0.00	20.55	5.00	31.63	20.00	42.47	75.00	0.19	0.00	0.09	0.12	0.26									

* Based on 2012 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
OKC Region	23	43.40	3.89	0.00	21.45	4.35	42.09	17.39	32.56	78.26	0.69	0.00	0.16	0.27	1.65	
Payne Co	24	45.28	0.14	0.00	0.00	0.00	74.45	50.00	25.41	50.00	16.44	0.00	0.00	11.43	29.27	
Tulsa Co	6	11.32	5.35	0.00	20.55	16.67	31.63	0.00	42.47	83.33	0.50	0.00	0.53	0.00	0.90	

* Based on 2012 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
OKC Region	148	36.91	3.89	0.68	21.45	2.70	42.09	9.46	32.56	87.16	0.65	0.39	0.16	0.17	1.10	
Payne Co	218	54.36	0.14	0.00	0.00	0.00	74.45	35.78	25.41	64.22	21.67	0.00	0.00	13.68	32.33	
Tulsa Co	35	8.73	5.35	0.00	20.55	2.86	31.63	11.43	42.47	85.71	0.27	0.00	0.08	0.11	0.38	

* Based on 2012 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															
Geography: OKLAHOMA															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012															
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
OKC Region	1	50.00	6.02	0.00	42.93	0.00	31.39	100.00	19.66	0.00	0.93	0.00	0.00	3.57	0.00
Payne Co	1	50.00	6.15	100.00	0.00	0.00	82.03	0.00	11.82	0.00	10.00	50.00	0.00	0.00	0.00
Tulsa Co	0	0.00	10.99	0.00	34.29	0.00	28.55	0.00	26.17	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2012 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
OKC Region	142	49.31	6.29	9.15	21.39	16.20	36.17	37.32	34.78	37.32	0.82	0.97	0.69	0.89	0.89									
Payne Co	71	24.65	4.07	1.41	0.00	0.00	74.82	69.01	21.12	29.58	6.67	10.00	0.00	6.65	8.17									
Tulsa Co	75	26.04	6.51	8.00	23.63	20.00	28.32	13.33	41.55	58.67	0.65	0.76	0.57	0.35	0.89									

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: OKLAHOMA															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012															
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
OKC Region	0	0.00	2.64	0.00	20.71	0.00	43.55	0.00	32.81	0.00	0.00	0.00	0.00	0.00	0.00
Payne Co	2	100.00	2.08	0.00	0.00	0.00	70.33	50.00	27.60	50.00	2.60	0.00	0.00	1.89	4.17
Tulsa Co	0	0.00	4.62	0.00	16.76	0.00	35.00	0.00	43.62	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share ⁷				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ^{**}	% BANK Loans****	% Families ⁷	% BANK Loans****	% Families ^{***}	% BANK Loans****	% Families ^{***}	% BANK Loans****						
Full Review:																
OKC Region	128	47.41	22.25	0.79	18.07	4.76	20.10	12.70	39.57	81.75	0.75	0.06	0.15	0.41	1.43	
Payne Co	122	45.19	18.21	1.67	16.67	11.67	18.48	15.83	46.65	70.83	19.23	7.41	11.57	12.58	26.15	
Tulsa Co	20	7.41	20.96	5.00	17.56	0.00	19.63	30.00	41.85	65.00	0.22	0.11	0.00	0.28	0.32	

* Based on 2012 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by bank.

⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share ⁸				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families**	% BANK Loans****	% Families ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
OKC Region	23	43.40	22.25	4.35	18.07	21.74	20.10	8.70	39.57	65.22	0.72	0.30	0.77	0.24	1.09	
Payne Co	24	45.28	18.21	0.00	16.67	13.04	18.48	13.04	46.65	73.91	17.69	0.00	16.67	8.82	23.29	
Tulsa Co	6	11.32	20.96	0.00	17.56	0.00	19.63	16.67	41.85	83.33	0.54	0.00	0.00	0.42	0.90	

* Based on 2012 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.9% of loans originated and purchased by bank.

⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share ¹				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
OKC Region	148	36.91	22.25	2.80	18.07	6.29	20.10	11.19	39.57	79.72	0.78	0.37	0.31	0.39	1.11	
Payne Co	218	54.36	18.21	2.39	16.67	5.26	18.48	15.79	46.65	76.56	25.68	18.52	15.49	21.71	28.37	
Tulsa Co	35	8.73	20.96	0.00	17.56	5.71	19.63	0.00	41.85	94.29	0.32	0.00	0.12	0.00	0.52	

* Based on 2012 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.5% of loans originated and purchased by bank.

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: OKLAHOMA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share ¹	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
OKC Region	143	49.48	68.93	51.05	42.66	25.17	32.17	0.82	1.09
Payne Co	71	24.57	71.43	76.06	57.75	30.99	11.27	6.67	12.16
Tulsa Co	75	25.95	62.72	54.67	41.33	26.67	32.00	0.65	0.89

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.73% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OKLAHOMA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share ¹	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
OKC Region	0	0.00	97.14	0.00	0.00	0.00	0.00	0.00	0.00
Payne Co	2	100.00	98.52	100.00	50.00	0.00	50.00	2.60	3.39
Tulsa Co	0	0.00	96.32	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: OKLAHOMA									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
OKC Region	0	0	9	5,379	9	5,379	99.13	0	0
Payne Co	0	0	8	41	8	41	0.76	0	0
Tulsa Co	0	0	4	6	4	6	0.11	0	0

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: OKLAHOMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
OKC Region	28.60	5	26.67	0.00	40.00	20.00	40.00	1	0	0	1	0	0	6.64	27.31	38.09	27.83
Payne Co	35.23	5	26.67	40.00	0.00	40.00	20.00	1	0	1	0	0	0	8.24	0.00	69.26	22.50
Tulsa Co	23.64	2	13.33	0.00	0.00	0.00	100.00	0	0	0	0	0	0	9.13	25.63	30.04	35.21

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: OKLAHOMA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
OKC Region	28.60	5	26.67	0	40.00	20.00	40.00	58	6.23	5.17	24.14	44.83	25.86	6.64	27.31	38.09	27.83
Payne Co	35.23	5	26.67	40.00	0	40.00	20.00	9	0.97	33.33	0.00	44.44	22.22	8.24	0.00	69.26	22.50
Tulsa Co	23.64	2	13.33	0	0	0	100.00	20	2.15	15.00	30.00	10.00	45.00	9.13	25.63	30.04	35.21

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OKC Region

Demographic Information for Full Scope Area: OKC Region						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	313	9.90	29.07	35.14	24.60	1.28
Population by Geography	1,026,819	6.64	27.31	38.09	27.83	0.12
Owner-Occupied Housing by Geography	251,008	3.89	21.45	42.09	32.56	0.00
Business by Geography	95,902	6.29	21.39	36.17	34.78	1.38
Farms by Geography	2,728	2.64	20.71	43.55	32.81	0.29
Family Distribution by Income Level	250,037	22.25	18.07	20.10	39.57	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	100,835	10.75	38.98	37.09	13.17	0.00
Median Family Income		58,775	Median Housing Value		122,450	
HUD Adjusted Median Family Income for 2013		61,500	Unemployment Rate (2010 US Census)		3.05%	
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Tulsa Co

Demographic Information for Full Scope Area: Tulsa Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	175	10.86	29.71	28.00	31.43	0.00
Population by Geography	603,403	9.13	25.63	30.04	35.21	0.00
Owner-Occupied Housing by Geography	148,259	5.35	20.55	31.63	42.47	0.00
Business by Geography	69,685	6.51	23.63	28.32	41.55	0.00
Farms by Geography	1,277	4.62	16.76	35.00	43.62	0.00
Family Distribution by Income Level	150,577	20.96	17.56	19.63	41.85	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	57,997	16.19	36.95	27.76	19.10	0.00
Median Family Income		58,038	Median Housing Value		131,942	
HUD Adjusted Median Family Income for 2013		60,400	Unemployment Rate (2010 US Census)		3.06%	
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Payne Co

Demographic Information for Full Scope Area: Payne Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	17	5.88	0.00	76.47	17.65	0.00
Population by Geography	77,350	8.24	0.00	69.26	22.50	0.00
Owner-Occupied Housing by Geography	15,489	0.14	0.00	74.45	25.41	0.00
Business by Geography	5,607	4.07	0.00	74.82	21.12	0.00
Farms by Geography	337	2.08	0.00	70.33	27.60	0.00
Family Distribution by Income Level	16,055	18.21	16.67	18.48	46.65	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,599	1.54	0.00	86.39	12.07	0.00
Median Family Income		47,891	Median Housing Value		115,856	
HUD Adjusted Median Family Income for 2013		49,500	Unemployment Rate (2010 US Census)		2.73%	
Households Below Poverty Level		24%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012												
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Dallas Region	34.15	4	682	38	11,411	0	0	1	125	3	12,218	27.48
Limited Review:												
Bexar Co	29.27	3	815	33	7,788	0	0	1	4,762	37	13,365	18.52
McMullen Co	0.81	1	6	0	0	0	0	0	0	1	6	49.07
Travis Co	35.77	3	1,670	41	8,026	0	0	0	0	44	9,696	4.93

* Loan Data as of December 31, 2012. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of January 24, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															
Geography: TEXAS															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012															
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ¹				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Dallas Region	2	40.00	6.69	0.00	22.65	0.00	26.81	0.00	43.85	100.00	0.00	0.00	0.00	0.00	0.01
Limited Review:															
Bexar Co	2	40.00	5.31	0.00	26.57	50.00	32.30	0.00	35.82	50.00	0.01	0.00	0.03	0.00	0.01
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Travis Co	1	20.00	7.56	0.00	19.66	100.00	26.78	0.00	45.99	0.00	0.00	0.00	0.02	0.00	0.00

* Based on 2012 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: TEXAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share (%) by Geography*				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Dallas Region	0	0.00	6.69	0.00	22.65	0.00	26.81	0.00	43.85	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Bexar Co	0	0.00	5.31	0.00	26.57	0.00	32.30	0.00	35.82	0.00	0.00	0.00	0.00	0.00	0.00
McMullen Co	1	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00
Travis Co	0	0.00	7.56	0.00	19.66	0.00	26.78	0.00	45.99	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2012 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: TEXAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Dallas Region	2	66.67	6.69	0.00	22.65	0.00	26.81	50.00	43.85	50.00	0.00	0.00	0.00	0.01	0.00	
Limited Review:																
Bexar Co	1	33.33	5.31	0.00	26.57	0.00	32.30	0.00	35.82	100.00	0.00	0.00	0.00	0.00	0.01	
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Travis Co	0	0.00	7.56	0.00	19.66	0.00	26.78	0.00	45.99	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2012 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Dallas Region	0	0.00	27.07	0.00	26.43	0.00	23.68	0.00	22.82	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Bexar Co	0	0.00	7.41	0.00	35.94	0.00	31.38	0.00	25.27	0.00	0.00	0.00	0.00	0.00	0.00									
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Travis Co	2	100.00	27.03	0.00	25.27	50.00	25.52	0.00	22.18	50.00	1.79	0.00	4.76	0.00	3.23									

* Based on 2012 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share (%) by Geography				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Business ^{s***}	% BANK Loans	% of Business ^{s***}	% BANK Loans	% of Business ^{s***}	% BANK Loans	% of Business ^{s***}	% BANK Loans						
Full Review:																
Dallas Region	38	33.93	9.41	2.63	19.39	13.16	24.63	23.68	46.30	60.53	0.06	0.02	0.04	0.06	0.07	
Limited Review:																
Bexar Co	33	29.46	5.55	0.00	24.06	9.09	30.23	39.39	39.87	51.52	0.13	0.00	0.06	0.19	0.17	
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Travis Co	41	36.61	8.77	9.76	16.41	14.63	22.63	21.95	52.09	53.66	0.16	0.19	0.16	0.16	0.16	

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2013).

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Dallas Region	0	0.00	7.33	0.00	20.15	0.00	27.69	0.00	44.70	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Bexar Co	0	0.00	4.23	0.00	19.99	0.00	32.20	0.00	43.52	0.00	0.00	0.00	0.00	0.00	0.00									
McMullen Co	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Travis Co	0	0.00	7.07	0.00	20.17	0.00	23.77	0.00	48.95	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2013).

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share ¹				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families ^{***}	% BANK Loans ^{****}	% Families ₁₀	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Dallas Region	2	40.00	25.72	0.00	17.15	50.00	17.66	50.00	39.47	0.00	0.00	0.00	0.01	0.01	0.00	
Limited Review:																
Bexar Co	2	40.00	24.03	0.00	17.32	0.00	19.23	0.00	39.43	100.00	0.01	0.00	0.00	0.00	0.02	
McMullen Co	0	0.00	12.79	0.00	9.30	0.00	40.12	0.00	37.79	0.00	0.00	0.00	0.00	0.00	0.00	
Travis Co	1	20.00	24.61	0.00	16.96	0.00	17.60	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2012 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 20.0% of loans originated and purchased by bank.

¹⁰ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012					Market Share ¹				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{**}	% BANK Loans ^{****}	% Families ¹¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Dallas Region	0	0.00	25.72	0.00	17.15	0.00	17.66	0.00	39.47	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Bexar Co	0	0.00	24.03	0.00	17.32	0.00	19.23	0.00	39.43	0.00	0.00	0.00	0.00	0.00	0.00	
McMullen Co	1	100.00	12.79	0.00	9.30	0.00	40.12	0.00	37.79	100.00	100.00	0.00	0.00	0.00	100.00	
Travis Co	0	0.00	24.61	0.00	16.96	0.00	17.60	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2012 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

11 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
Geography: TEXAS															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share ¹				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹²	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas Region	2	66.67	25.72	0.00	17.15	0.00	17.66	0.00	39.47	100.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Bexar Co	1	33.33	24.03	0.00	17.32	0.00	19.23	0.00	39.43	100.00	0.01	0.00	0.00	0.00	0.01
McMullen Co	0	0.00	12.79	0.00	9.30	0.00	40.12	0.00	37.79	0.00	0.00	0.00	0.00	0.00	0.00
Travis Co	0	0.00	24.61	0.00	16.96	0.00	17.60	0.00	40.83	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2012 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 33.3% of loans originated and purchased by bank.

12 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: TEXAS									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share ¹	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas Region	38	33.93	70.93	60.53	44.74	18.42	36.84	0.06	0.09
Limited Review:									
Bexar Co	33	29.46	70.54	45.45	51.52	15.15	33.33	0.13	0.17
McMullen Co	0	0.00	58.97	0.00	0.00	0.00	0.00	0.00	0.00
Travis Co	41	36.61	69.39	73.17	46.34	26.83	26.83	0.16	0.27

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.89% of small loans to businesses originated and purchased by the bank.

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: TEXAS			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share ¹	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas Region	0	0.00	96.70	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Bexar Co	0	0.00	97.46	0.00	0.00	0.00	0.00	0.00	0.00
McMullen Co	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Travis Co	0	0.00	96.79	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2012 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: TEXAS									
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Dallas Region	0	0	2	453	2	453	69.69	0	0
Limited Review:									
Bexar Co	0	0	0	0	0	0	0.00	0	0
McMullen Co	0	0	0	0	0	0	0.00	0	0
Travis Co	0	0	2	197	2	197	30.31	0	0

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

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

Institution ID: STILLWATER NATIONAL BANK (1000005347) (Included)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: TEXAS								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Dallas Region	3.44	2	13.33	0.00	0.00	0.00	100.0	0	0	0	0	0	0	13.87	27.99	24.89	33.25
Limited Review:																	
Bexar Co	2.32	1	6.67	0.00	0.00	100.0	0.00	0	0	0	0	0	0	7.73	31.87	30.81	29.58
McMullen Co	6.15	1	6.67	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00
Travis Co	0.62	1	6.67	0.00	0.00	0.00	100.0	0	0	0	0	0	0	17.49	24.43	24.39	33.46

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: TEXAS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Dallas Region	3.44	2	13.33	0	0	0	100.0	500	53.71	14.00	25.20	23.20	36.60	13.87	27.99	24.89	33.25
Limited Review:																	
Bexar Co	2.32	1	6.67	0	0	100.0	0	195	20.95	7.69	29.23	27.69	35.38	7.73	31.87	30.81	29.58
McMullen Co	6.15	1	6.67	0	0	100.0	0	1	0.11	0	0	100.0	0	0.00	0.00	100.0	0.00
Travis Co	0.62	1	6.67	0	0	0	100.0	148	15.90	19.59	18.92	29.73	31.08	17.49	24.43	24.39	33.46

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Bexar Co

Demographic Information for Limited Scope Area: Bexar Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	366	9.84	31.42	28.96	28.69	1.09
Population by Geography	1,714,773	7.73	31.87	30.81	29.58	0.00
Owner-Occupied Housing by Geography	362,686	5.31	26.57	32.30	35.82	0.00
Business by Geography	135,855	5.55	24.06	30.23	39.87	0.30
Farms by Geography	2,792	4.23	19.99	32.20	43.52	0.07
Family Distribution by Income Level	394,340	24.03	17.32	19.23	39.43	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	163,037	13.37	45.31	28.16	13.15	0.00
Median Family Income		58,222	Median Housing Value		134,349	
HUD Adjusted Median Family Income for 2013		60,800	Unemployment Rate (2010 US		3.20%	
Households Below Poverty Level		16%	Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

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Travis Co

Demographic Information for Limited Scope Area: Travis Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	218	16.06	25.23	26.61	30.73	1.38
Population by Geography	1,024,266	17.49	24.43	24.39	33.46	0.23
Owner-Occupied Housing by Geography	205,503	7.56	19.66	26.78	45.99	0.00
Business by Geography	127,127	8.77	16.41	22.63	52.09	0.10
Farms by Geography	2,276	7.07	20.17	23.77	48.95	0.04
Family Distribution by Income Level	223,380	24.61	16.96	17.60	40.83	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	92,853	29.17	32.70	21.86	16.28	0.00
Median Family Income		71,602	Median Housing Value		228,291	
HUD Adjusted Median Family Income for 2013		75,900	Unemployment Rate (2010 US Census)		3.50%	
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

McMullen Co

Demographic Information for Limited Scope Area: McMullen Co						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	1	0.00	0.00	100.00	0.00	0.00
Population by Geography	707	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	255	0.00	0.00	100.00	0.00	0.00
Business by Geography	78	0.00	0.00	100.00	0.00	0.00
Farms by Geography	14	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	172	12.79	9.30	40.12	37.79	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	38	0.00	0.00	100.00	0.00	0.00
Median Family Income		48,160	Median Housing Value		83,100	
HUD Adjusted Median Family Income for 2013		49,300	Unemployment Rate (2010 US Census)		5.37%	
Households Below Poverty Level		7%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

Institution ID: STILLWATER NATIONAL BANK (10000005347) (Included)

Dallas Region

Demographic Information for Full Scope Area: Dallas Region						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs/BNAs)	681	15.57	27.31	23.64	33.04	0.44
Population by Geography	3,150,480	13.87	27.99	24.89	33.25	0.00
Owner-Occupied Housing by Geography	644,682	6.69	22.65	26.80	43.85	0.00
Business by Geography	366,202	9.41	19.39	24.63	46.30	0.27
Farms by Geography	5,976	7.33	20.15	27.69	44.70	0.13
Family Distribution by Income Level	740,726	25.72	17.15	17.66	39.47	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	317,521	23.65	38.77	23.33	14.25	0.00
Median Family Income		67,501	Median Housing Value		176,236	
HUD Adjusted Median Family Income for 2013		70,600	Unemployment Rate (2010 US Census)		3.62%	
Households Below Poverty Level		13%				

(* The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI