

# **YNB CRA**

## **Public File**

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**WRITTEN COMMENTS & REQUEST FOR ADDITIONAL CRA  
INFORMATION**

## **WRITTEN COMMENTS & RESPONSES**

2024 (NONE)

2023 (NONE)

2022 (NONE)

## REQUEST FOR ADDITIONAL CRA INFORMATION

YNB maintains a Public File at its corporate headquarters at 401 Elm Avenue, Yukon, OK. The Public File is available to the public during that office's business hours. If you wish to review that information, but do not wish to visit the corporate office to do so, we will provide copies of it to you. Copies must be requested in writing. You may use this form for your convenience. Copies requested will be made available to you at this branch, or will be mailed to you within 5 business days following the date of your request. If you prefer to pick up your copies at one of our offices, you may do so during regular lobby hours by the 5<sup>th</sup> business day following the date of your request.

\_\_\_\_ I will pick up the copies requested at the branch indicated : ☐ Main – 401 Elm Avenue, Yukon, OK  
☐ Mustang – 218 N. Mustang Rd, Mustang, OK ☐ East – 235 S. Yukon Parkway, Yukon, OK  
☐ Parkway – 1550 Garth Brooks Blvd. Yukon, OK ☐ Peoples – 6201 NW 23 St., Oklahoma City, OK  
\_\_\_\_ Please mail my copies to me at: \_\_\_\_\_

**\*Please indicate the sections that you are requesting copies of by initialing the appropriate boxes below.**

INITIALS * (to indicate you are requesting a copy of the section)	SECTION HEADING	DESCRIPTION OF CONTENTS
	Written Comments	Written comments from the public regarding the Bank's CRA performance.
	Performance Evaluation	Public Section of the Bank's most recent CRA Performance Evaluation.
	Branch Listing	List of the Bank's branches, their addresses & the census tracts they lie within
	Branches Opened & Closed	List of branches opened or closed in the current year and the past two years.
	Service Available	List of service provided by the Bank.
	Assessment Area	Map of the Bank's CRA Assessment Area.
	Loan to Deposit Ratio	Bank's Loan-to-Deposit Ratio. for each quarter of the prior calendar year.
	HMDA Data	The Bank's HMDA disclosure statement (provided by FFIEC) for the previous two years.
	Additional Information	Additional information which the Bank may include to document its CRA activities and performance.

\_\_\_\_\_  
Signature of the Individual Making Request

\_\_\_\_\_  
Date of Request

\_\_\_\_\_  
Initial of Bank Employee Receiving Request

\_\_\_\_\_  
Date Request Received

### INSTRUCTIONS FOR BRANCHES

This request must be forwarded to the Bank's CRA Officer immediately upon receipt. It will become a part of the Bank's CRA Public File. The Bank's CRA Officer is currently: Garrett Gunn (Main Branch).

**MOST RECENT COMMUNITY REINVESTMENT ACT**  
**PERFORMANCE EVALUATION**

# **PUBLIC DISCLOSURE**

March 5, 2019

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

YNB

Certificate Number: 4235

401 Elm Street

Yukon, Oklahoma 73099

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

1601 Bryan Street, Suite 1410  
Dallas, Texas 75201

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

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## INSTITUTION RATING

**INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING:** This institution is rated Satisfactory. An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

YNB's satisfactory performance under the Lending Test supports the overall rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following discussion summarizes the institution's performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs.
- The institution originated a majority of the loans reviewed inside the assessment area.
- The geographic distribution of loans reflects poor dispersion throughout the assessment area.
- The bank established an excellent record regarding its borrower profile.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

## SCOPE OF EVALUATION

### *General Information*

This evaluation covers the period from the prior evaluation dated November 5, 2012, to the current evaluation dated March 5, 2019. Examiners used the Interagency Small Institution Examination Procedures to evaluate YNB's CRA performance.

The Lending Test considered the institution's performance according to the following criteria:

- Loan-to-Deposit (LTD) ratio
- Assessment Area concentration
- Geographic distribution
- Borrower profile
- Response to CRA-related complaints

### *Loan Products Reviewed*

CRA Small Institution procedures require examiners to determine the institution's major product lines from which to review. Examiners may select from among the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table illustrates YNB's loan originations over the 2018 calendar year by loan type.

2018 Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	45,270	45.0	144	13.9
Secured by Farmland	0	0.0	0	0.0
1-4 Family Residential	18,271	18.2	163	15.8
Multi-Family (5 or more) Residential	598	0.6	2	0.2
Commercial Real Estate	19,625	19.5	25	2.4
<b>Total Real Estate Loans</b>	<b>83,764</b>	<b>83.3</b>	<b>334</b>	<b>32.3</b>
Commercial and Industrial	8,361	8.3	162	15.7
Agricultural	0	0.0	0	0.0
Consumer	7,626	7.6	535	51.9
Other	800	0.8	1	0.1
<b>Total Loans</b>	<b>100,551</b>	<b>100.0</b>	<b>1,032</b>	<b>100.0</b>
<i>Source: Bank Data (01/01/2018-12/31/2018)</i>				

Considering the dollar volume and number of loans originated during 2018, as well as management's stated business strategy, examiners determined the institution's major product lines consist of home mortgage and small business loans. Since none of the other loan categories represent a major product line and thus would not materially affect any conclusions or ratings, including consumer and agricultural loans, this evaluation does not discuss them.

Bank records indicated the lending focus and product mix remained generally consistent throughout the evaluation period. Examiners selected a sample of small business loans originated during the period of January 1, 2018, through December 31, 2018. This sample is representative of the bank's performance during the entire evaluation period. Consequently, examiners selected a sample of 51 small business loans totaling approximately \$9.1 million for review, from a universe of 179 small business loans totaling \$13.7 million originated or purchased in 2018. Additionally, this evaluation considered all 155 home mortgage loans totaling \$21.2 million reported on the bank's 2016 Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) and 125 loans totaling \$12.8 million reported on the bank's 2017 HMDA LAR.

While the evaluation presents the number and dollar volume of loans, examiners emphasized performance by number of loans for the geographic distribution and borrower profile, as the number of loans is a better indicator of the number of businesses and individuals served.

### ***Loan Product Weighting***

Examiners considered the distribution of small business loans originated in 2018 and 2017 HMDA mortgage originations when weighting the reviewed loan products. The bank's HMDA data for 2018 was not available at the time of this evaluation. As seen in the following table, the universe of small business loans comprises higher percentages of the institution's activity when considering both number and dollar volume. In addition, the bank's small business lending by dollar volume from 2017 to 2018 increased significantly. Therefore, examiners placed slightly more weight on small business lending when drawing conclusions.

Universes of Loan Categories Reviewed				
Loan Category	#	%	\$(000s)	%
Small Business	179	58.9	13,701	51.7
Home Mortgage	125	41.1	12,794	48.3
Total Loans	304	100.0	26,495	100.0

*Source: 2018 Bank Data and 2017 HMDA Data*

## DESCRIPTION OF INSTITUTION

### ***Background***

YNB is headquartered in Yukon, Oklahoma, in the central portion of the state. International Bancshares of Oklahoma, Inc., a one-bank holding company also headquartered in Yukon, wholly-owns YNB. The bank did not open or close any offices, and no merger or acquisition activities occurred since the previous evaluation. In addition, the bank does not have any other affiliates or subsidiaries. The institution received a "Satisfactory" rating at its previous FDIC Performance Evaluation, dated November 5, 2012, based on Interagency Small Institution Examination Procedures.

### ***Operations***

As noted in the following table, YNB operates five full-service offices in Canadian and Oklahoma Counties. The bank offers loan products to include commercial, agricultural, home mortgage and consumer loans, primarily focusing on commercial and home mortgage loans. In addition, the institution provides a variety of deposit services, including checking and savings accounts, and certificates of deposit. In addition, the bank offers traditional hours of operation Monday through Friday, and limited operating hours on Saturdays. Alternative banking services include automated teller machines at three offices, and an additional seven stand-alone machines. In addition, customers have 24-hour access to their accounts via online banking.

Branch Distribution				
Office Name	Main Office or Branch	Census Tract	Tract Income	Opened or Closed Since Last Examination
<b><i>Canadian County, OK</i></b>				
YNB Main Office	Main Office	3012.01	Moderate	No
YNB East	Branch	3002.01	Middle	No
YNB Mustang	Branch	3014.10	Middle	No
YNB Parkway	Branch	3013	Upper	No
<b><i>Oklahoma County, OK</i></b>				
YNB Peoples	Branch	1069.02	Middle	No

*Source: Bank Data; 2015 ACS Data*

### ***Ability and Capacity***

As of December 31, 2018, the institution's assets totaled \$224.7 million, and consisted of total loans of \$141.6 million and securities of \$51.7 million. The following table details the loan portfolio.

Loan Portfolio Distribution		
Loan Category	\$(000s)	%
Construction and Land Development	34,512	24.4
Secured by Farmland	195	0.1
1-4 Family Residential	44,007	31.1
Multi-family (5 or more) Residential	4,060	2.9
Commercial Real Estate	37,822	26.7
<b>Total Real Estate Loans</b>	<b>120,596</b>	<b>85.2</b>
Commercial and Industrial	9,486	6.7
Agricultural	0	0.0
Consumer	10,061	7.1
Obligations of states and political subdivisions in the US	1,451	1.0
<b>Total Loans</b>	<b>141,594</b>	<b>100.0</b>
<i>Source: Reports of Income and Condition (12/31/2018)</i>		

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

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. The bank designated all of Canadian County and portions of Oklahoma County, both of which are located in the Oklahoma City, Oklahoma Metropolitan Statistical Area (Oklahoma MSA). The assessment area conforms to CRA regulatory requirements.

### ***Demographic and Economic Data***

The assessment area is comprised of 29 census tracts in Canadian County and 190 of the 241 census tracts in Oklahoma County. This CRA evaluation includes a comparison of the bank's 2016 home mortgage lending to 2010 U.S. Census data and the bank's 2017 home mortgage lending to 2015 American Community Survey (ACS) data. According to 2010 Census data, the 219 census tracts in the assessment area reflect the following income categories: 27 low-, 68 moderate-, 69 middle-, 47 upper -income tracts, and 8 census tracts with no income designation. Although the total number of census tracts did not change since the prior evaluation, the income designations changed based on 2015 ACS data. The updated income categories follow: 30 low-, 68 moderate-, 63 middle-, 55- upper income tracts, and 3 tracts with no income designation. Refer to the following table for additional demographic data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	219	12.3	31.1	31.5	21.5	3.7
Population by Geography	713,006	10.7	28.2	31.8	28.9	0.4
Housing Units by Geography	302,940	10.4	30.2	31.7	27.2	0.5
Owner-Occupied Units by Geography	161,079	6.3	21.5	35.0	37.0	0.1
Occupied Rental Units by Geography	109,253	14.7	40.1	28.0	16.2	1.0
Vacant Units by Geography	32,608	16.0	39.7	28.0	15.4	0.9
Businesses by Geography	58,630	6.6	23.4	32.7	32.7	4.6
Farms by Geography	1,355	4.7	18.3	36.9	38.8	1.3
Family Distribution by Income Level	169,532	23.0	17.5	19.6	39.9	0.0
Household Distribution by Income Level	270,332	24.9	17.1	17.3	40.6	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		\$64,058	Median Housing Value			\$138,642
			Median Gross Rent			\$798
			Families Below Poverty Level			12.9%
Source: 2015 ACS Data and 2018 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification						

The analysis of small business loans under the borrower profile criterion compares the distribution of businesses by gross annual revenue (GAR). According to 2018 D&B data, 82.9 percent of businesses reported GAR of \$1.0 million or less, 6.4 percent reported more than \$1.0 million in GAR, and 10.8 percent did not report revenue information.

The assessment area contains 302,940 housing units, of which 53.2 percent represent owner-occupied units, 36.1 percent rental units, and 10.7 percent vacant units. The geographic distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners utilized the 2016 and 2017 Federal Financial Institutions Examination Council's (FFIEC)-estimated median family income (MFI) levels to analyze home mortgage loans under the borrower profile criterion. Examiners used the Oklahoma MSA MFI to analyze home mortgage loans originated in the assessment area. The following table includes the income categories for the MFI.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Oklahoma City, OK MSA Median Family Income				
2016 (\$63,700)	<\$31,850	\$31,850 to <\$50,960	\$50,960 to <\$76,440	≥\$76,440
2017 (\$67,300)	<\$33,650	\$33,650 to <\$53,840	\$53,840 to <\$80,760	≥\$80,760

Source: FFIEC-estimated median family income

Major employers in the area include the State of Oklahoma, Tinker Air Force Base, University of Oklahoma, INTEGRIS Healthcare, and FAA Mike Monroney Aeronautical Center. Data obtained from the U.S. Bureau of Labor Statistics indicates the unemployment rate as of December 2018 was 2.5 percent for Canadian County and 2.9 percent for Oklahoma County. Both rates are less than the statewide rate of 3.2 percent and the national average of 3.5 percent as of the same period. Unemployment rates in the assessment area trended downward during the evaluation period. The following table includes unemployment trends for Canadian County, Oklahoma County, the State of Oklahoma, and the United States.

Unemployment Rates				
Area	December 2015	December 2016	December 2017	December 2018
Canadian County	3.5	3.7	3.1	2.5
Oklahoma County	3.7	4.1	3.7	2.9
State of Oklahoma	4.6	4.7	4.1	3.2
United States	4.8	4.5	3.9	3.5

Source: U.S. Bureau of Labor Statistics

### ***Competition***

YNB operates in a moderately competitive banking environment. According to the June 30, 2018, FDIC Summary of Deposits, 59 FDIC-insured financial institutions operated 280 branches in Canadian and Oklahoma Counties. Of these institutions, YNB ranked 28<sup>th</sup> with 0.80 percent of the deposit market share.

There is a strong level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2017, 402 lenders reported 21,308 residential mortgage loans originated or purchased. YNB ranked 62<sup>nd</sup> of this group of lenders with a market share of 0.43 percent. The top five home mortgage lenders accounted for 24.1 percent of the total market share.

### ***Community Contact***

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners contacted a representative that primarily serves Yukon. The contact stated that the primary need in the area includes lending to small businesses and new or start-up business ventures. The contact further stated that financial institutions in the area appear to be meeting the demand for consumer loans and home mortgage loans; however, mortgage lending to first-time homebuyers remains limited.

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



## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

YNB demonstrated an overall satisfactory record regarding the Lending Test. A reasonable LTD ratio and a majority of loans reviewed granted inside the bank's assessment area, primarily support this conclusion. The bank also demonstrated an excellent record regarding its borrower profile.

### Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. Reasonable performance regarding its overall and comparative levels, support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area's credit needs when arriving at this conclusion.

### *Overall Level*

The overall level of the bank's average, net LTD ratio reflects reasonable performance. The bank's LTD ratio, calculated from Call Report data, averaged 64.1 percent over the previous 25 quarters since the prior evaluation. The ratio ranged from a low of 59.9 percent as of December 31, 2017, to a high of 72.3 percent as of December 31, 2018. The ratio remained relatively stable during the evaluation period.

### *Comparative Level*

The comparative level of the bank's average, net LTD ratio reflects reasonable performance. As seen in the following table, examiners identified two comparable institutions operating in or near the institution's assessment area and reflecting similar lending emphases. YNB's average, net LTD ratio trails that of the comparable institutions' ratios. However, the bank's ratio is still within reasonable range of the comparable institutions' ratios.

LTD Ratio Comparison		
Bank Name and Location	Total Assets \$(000s)	Average, Net LTD Ratio (%)
YNB, Yukon, OK	224,722	64.1
<b>Comparable Banks</b>		
Sooner State Bank, Tuttle, OK	206,561	72.1
Bank 2, Oklahoma City, OK	192,527	74.7

*Source: Reports of Income and Condition (12/31/12 – 12/31/18)*

### Assessment Area Concentration

Overall, the institution originated a majority of the loans reviewed within its assessment area. A majority the bank's small business and home mortgage loans originated inside its assessment area primarily support this conclusion. Examiners considered the bank's asset size, business strategy, and loan products reviewed relative to the assessment area's size and credit needs when arriving at this conclusion.

### ***Small Business Loans***

The following table shows that the bank originated a majority of the small business loans reviewed, by number and dollar volume, within the assessment area. Weighing both measures equally, the institution originated a majority of its small business loans inside the assessment area.

### ***Home Mortgage Loans***

The table also shows that the bank originated a majority of the home mortgage loans reviewed, by number and dollar volume, within the bank's assessment area. Weighing both measures equally, the institution originated a majority of its home mortgage loans inside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business										
2018	34	66.7	17	33.3	51	6,846	75.6	2,210	24.4	9,056
Home Mortgage										
2016	127	81.9	28	18.1	155	17,670	83.2	3,570	16.8	21,240
2017	103	82.4	22	17.6	125	10,046	78.5	2,748	21.5	12,794
Subtotal	230	82.1	50	17.9	280	27,716	81.4	6,318	18.6	34,034

Source: 2018 Bank Data; 2016 and 2017 HMDA Data

### **Geographic Distribution**

The geographic distribution of loans reflects poor dispersion throughout the assessment area. Poor small business lending performance outweighed reasonable home mortgage lending performance to support this conclusion. As previously noted, examiners placed more weight on small business lending when arriving at overall conclusions for this performance factor. This factor only considered loans granted inside the assessment area.

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor dispersion throughout the assessment area. Examiners focused on the percentage by number of loans granted in low- and moderate-income census tracts relative to demographic data when arriving at overall conclusions. The following table shows that the bank did not originate any of the small business loans reviewed in low-income tracts. However, the bank's performance in low-income census tracts still falls within reasonable range of demographic data. Given the limited opportunity in low-income census tracts, examiners afforded little weight to this income category. The table further shows that the bank's level of lending in moderate-income census tracts falls 14.3 percentage points below demographic data, reflecting poor performance. Given the bank's performance in low- and moderate-income census tracts, the geographic distribution of small business loans reflects poor performance.

Geographic Distribution of Small Business Loans						
Tract Income Level		% of Businesses	#	%	\$(000s)	%
Low						
	2018	6.6	0	0.0	0	0.0
Moderate						
	2018	23.4	3	8.8	199	2.9
Middle						
	2018	32.7	18	52.9	3,245	47.4
Upper						
	2018	32.7	13	38.2	3,402	49.7
Not Available						
	2018	4.6	0	0.0	0	0.0
Totals						
	2018	100.0	34	100.0	6,846	100.0
Source: 2018 D&B Data; 2018 Bank Data Due to rounding, totals may not equal 100.0						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the bank's percentages by number of loans granted in low- and moderate-income census tracts relative to aggregate data when arriving at this conclusion. As shown in the following table, the bank's performance in low-income census tracts in 2016 and 2017 is comparable to aggregate data, reflecting reasonable performance. In moderate-income census tracts, the bank's level of lending exceeds aggregate data by 3.2 percentage points in 2016 and 10.8 percentage points in 2017, also reflecting reasonable performance. Given the bank's performance in low- and moderate-income census tracts, the geographic distribution of home mortgage loans reflects reasonable performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
<b>Low</b>						
2016	5.8	1.9	2	1.6	828	4.7
2017	6.3	3.1	1	1.0	64	0.6
<b>Moderate</b>						
2016	23.8	15.7	24	18.9	1,818	10.3
2017	21.5	16.4	28	27.2	2,340	23.3
<b>Middle</b>						
2016	32.1	32.6	41	32.3	4,632	26.2
2017	35.0	35.2	46	44.7	4,471	44.5
<b>Upper</b>						
2016	38.3	49.7	59	46.5	10,237	57.9
2017	37.0	45.0	28	27.2	3,171	31.6
<b>Not Available</b>						
2016	0.0	0.0	1	0.8	155	0.9
2017	0.1	0.3	0	0.0	0	0.0
<b>Totals</b>						
2016	100.0	100.0	127	100.0	17,670	100.0
2017	100.0	100.0	103	100.0	10,046	100.0

Source: 2010 U.S. Census Data and 2015 ACS Data; 2016 and 2017 HMDA Data  
Due to rounding, totals may not equal 100.0

### **Borrower Profile**

The institution established an excellent record regarding its borrower profile. Excellent small business lending performance outweighed reasonable home mortgage lending performance to support this conclusion. As previously noted, examiners placed more weight on small business lending when arriving at overall conclusions for this performance factor. Examiners considered the loan categories reviewed relative to the available comparative data and any performance context issues. This factor only considered loans granted inside the assessment area.

### **Small Business Loans**

The distribution of small business loans reflects excellent penetration to businesses with GARs of \$1.0 million or less. Examiners focused on the percentage by number of small business loans to businesses with GARs of \$1 million or less when arriving at this conclusion. The following table shows that the bank originated 94.0 percent of the loans sampled to businesses with GARs of \$1.0 million or less, reflecting excellent performance. The table also shows that the bank granted a majority the loans sampled to the two smallest revenue categories, further supporting excellent performance.

Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	45.1	12	35.3	3,888	56.8
\$100,000 - \$249,999	26.1	6	17.6	946	13.8
\$250,000 - \$499,999	7.2	6	17.6	484	7.1
\$500,000 - \$1,000,000	4.5	8	23.5	1,148	16.8
Subtotal <= \$1,000,000	82.9	32	94.0	6,466	94.5
>\$1,000,000	6.4	2	5.9	380	5.6
Revenue Not Available	10.8	0	0.0	0	0.0
Total	100.0	34	100.0	6,846	100.0
Source: 2018 D&B Data, 2018 Bank Data Due to rounding, totals may not equal 100.0					

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels is reasonable. Examiners focused on the bank's percentage by number of loans granted to low- and moderate-income borrowers relative to aggregate data when arriving at this conclusion. The institution's level of lending to low-income borrowers is comparable to aggregate data for 2016 and 2017, reflecting reasonable performance. For 2016, the bank's level of lending to moderate-income borrowers is comparable to aggregate data, reflecting reasonable performance. In addition, the bank's level of lending to moderate-income borrowers falls 7.1 percentage points below aggregate data, also reflecting reasonable performance. Given the bank's performance to low- and moderate-income borrowers, the borrower profile of home mortgage loans reflects reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
<b>Low</b>						
2016	23.1	5.0	6	4.7	365	2.1
2017	23.0	6.1	8	7.8	394	3.9
<b>Moderate</b>						
2016	17.9	15.4	16	12.6	1,506	8.5
2017	17.5	16.8	10	9.7	572	5.7
<b>Middle</b>						
2016	19.7	19.5	25	19.7	3,103	17.6
2017	19.6	18.8	11	10.7	551	5.5
<b>Upper</b>						
2016	39.3	38.3	58	45.7	10,114	57.2
2017	39.9	35.0	32	31.1	3,939	39.2
<b>Not Available</b>						
2016	0.0	21.7	22	17.3	2,582	14.6
2017	0.0	23.2	42	40.8	4,590	45.7
<b>Totals</b>						
2016	100.0	100.0	127	100.0	17,670	100.0
2017	100.0	100.0	103	100.0	10,046	100.0
Source: 2010 U.S. Census Data and 2015 ACS Data; 2016 and 2017 HMDA Data Due to rounding, totals may not equal 100.0						

### ***Small Dollar Loan Program***

The institution's informal small dollar loan program received favorable consideration from a quantitative measure, further supporting the bank's excellent record under this criterion. The program reflects several characteristics consistent with a formal small dollar program. From the period January 1, 2013, through December 31, 2018, YNB originated 681 loans totaling \$807,000 via its informal small dollar loan program. The following table details the small dollar loans originated during the evaluation period.

Affordable Small Dollar Loans				
Year	Amounts ≤ \$1,000		Amounts >\$1,000 to \$2,500	
	#	\$(000s)	#	\$(000s)
2013	83	\$27	86	\$133
2014	58	\$27	110	\$167
2015	24	\$12	66	\$104
2016	35	\$19	62	\$102
2017	18	\$11	59	\$98
2018	17	\$9	63	\$98
Total	235	\$105	446	\$702
Source: Bank data (1/13/2013 -- YTD 2018)				

### **Response to Complaints**

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

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the overall rating.

## GLOSSARY

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

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

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

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

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

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

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

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

**Family Income:** Includes the income of all members of a family that are age 15 and older.



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

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

**Home Mortgage Disclosure Loan Application Register (HMDA LAR):** The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

**Home Mortgage Loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

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

**Household Income:** Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

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

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

**Nonmetropolitan Area:** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic

branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

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

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

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

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

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

## YNB Branch/Facilities List

Name	Facility Type	Area	State	MSA	County	Census Tract	Address	City	LMI	MM	Distressed Underserved
100 S. Ranchwood Avenue	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3011.02	100 S. Ranchwood Avenue	Yukon	No	No	No
1000 W Vandament Ave	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3012.02	1000 W Vandament Ave	Yukon	No	No	No
1211 Cornwell Dr	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3011.02	1211 Cornwell Dr	Yukon	No	No	No
1550 Garth Brooks Blvd	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3013.02	1550 Garth Brooks Blvd	Yukon	No	No	No
1777 S. Yukon Parkway	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3011.02	1777 S. Yukon Parkway	Yukon	No	No	No
218 N. Mustang Road	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3014.02	218 N. Mustang Road	Mustang	No	No	No
235 S Yukon Pkwy	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3009.02	235 S Yukon Pkwy	Yukon	No	No	No
400 W Main St	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3013.02	400 W Main St	Yukon	No	No	No
401 Elm Avenue	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3012.01	401 Elm Avenue	Yukon	No	No	No
6201 NW 23 Street	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Oklahoma, OK	1069.02	6201 NW 23 Street	Bethany	Yes	Yes	No

**Locations Opened/Closed**

None Opened (past 2 years)

None Closed (past 2 years)

## **SERVICES AVAILABLE AT YNB BANK BRANCHES**

### **Branch Locations & Hours:**

#### **Main Branch, 401 Elm Avenue, Yukon, OK 73099**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12 PM (Drive Thru Hours)

#### **Mustang Branch, 218 N. Mustang Road, Mustang, OK 73064**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

#### **East Branch, 235 S. Yukon Parkway, Yukon, OK 73099 (\*\*No Lender Here\*\*)**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 4:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

#### **Parkway Branch, 1550 Garth Brooks Blvd, Yukon, OK 73099**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

#### **Peoples Branch, 6201 NW 23<sup>rd</sup> Street, Bethany, OK 73008**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)



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## Schedule of Fees and Other Services

### YNB DEBIT CARD FEES

Original Issue - New Debit Card Fee	No Charge
Lost/Damaged Card Replacement - Replaced Debit Card Fee	\$5.00/card
Pin Number - Replacement Pin Charge	\$2.50/card
ATM Transaction Charges-	
Balance Inquiry-YNB ATM's	No Charge
Balance Inquiry -All other ATM's	No Charge
Transactions Debit Card Service Charge	
YNB ATM's	No Charge
Other ATM Transaction Fee	\$1.00

Charges incurred for Research and Photo Costs from non-proprietary ATM's will be paid by the accountholder.

### e-BANKER BILL PAYMENT SERVICE

CONSUMER ACCOUNTS - e-BANKER Bill Payment Debits-	No Charge
BUSINESS ACCOUNTS - e-BANKER Bill Payment Debits-	No Charge

### SAFE DEPOSIT BOX FEES

Dimensions	3x5	4x5	5x5	3x10	4x10	5x10	6x10	10x10	Key Deposit	Late Charge
Annual Rental	\$20.00	\$22.00	\$24.00	\$30.00	\$40.00	\$50.00	\$60.00	\$80.00	\$20.00	\$5.00 per month

If both keys are lost, the customer must pay to have the box drilled by the bank's service contractor.

### OTHER SERVICES FEES

Telephone Transfers	No Charge	Collection Items-	
Telephone Balance Inquiry	No Charge	With Documents	\$20.00
Temporary Checks	\$2.00 (per page)	Clean (without documents)	\$15.00
Temporary Deposit Slips	No Charge	Wire Transfer Fee-	
Insufficient Funds Charge	\$34.00	Incoming	\$15.00
Linked Account Transfer Fee (eligible accts)	\$10.00 (per daily transfer)	Outgoing	\$20.00
Stop Payment Service Charge	\$34.00	Foreign Incoming/Outgoing	\$30.00
Special Instructions	\$60.00 (per year)	+ correspondent bank's fee	
Return Item Chargeback Fee	\$10.00	Garnishments	\$35.00
Account Activity Print-Out	\$2.00	Levy	\$35.00
Account Balancing Fee (minimum 1 hour)	\$25.00 (per hour)	Notary Public-	
Faxes	\$1.00 (per page)	Customer	No Charge
Check Copy	\$2.00	Non-Customer	\$5.00
Photo Copies	\$1.00 (per side)	Loose Coin Counting-	
Zippered Bags	\$5.00	Customer	No Charge
Locked Depository Bags	\$30.00	Non-Customer	20%
Night Depository Key (limit 2)	No Charge	Account Closing Fee	\$30.00
Additional/Replacement Night Depository Key	\$5.00	(Deposit/savings accounts closed in first 60 days)	
Cashiers Check - Customer	\$5.00	Dormant or Inactive Account fee	\$10.00 (per month)
Cashiers Check - Non-Customer (Limitations apply)	\$15.00	Verification of Deposit	\$10.00
Money Orders - Customer	\$2.00	Lock box (Monthly charge+postage)	\$100.00 (per month)
VISA Gift Cards	\$5.00		
VISA Travel Cards	\$5.00		



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## Truth in Savings Disclosure

### YNB e-CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- Charge per debit fee of \$.50 will be charged for each paper debit transaction (withdrawal or check) in excess of 10 during the statement cycle.

#### Features-

- ATM transaction fees for using non-proprietary ATMs are reduced to .50 each for individuals under age 24.

This account will require you to retrieve your monthly statements and check images electronically through Online Banking.

Enrollment in Online Banking and a valid e-mail address are required for this account.

### YNB CLASSIC CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- A maintenance fee of \$7.50 will be charged each statement cycle.
- Maintenance fee waived for individuals/seniors age 62 and over.
- Maintenance fee waived for individuals/students age 18 and under.

#### Features-

- ATM transaction fees for using non-proprietary ATMs are reduced to .50 each for individuals under age 24.
- ATM transaction fees are waived for individual/seniors age 62 and over.
- 25% Discount on Safe Deposit Box Rental for individuals/seniors age 62 and over.
- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.

### YNB BLUE RIBBON CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- A maintenance fee of \$15.00 will be charged each statement cycle.
- A debit transaction fee of \$.20 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 40 during a statement cycle.

#### Features-

- |  |           |
|--|-----------|
| • Check Order (type designated by bank)                              | No Charge |
| • Money Orders (limit of 36 per year)                                | No Charge |
| • \$20,000 Accidental Death Life Insurance                           | No Charge |
| • First Year Safe Deposit Box Rental                                 | No Charge |
| • 25% Discount after 1 year rental                                   |           |
| • Lost Key Return - Discount Car and Truck Rental                    |           |
| • Credit Card Protection Service - Discount Travel Services          |           |
| • E-Statements are available for accounts enrolled in Online Banking |           |
| • Cancelled checks can be returned in an image format.               |           |
| • See above Image Fee for paper delivery of check images             |           |

### YNB BEST CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- A maintenance fee of \$10.00 will be charged each statement cycle.

#### Features-

- ITAC Sentinel<sup>®</sup> Identity Theft Protection Program
- Unlimited check writing
- E-Statements are available for accounts enrolled in Online Banking
- Cancelled checks can be returned in an image format
- See above Image Fee for paper delivery of check images
- Checkmagic available to qualified applicants.
- Reduced fees for Travel and Gift Cards.
- One stop payment fee waived per year

### YNB NOW CHECKING

#### Rate Information-

- Your interest rate and annual percentage yield may change.

#### Frequency of rate changes-

- We may change the interest rate on your account at any time.

#### Determination of rate-

- At our discretion, we may change the rate on your account.

#### Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

#### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to avoid imposition of fees-

- If the average daily balance for the monthly statement cycle falls below \$2,000.00, fees will be assessed on this account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

#### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

#### Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

#### Fees-

- A maintenance fee of \$10.00 will be charged each month. A debit transaction fee of \$.20 will be charged for each debit during a statement cycle. These fees will apply if the average daily balance requirement of \$2,000.00 is not met.

#### Features-

- E-Statements are available for accounts enrolled in Online Banking
- Cancelled checks can be returned in an image format
- See above Image Fee for paper delivery of check images



## YNB MONEY MARKET ACCOUNT

### Rate information-

Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

- We may change the interest rate on your account at any time.

### Determination of rate-

- At our discretion, we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open the account-

- You must deposit \$3,000.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

### Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

### Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 may be imposed each statement cycle. See minimum balance requirements.
- Image fee of \$2.50 will be charged each statement cycle for cancelled check images included in paper statement.

### Features-

- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.

## YNB SAVINGS ACCOUNT

### Rate information-

- Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

- We may change the interest rate on your account at any time.

### Determination of rate-

- At our discretion, we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every quarter. Interest will be credited to your account every quarter.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$200.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

### Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

### Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 may be imposed each statement cycle. See minimum balance requirements.
- The maintenance fee is waived for individuals age 18 and under, transaction fees will apply.

### Features-

- E-Statements are available for accounts enrolled in Online Banking.

## YOUR ACCOUNT

These are the accounts you have opened or inquired about.

The interest rate and annual percentage yield are disclosed as of \_\_\_\_\_ and are current as of the last seven days.

- ☐ YNB e - CHECKING
- ☐ YNB CLASSIC CHECKING
- ☐ YNB BEST CHECKING
- ☐ BLUE RIBBON CHECKING
- ☐ YNB NOW

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

- ☐ YNB MONEY MARKET

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

- ☐ YNB SAVINGS

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.



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## Business Account Information

### BUSINESS CHECKING ACCOUNT

Minimum balance to open account-

- You must deposit \$100.00 to open this account

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account

Fees-

- Maintenance fee \$10.00
- Checks and debits\* \$0.20
- Deposits and credits\* \$0.20
- Deposited Transit items\* \$0.10
- Earning credit\*\* 91 day T-Bill rate  
(Monthly average)
- Image fee of \$2.50 will be charged each statement cycle for canceled check images included in paper statement.

\*Per item charges on transactions during a statement cycle.

\*\*An earning credit is calculated on average daily balance and is credited against, but cannot exceed, the calculated service charges for that period.

### BUSINESS FREEDOM CHECKING ACCOUNT

Minimum balance to open account-

- You must deposit \$100.00 to open this account

Minimum balance to maintain account-

- There is no minimum balance required to maintain this

account

Fees-

- Monthly maintenance fee \$7.50
- A \$7.50 monthly credit will be given for e-statement delivery
- A debit transaction fee of \$.25 will be charged for each debit transaction (withdrawal, check paid) in excess of 75 during statement cycle.
- A deposited transit fee of \$.25 will be charged for each transit item deposited in excess of 75 during statement cycle.
- Image fee of \$2.50 will be charged each statement cycle for cancelled check images included in paper statement.

\*Designed for small businesses and Oklahoma corporations, see if you qualify

### BUSINESS NOW CHECKING

Rate information-

Your interest rate and annual percentage yield may change.

Frequency of rate changes-

We may change the interest rate on your account at any time.

Determination of rate-

- At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account-

- If you close an account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees-

- If average daily balance of the monthly statement cycle falls below \$2,000.00 fees will be assessed on this account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in that period.

Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive the credit for the deposit of non-cash items (i.e. checks).

Fees-

- Monthly maintenance fee \$10.00
- Checks and debits\*\* \$0.20
- Deposits and credits\*\* \$0.20
- Deposited Transit items\*\* \$0.10

These fees will apply if the average daily balance requirement of \$2,000.00 is not met.

- Image fee of \$2.50 will be charged each statement cycle for canceled check images included in paper statement.

Interest rate for your account is \_\_\_\_\_ %.

\*Designed for Sole proprietorships and nonprofit organization, see if you qualify

\*\*Per item charges on transaction during a statement cycle

## BUSINESS MONEY MARKET ACCOUNT

### Rate Information-

- Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

We may change the interest rate of your account at any time.

### Determination of rate-

- At our discretion we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open the account-

- You must deposit \$3,000.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain disclosed annual percentage yield.

### Average daily balance computation method-

We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period. And dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

### Accrual of interest on non-cash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e. checks).

### Transaction limitations-

- Transactions are limited to no more than 6 transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle, to another account of the depositor at this bank or third-party by means of a pre-authorized or automatic transfer, telephonic agreement, order or instruction, check, draft, debit card or similar order made by the depositor and payable to third parties.

### Fees-

- Transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- An image fee of \$2.50 will be charged each statement cycle for cancelled check images included in the paper statement.
- A maintenance fee of \$10 will be imposed each statement cycle. See minimum balance requirements.

The interest rate of your account is \_\_\_\_\_ %

## BUSINESS SAVINGS

### Rate Information-

- Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

- We may change the interest rate on your account at any time.

### Determination of rate-

- At our discretion, we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every quarter. Interest will be credited to your account every quarter.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open an account-

- You must deposit \$100.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain disclosed annual percentage yield.

### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

### Accrual of interest on non cash deposits-

- Interest begins to occur no later than the business day we receive the credit for the deposit of non-cash items (i.e. checks).

### Transaction limitations-

- Transactions are limited to no more than 6 transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle, to another account of the depositor at this bank or third-party by means of a pre-authorized or automatic transfer, telephonic agreement, order or instruction, check, draft, debit card or similar order made by the depositor and payable to third parties.

### Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 will be imposed each statement cycle. See minimum balance requirements.

Interest rate for your account is \_\_\_\_\_ %



## FINANCIAL PRIVACY POLICY

### FACTS

#### WHAT DOES YNB DO WITH YOUR PERSONAL INFORMATION?

##### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

##### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Account Balances
- Checking Account Information and Payment History
- Overdraft History and Transaction or Loss History

When you are no longer our customer, we continue to share your information as described in this notice.

##### How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **YNB** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YNB share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes—to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We Don't Share
For our affiliates' everyday business purposes—information about your transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes—information about your creditworthiness	NO	We Don't Share
<b>For nonaffiliates to market to you</b>	NO	We Don't Share

### Questions?

Call 405-350-1335 or go to [www.ynbok.com](http://www.ynbok.com)



## Who we are

Who is providing this notice?

**YNB**

## What we do

How does YNB  
protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does YNB  
collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or make a wire transfer
- make deposits or withdrawals from your account
- open an account
- pay us by check

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *YNB does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *YNB does not share with non-affiliates to market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *YNB does not jointly market.*

## Loan Products

**\*\*Reach out to a YNB Lender regarding specific rate information\*\***

YNB				
For the week of				
Consumer Non-Real Estate				
CONSUMER LOAN FEES				
Loan Origination - \$0 - \$5,000		\$ 100.00		
Loan Origination - \$5,001 - \$10,000		\$ 150.00		
Loan Origination - \$10,001 - \$30,000		\$ 200.00		
Loan Origination - \$30,001 - \$50,000		\$ 250.00		
Loan Origination - \$50,001+		\$ 350.00		
Loan Origination for CD or Savings Secured		\$ 100.00		
Loan Origination Fee-Checkmagic		\$ 50.00		
Deferral Fee (1 monthly payment / 12 months)		\$ 30.00		
Deferral Fee / Single Pay (1 of original like term)		\$ 60.00		
Kroll Factual Data - Cost per person		\$ 12.99		
Certified Mail		\$ 7.25		
Fed Ex Fee (minimum)		\$ 30.00		
Wire Fee		\$ 20.00		
SPECIAL - AUTOMOBILE, BOAT, RV, JET SKIS, CAMPING TRAILERS			MAX TERM (MO.)	A.P.R.
CURRENT/PRIOR YEAR MODEL - NEW (< 5,000 mi.)	New		72	
ALL USED	Used		60	
Boats and RV's Only (Loans over \$100,000)	New/Used	Balloon	60	
120 month max. amortization, all years applicable				
AUTOMOBILES, BOATS, MOTORHOMES, 5TH WHEELS, MOTORCYCLES		MODEL YEAR	MAX TERM (MO.)	A.P.R.
CURRENT MODEL YEAR - New	New	2023	72	
CURRENT MODEL YEAR - Used	Used	2023	60	
PRIOR MODEL YEAR - NEW (<5,000 mi.)	New	2022	60	
PRIOR MODEL YEAR - USED (5,000 mi. +)	Used	2022	60	
	Used	2021	48	
	Used	2020	48	
	Used	2019	48	
				RATE
	Used	2018	42	
	Used	2017	36	
	Used	2016	36	
	Used	2015	30	
	Used	2014	30	
	Used	Older	24	
TRAILERS, OFF-ROAD VEHICLES, PERSONAL WATERCRAFT, CAMPING TRAILERS		MODEL YEAR	MAX TERM (MO.)	A.P.R.
CURRENT NEW MODEL YEAR - NEW / USED	New	2023	60	
PRIOR MODEL YEAR - NEW	New	2022	60	
PRIOR MODEL YEAR - USED	Used	2022	60	
	Used	2021	54	
	Used	2020	48	
	Used	2019	48	
	Used	Older	42	
Secured 100% by CD or Savings Deposits at YNB				RATE
Term not to exceed maturity of CD. 2% margin				
Unsecured Consumer Loans			MAX TERM (MO.)	RATE
With a deposit relationship			24	
Without a deposit relationship			24	
Checkmagic Daily Periodic Rate			12	
Generator/Storm Cellar Loan Special			MAX TERM (MO.)	RATE
The following restrictions are required.			36/60	
Generator Loans: \$20K Max/60 Months				
Storm Shelter: \$5K Max/36 Months				
- copy of purchase order or contract with				
- contractor's name, generator's SN, purchase price				
- proceeds payable to contractor				
- generator taken as collateral				
- regular fees apply				
- any types of generators qualify				



**YNB Loan Pricing Guidelines**  
For the week of  
**Consumer Real Estate**

	Min.	Standard				
<b>Loan Origination Fees</b>	\$ 500.00	1.00%				
Deferral Fee (1 monthly payment / 12 months)	\$ 30.00	\$ 30.00				
Deferral Fee / Single Pay (1 of original like term)	\$ 60.00	\$ 60.00				
Deferral Fee / 1-4 Family Construction Loan	\$ 100.00	\$ 100.00				
Renewal of balloonized amortizing loan (no cash out)	\$ 250.00	1.00%				
Kroll Factual Data - Tri-merge per person		\$ 61.57			Joint	\$ 120.27
Certified Mail		\$ 7.25				
Fed Ex Fee (minimum)		\$ 30.00				
Verification of Employment		\$ 80.00				
Wire Fee		\$ 20.00				

The following A.P.R. estimates are based upon assumptions of (a) \$100,000 loan amount for the terms indicated and; (b) a 1.00% LOP.

Owner-occupied First Mortgage - Amortizing	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Superiority LTV Limit
1-year fully-amortizing fixed rate (No Balloon Maturity)						12	90.0000%
2-year fully-amortizing fixed rate (No Balloon Maturity)						24	90.0000%
3-year fully-amortizing fixed rate (No Balloon Maturity)						36	90.0000%
4-year fully-amortizing fixed rate (No Balloon Maturity)						48	90.0000%
5-year fully-amortizing fixed rate (No Balloon Maturity)						60	90.0000%
6-year fully-amortizing fixed rate (No Balloon Maturity)						72	90.0000%
6-Year QM Balloon (Small creditor QM 1026.43 (e) 6)						360	90.0000%
7-year fully-amortizing fixed rate (No Balloon Maturity)						84	90.0000%
8-year fully-amortizing fixed rate (No Balloon Maturity)						96	90.0000%
9-year fully-amortizing fixed rate (No Balloon Maturity)						108	90.0000%
10-year fully-amort. fixed rate (No Balloon Maturity) Promotion						120	90.0000%

Owner-occupied First Mortgage	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Maximum Term (mo.)	Superiority LTV Limit
Bridge, Single-pay or Int. Only, < 12 mo. Term	Rate						
12 month single pay or interest-only						12	90.0000%

The following A.P.R. estimates are based upon assumptions of (a) \$50,000 loan amount for the terms indicated and; (b) a 1.00% LOP.

Owner-occupied Second Mortgage - Amortizing	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Superiority LTV Limit
1-year fully-amortizing fixed rate (No Balloon Maturity)						12	80.0000%
2-year fully-amortizing fixed rate (No Balloon Maturity)						24	80.0000%
3-year fully-amortizing fixed rate (No Balloon Maturity)						36	80.0000%
4-year fully-amortizing fixed rate (No Balloon Maturity)						48	80.0000%
5-year fully-amortizing fixed rate (No Balloon Maturity)						60	80.0000%
6-year fully-amortizing fixed rate (No Balloon Maturity)						72	80.0000%
6-Year QM Balloon (Small creditor QM 1026.43 (e) 6)						240	80.0000%
7-year fully-amortizing fixed rate (No Balloon Maturity)						84	80.0000%
8-year fully-amortizing fixed rate (No Balloon Maturity)						96	80.0000%
9-year fully-amortizing fixed rate (No Balloon Maturity)						108	80.0000%
10-year fully-amort. fixed rate (No Balloon Maturity) Promotion						120	80.0000%

The following A.P.R. estimates are based upon assumptions of (a) \$50,000 loan amount for the term indicated; and (b) a 1.00% LOP.

Owner-occupied Second Mortgage	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Maximum Term (mo.)	Superiority LTV Limit
Bridge, Single-pay or Int. Only, < 12 mo. Term	Rate						
12 month single pay or interest-only						12	80.0000%

The following A.P.R. estimates are based upon a \$25,000 loan amount for the term indicated and 1.0% LOP.

Consumer Loans for Land and Residential Lot financing	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Superiority LTV Limit
Maximum Amortization Term 10 years (120 mo)	Rate						
Lot Loan - Future Construction expected within 2 yrs.						24	75.0000%
1-5 Year Lot Loan - Future Construction date undefined						120	75.0000%
1-5 Year Loan for Raw Land Purchase						120	85.0000%

The following A.P.R. is based upon assumptions of (a) a \$200,000 loan amount for the term indicated; and (b) a 1.00% LOP; and (c) a 3 month maturity.

PERSONAL CONSTRUCTION LOANS (MTG/CONP)	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	HPML APR Trigger	HPCT APR Trigger	HCML APR Trigger	Maximum Maturity (mo)	Superiority LTV Limit
Construction of personal residence - not builder loans	Rate					12	85.0000%



**YNB**  
For the week of  
**Commercial Non-Real Estate**

Wall Street Journal Prime Rate				
Current Contract Minimum Rate				
<b>COMMERCIAL LOAN FEES</b>				
	<i>Min</i>	<i>Standard</i>		
\$25,000 or less	\$ 200.00	1.00%		
more than \$25,000	\$ 250.00	1.00%		
Loan Origination for CD or Savings Secured	\$ 100.00	\$ 100.00		
Line of Credit Renewal / Deferral Fee	\$ 250.00	1.00%		
Deferral Fee (1 monthly payment / 12 months)	\$ 100.00	\$ 100.00		
Deferral Fee / Single Pay (1 of original like term)	\$ 100.00	\$ 500.00		
Deferral Fee / Residential Construction Loan	\$ 100.00	\$ 100.00		
Renewal of ballooned amortizing loan (no cash out)	\$ 250.00	1.00%		
Letter of Credit - Secured by YNB deposits	\$ 100.00	1.00%		
Letter of Credit - Unsecured or Secured by Other Collateral	\$ 250.00	1.00%		
Kroll Factual Data - Cost per person		\$ 12.99		
Certified Mail		\$ 7.25		
Fed Ex Fee (minimum)		\$ 30.00		
Wire Fee		\$ 20.00		
<b>AUTOMOBILES, BOATS, MOTORHOMES, 5TH WHEELS, MOTORCYCLES</b>		<b>MODEL YEAR</b>	<b>MAX TERM (MO.)</b>	<b>RATE</b>
CURRENT MODEL YEAR - New	New	2023	72	
CURRENT MODEL YEAR - Used	Used	2023	60	
PRIOR MODEL YEAR - NEW (<5,000 mi.)	New	2022	60	
PRIOR MODEL YEAR - USED (5,000 mi. +)	Used	2022	60	
	Used	2021	48	
	Used	2020	48	
	Used	Older	48	
<b>TRAILERS, OFF-ROAD VEHICLES, PERSONAL WATERCRAFT, CAMPING TRAILERS</b>		<b>MODEL YEAR</b>	<b>MAX TERM (MO.)</b>	<b>RATE</b>
CURRENT NEW MODEL YEAR - NEW / USED	New	2023	60	
PRIOR MODEL YEAR - NEW	New	2022	60	
PRIOR MODEL YEAR - USED	Used	2022	60	
	Used	2021	54	
	Used	2020	48	
	Used	2019	48	
	Used	Older	42	
<b>Secured 100% by CD or Savings Deposits at YNB</b>				<b>RATE</b>
Term not to exceed maturity of CD, 2% margin				
<b>Unsecured Commercial Loans</b>			<b>MAX TERM (MO.)</b>	<b>RATE</b>
With a deposit relationship			24	
Without a deposit relationship			24	
<b>Commercial Other</b>				<b>Current Prime</b>
<b>Loan Term to Maturity (mo)</b>	<b>Target Yield</b>	<b>Spread to&gt;&gt;</b>		
12				
24				
36				
48				
60				

## YNB Loan Pricing Guidelines

For the week of

### Commerical Real Estate

Loan Origination Fees	Min	Standard			
Deferral Fee (1 monthly payment / 12 months)	\$ 250.00	1.00%			
Deferral Fee / Single Pay (1 of original like term)	\$ 100.00	\$ 100.00			
Deferral Fee / 1-4 Family Construction Loan	\$ 100.00	\$ 100.00			
Line of Credit Renewal / Deferral Fee	\$ 250.00	1.00%			
Renewal of ballooned amortizing loan (no cash out)	\$ 250.00	1.00%			
Kroll Factual Data - Tri-merge per person		\$ 61.57			
Certified Mail		\$ 7.25			
Fed Ex Fee (minimum)		\$ 30.00			
Wire Fee		\$ 20.00			
Construction Inspection Fee		\$ 429.00			
<b>Variable 3/3 and 10/1 Adjustable Rate Mortgage</b>					
<b>3/3 1-4 Family Non-Owner Occupied ARM</b>					
WSJ Prime plus 0.50% fixed for 3 years/adjustable WSJ Prime plus 1.00% every 3 years thereafter.	* Maximum Amortization 240 months * First Liens Only				
<b>5/5 Commercial Real Estate ARM (includes 1-4 family)</b>	* Cash-Out Max = 80%				
WSJ Prime plus 1.00% fixed for 5 years/adjustable WSJ Prime plus 1.00% every 5 years thereafter	* No Cash-Out Max = 85%				
<b>10/1 Commercial Real Estate ARM (includes 1-4 family)</b>					
WSJ Prime plus 2.00% fixed for 10 years/adjustable WSJ Prime plus 1.00% annually thereafter					
<b>Term to Maturity or First Rate Adjustment</b>	<b>Current Base Rate</b>	<b>New Construction</b>	<b>Max. Am. Existing Bldg.</b>	<b>Supervisory LTV*</b>	
				<b>1st Mtg</b>	<b>2nd Mtg</b>
1-Year		300	240	85.0000%	80.0000%
2-Year		300	240	85.0000%	80.0000%
3-Year		300	240	85.0000%	80.0000%
4-Year		300	240	85.0000%	80.0000%
5-Year		300	240	85.0000%	80.0000%
Permanent financing of new construction may utilize a maximum amortization term not to exceed 300 months (25 yr).					
<b>10 - year Fully Amortized Promotion for Owner Occupied Commercial Real Estate</b>					
10-years - 120 Months (Fully Amortizing)				Cash-out Max = 80%	
				No cash out Max = 85%	
<b>Other Conditions:</b>	* Pre-payment penalty Years 1-5 based original loan amount 1 year - 2.5%, 2 year - 2.5%, 3 year - 2.5%, 4 year - 2.25%, 5 year - 1.5%				
	* Primary Operating Account for borrower and, if different than borrower, operating entity / occupant must be at YNB				
<b>* New Money Only</b>	* Auto-debit for loan payment				
<b>Bridge, Single-pay or Int. Only. &lt; 12 mo. Term</b>	<b>Rate</b>	<b>A.P.R.</b>	<b>Max Maturity (mo)</b>	<b>Supervisory LTV*</b>	
12 month single pay or interest-only			12	80% CO or 85% no CO	
<b>RESIDENTIAL CONSTRUCTION LOANS</b>					
<b>SUPERVISORY LTV Refer to Page 5</b>					
Custom					
Spec					
<b>Subject to current contract floor rate</b>					



ADVANCE RATES / LOAN-TO-VALUE LIMITATIONS

		REGULATORY Limit
COLLATERAL / LOAN TYPE	RAW LAND	85.00%
	LAND DEVELOPMENT (Includes Residential and Commercial Lots)	75.00%
	DEVELOPED LOTS (Includes Residential and Commercial Lots)	75.00%
CONSTRUCTION	CONSTRUCTION / 1-4 FAMILY RESIDENTIAL (SPEC)	80.00%
	CONSTRUCTION / 1-4 FAMILY RESIDENTIAL (CUSTOM)	85.00%
	CONSTRUCTION / Commercial, multi-family & other non-residential	80.00%
IMPROVED PROPERTY (Straight Refinance)	Farmland, ranch land or timberland in production	85.00%
	Non-owner occupied residential property	85.00%
	Multi-family residential property	85.00%
	Other income-producing property	85.00%
	Completed Commercial Property	85.00%
IMPROVED PROPERTY (Cash-Out Refinance)	Farmland, ranch land or timberland in production	80.00%
	Non-owner occupied residential property	80.00%
	Multi-family residential property	80.00%
	Other income-producing property	80.00%
	Completed Commercial Property	80.00%
OWNER-OCCUPIED 1 - 4 FAMILY RESIDENTIAL PROPERTY & HOME EQUITY		
	Owner-occupied - 1st lien	90.00%
	Owner-occupied - 2nd lien	80.00%
	Home Equity - Owner Occupied	90.00%

## **YNB Assessment Area**

### **Description**

YNB designated all of Canadian County and part of Oklahoma County, which is part of the Oklahoma City, OK MSA, as its assessment area. The portion of Oklahoma County designated within the assessment area primarily includes all geographies west of U.S. Interstate 35(I-35).

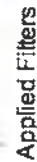
# Ncommunity

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Presented to: **YNB**  
February 27, 2024

Presented by: **Ncontracts**

Loans: CRA data as of Dec-2023  
Deposits: Deposit data as of Feb-2024  
HMDA: HMDA 2023  
CRA Benchmark Data: 2022 Public CRA Data as of Dec 20, 2023  
HMDA Benchmark Data: 2022 Public HMDA Data as of June 29, 2023  
Census Data: 2023 Census Data released September 28, 2023



- CRA Loans Action Taken Date: (1/1/2023 - 12/29/2023)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2023 - 12/31/2023)
- Real Estate Loans: AMALAR
- You are included in the HMDA benchmark.
- Areas: (Canadian & Oklahoma Counties)

- State
- County
- Census Tract
- Zip Code
- Assessment Area
- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other
- % Minority
- ≤ 10%
- > 10% and ≤ 25%
- > 25% and ≤ 50%
- > 50% and ≤ 75%
- > 75%
- N/A

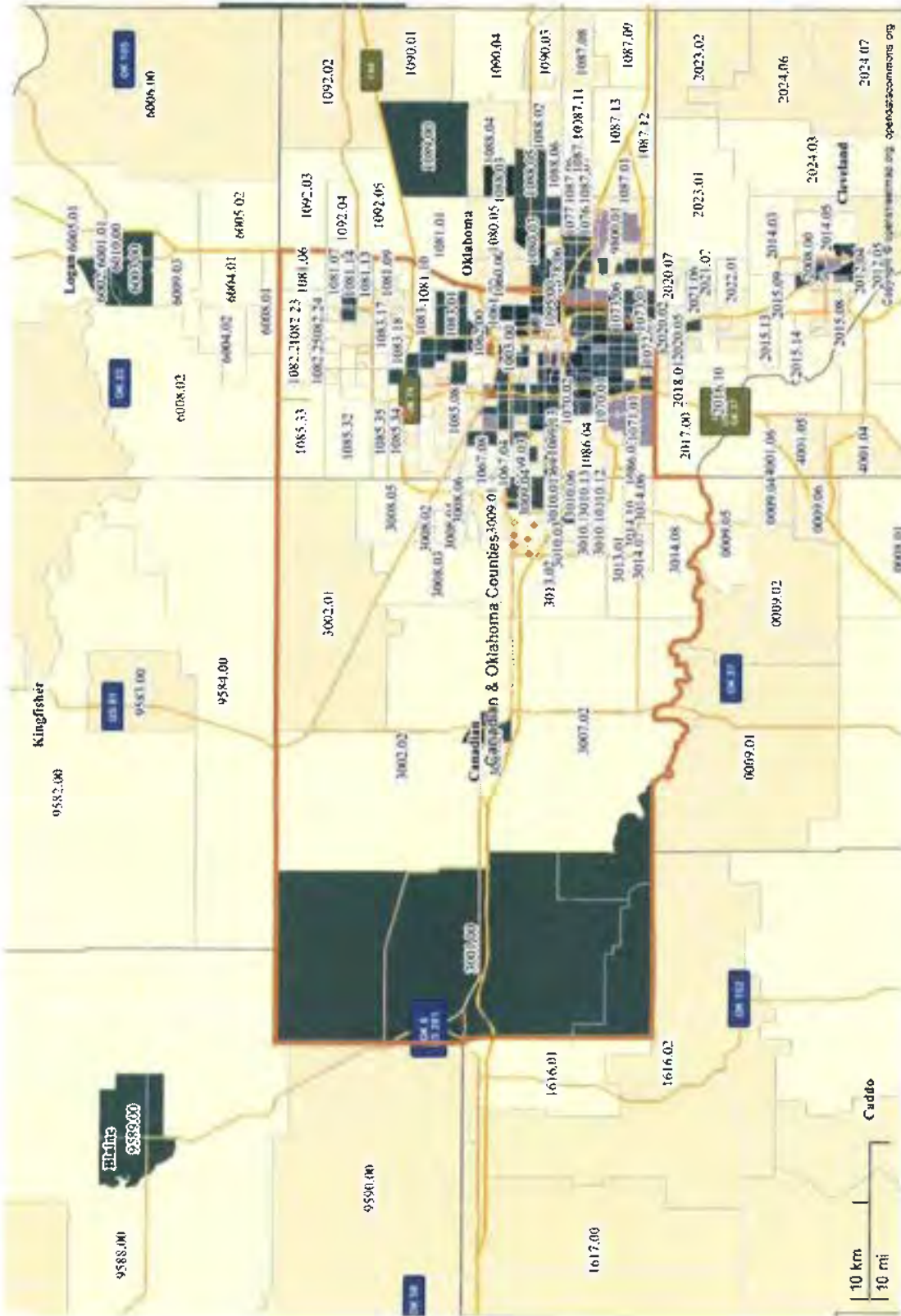


### Applied Filters

- CRA Loans Action Taken Date: (1/1/2023 - 12/29/2023)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2023 - 12/31/2023)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.
- Area: (Canadian & Oklahoma Counties)



- State
- County
- Census Tract
- Zip Code
- Assessment Area
- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other
- Income Level
- Low
- Moderate
- Middle
- Upper
- N/A



### Applied Filters

- CRA Loans Action Taken Date: (1/3/2023 - 12/29/2023)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2023 - 12/31/2023)
- Real Estate Loans: HMMA LAR
- You are included in the HMMA benchmark
- Area: (Canadian & Oklahoma Counties)





## Loan / Deposit Ratio

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<u>Quarter Ended</u>	<u>Ratio of Loans to Deposits</u>
03/31/2022	53.15%
06/30/2022	52.26%
09/30/2022	54.55%
12/31/2022	56.06%
03/31/2023	54.45%
06/30/2023	54.65%
09/30/2023	53.43%
12/31/2023	54.47%

2022 FFIEC Census Report - Summary Census Income Information

State: 40 - OKLAHOMA (OK)

County: 017 - CANADIAN COUNTY

Tract: All Tracts

( 37 )



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Tract Median Family Income
40	017	3001.00	Moderate	\$75,170	\$84,900	16.23	79.02	\$59,400	\$66,000
40	017	3002.01	Middle	\$75,170	\$84,900	2.70	115.18	\$86,587	\$90,000
40	017	3002.02	Upper	\$75,170	\$84,900	14.21	122.17	\$91,842	\$100,000
40	017	3003.00	Moderate	\$75,170	\$84,900	24.64	55.59	\$41,791	\$45,000
40	017	3004.00	Low	\$75,170	\$84,900	32.18	44.23	\$33,250	\$35,000
40	017	3005.00	Middle	\$75,170	\$84,900	20.19	84.14	\$63,250	\$70,000
40	017	3006.00	Moderate	\$75,170	\$84,900	3.11	78.50	\$59,010	\$66,000
40	017	3007.01	Middle	\$75,170	\$84,900	7.65	82.59	\$62,083	\$70,000
40	017	3007.02	Upper	\$75,170	\$84,900	8.56	130.43	\$98,047	\$110,000
40	017	3008.02	Upper	\$75,170	\$84,900	1.72	130.46	\$98,068	\$110,000
40	017	3008.03	Upper	\$75,170	\$84,900	0.00	176.61	\$132,763	\$145,000
40	017	3008.04	Upper	\$75,170	\$84,900	1.78	147.99	\$111,250	\$120,000
40	017	3008.05	Upper	\$75,170	\$84,900	3.04	120.31	\$90,443	\$100,000
40	017	3008.06	Upper	\$75,170	\$84,900	0.61	142.33	\$106,993	\$120,000
40	017	3009.01	Middle	\$75,170	\$84,900	10.01	113.38	\$85,234	\$95,000
40	017	3009.02	Upper	\$75,170	\$84,900	1.84	122.27	\$91,912	\$100,000
40	017	3009.04	Moderate	\$75,170	\$84,900	16.01	71.12	\$53,466	\$60,000
40	017	3009.05	Upper	\$75,170	\$84,900	3.02	125.85	\$94,602	\$100,000
40	017	3010.01	Middle	\$75,170	\$84,900	3.58	99.55	\$74,833	\$80,000
40	017	3010.03	Middle	\$75,170	\$84,900	5.45	108.87	\$81,844	\$90,000
40	017	3010.06	Middle	\$75,170	\$84,900	3.62	102.14	\$76,786	\$80,000
40	017	3010.10	Middle	\$75,170	\$84,900	2.04	115.60	\$86,898	\$90,000
40	017	3010.11	Middle	\$75,170	\$84,900	8.30	118.06	\$88,750	\$100,000
40	017	3010.12	Upper	\$75,170	\$84,900	1.26	174.74	\$131,354	\$145,000
40	017	3010.13	Upper	\$75,170	\$84,900	5.32	142.29	\$106,964	\$120,000
40	017	3010.14	Upper	\$75,170	\$84,900	8.99	121.36	\$91,228	\$100,000
40	017	3010.15	Moderate	\$75,170	\$84,900	1.96	61.21	\$46,012	\$50,000
40	017	3011.00	Upper	\$75,170	\$84,900	9.11	125.06	\$94,009	\$100,000
40	017	3012.01	Middle	\$75,170	\$84,900	17.86	83.91	\$63,077	\$70,000
40	017	3012.02	Upper	\$75,170	\$84,900	10.25	124.55	\$93,631	\$100,000
40	017	3013.01	Upper	\$75,170	\$84,900	4.92	172.52	\$129,688	\$145,000
40	017	3013.02	Upper	\$75,170	\$84,900	2.55	136.72	\$102,775	\$110,000
40	017	3014.06	Upper	\$75,170	\$84,900	4.76	133.84	\$100,615	\$110,000
40	017	3014.07	Upper	\$75,170	\$84,900	6.49	127.15	\$95,582	\$100,000
40	017	3014.08	Upper	\$75,170	\$84,900	3.64	165.29	\$124,250	\$140,000
40	017	3014.09	Middle	\$75,170	\$84,900	4.90	87.45	\$65,742	\$70,000
40	017	3014.10	Middle	\$75,170	\$84,900	1.30	117.55	\$88,365	\$90,000

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2022 FFIEC Census Report - Summary Census Income Information

State: 40 - OKLAHOMA (OK)

County: 109 - OKLAHOMA COUNTY

Tract: ALL TRACTS

**203 CT's of 266 Total CT's**

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Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
1001.00	Moderate	\$75,170	\$84,900	8.96	76.76	\$57,705	\$65,169	\$54,105
1002.01	Middle	\$75,170	\$84,900	6.19	112.38	\$84,479	\$95,411	\$69,182
1002.02	Middle	\$75,170	\$84,900	15.85	80.60	\$60,592	\$68,429	\$39,679
1002.03	Middle	\$75,170	\$84,900	19.98	88.26	\$66,351	\$74,933	\$47,393
1003.00	Upper	\$75,170	\$84,900	3.12	138.11	\$103,824	\$117,255	\$100,250
1004.00	Low	\$75,170	\$84,900	35.66	42.03	\$31,595	\$35,683	\$30,968
1005.00	Low	\$75,170	\$84,900	27.50	47.19	\$35,474	\$40,064	\$26,583
1008.00	Moderate	\$75,170	\$84,900	14.49	74.83	\$56,250	\$63,531	\$51,217
1009.00	Upper	\$75,170	\$84,900	5.22	140.37	\$105,521	\$119,174	\$90,341
1010.00	Low	\$75,170	\$84,900	35.19	40.83	\$30,694	\$34,665	\$29,063
1011.00	Moderate	\$75,170	\$84,900	16.24	58.53	\$44,003	\$49,692	\$42,936
1012.00	Middle	\$75,170	\$84,900	10.64	82.50	\$62,019	\$70,043	\$43,424
1013.00	Low	\$75,170	\$84,900	45.22	37.04	\$27,846	\$31,447	\$29,318
1014.00	Unknown	\$75,170	\$84,900	33.98	0.00	\$0	\$0	\$34,342
1015.00	Moderate	\$75,170	\$84,900	32.42	69.63	\$52,344	\$59,116	\$37,031
1018.00	Upper	\$75,170	\$84,900	4.17	189.12	\$142,163	\$160,563	\$102,895
1019.00	Upper	\$75,170	\$84,900	22.36	135.85	\$102,122	\$115,337	\$64,107
1020.00	Middle	\$75,170	\$84,900	12.94	106.53	\$80,083	\$90,444	\$58,382
1021.00	Moderate	\$75,170	\$84,900	19.08	61.31	\$46,090	\$52,052	\$45,225
1022.00	Moderate	\$75,170	\$84,900	23.73	57.90	\$43,524	\$49,157	\$42,754
1023.00	Moderate	\$75,170	\$84,900	14.77	67.25	\$50,583	\$57,129	\$49,003
1024.00	Moderate	\$75,170	\$84,900	23.21	59.60	\$44,808	\$50,600	\$38,009
1025.00	Upper	\$75,170	\$84,900	29.76	141.82	\$106,607	\$120,405	\$35,729
1032.00	Upper	\$75,170	\$84,900	13.75	158.18	\$118,906	\$134,295	\$58,472
1033.00	Moderate	\$75,170	\$84,900	25.73	59.56	\$44,773	\$50,566	\$43,182
1039.00	Moderate	\$75,170	\$84,900	39.81	54.45	\$40,962	\$46,262	\$34,680
1041.00	Low	\$75,170	\$84,900	39.15	36.41	\$27,295	\$30,827	\$14,066
1042.00	Moderate	\$75,170	\$84,900	18.36	61.70	\$46,429	\$52,434	\$46,563
1043.00	Low	\$75,170	\$84,900	16.56	49.54	\$37,244	\$42,059	\$65,404
1044.00	Moderate	\$75,170	\$84,900	28.21	51.11	\$38,421	\$43,392	\$32,174
1045.00	Moderate	\$75,170	\$84,900	21.71	69.87	\$52,525	\$59,320	\$52,696
1046.00	Low	\$75,170	\$84,900	31.83	45.34	\$34,083	\$38,494	\$32,702
1047.00	Moderate	\$75,170	\$84,900	30.60	71.73	\$53,920	\$60,899	\$14,367

1048.00	Moderate	\$75,170	\$84,900	28.54	50.02	\$37,601	\$42,467	\$33,769
1049.00	Low	\$75,170	\$84,900	33.83	49.70	\$37,409	\$42,246	\$36,904
1050.00	Unknown	\$75,170	\$84,900	25.65	0.00	\$0	\$0	\$34,821
1051.01	Middle	\$75,170	\$84,900	26.37	105.56	\$79,350	\$89,620	\$57,601
1052.01	Low	\$75,170	\$84,900	12.49	44.54	\$33,482	\$37,814	\$32,223
1052.02	Low	\$75,170	\$84,900	27.75	32.55	\$24,471	\$27,635	\$21,581
1053.00	Moderate	\$75,170	\$84,900	24.35	69.45	\$52,206	\$58,963	\$45,156
1054.00	Low	\$75,170	\$84,900	32.64	42.45	\$31,944	\$36,074	\$30,928
1055.00	Moderate	\$75,170	\$84,900	23.33	57.18	\$42,989	\$48,546	\$40,585
1056.00	Low	\$75,170	\$84,900	48.73	21.97	\$16,516	\$18,653	\$26,611
1059.03	Moderate	\$75,170	\$84,900	15.37	65.24	\$49,083	\$55,431	\$45,350
1059.04	Moderate	\$75,170	\$84,900	19.47	61.61	\$46,319	\$52,307	\$43,364
1059.05	Moderate	\$75,170	\$84,900	21.48	55.32	\$41,587	\$46,967	\$41,146
1059.06	Moderate	\$75,170	\$84,900	15.72	73.88	\$55,536	\$62,724	\$52,304
1059.07	Low	\$75,170	\$84,900	13.14	47.84	\$35,968	\$40,616	\$38,407
1060.00	Middle	\$75,170	\$84,900	14.98	103.67	\$77,930	\$88,016	\$67,969
1061.00	Middle	\$75,170	\$84,900	27.28	90.52	\$68,947	\$76,851	\$56,207
1062.00	Moderate	\$75,170	\$84,900	15.51	79.43	\$59,710	\$67,436	\$59,132
1063.01	Low	\$75,170	\$84,900	49.09	35.09	\$26,380	\$29,791	\$26,769
1063.02	Moderate	\$75,170	\$84,900	34.44	52.81	\$39,698	\$44,836	\$39,889
1063.03	Middle	\$75,170	\$84,900	15.09	97.75	\$73,482	\$82,990	\$56,420
1064.01	Upper	\$75,170	\$84,900	2.29	332.58	\$250,001	\$282,360	\$173,889
1064.02	Upper	\$75,170	\$84,900	2.33	290.02	\$218,015	\$246,227	\$125,278
1064.03	Moderate	\$75,170	\$84,900	18.57	78.69	\$59,152	\$66,808	\$55,920
1065.01	Upper	\$75,170	\$84,900	4.21	143.05	\$107,532	\$121,449	\$78,348
1065.02	Moderate	\$75,170	\$84,900	25.98	76.61	\$57,589	\$65,042	\$57,438
1065.03	Upper	\$75,170	\$84,900	5.89	121.77	\$91,541	\$103,383	\$72,125
1066.01	Moderate	\$75,170	\$84,900	38.40	58.30	\$43,828	\$49,497	\$38,813
1066.02	Moderate	\$75,170	\$84,900	11.09	64.90	\$48,789	\$55,100	\$50,840
1066.06	Middle	\$75,170	\$84,900	4.74	97.14	\$73,042	\$82,489	\$65,982
1066.07	Moderate	\$75,170	\$84,900	12.74	67.94	\$51,076	\$57,681	\$46,607
1066.08	Middle	\$75,170	\$84,900	8.09	101.58	\$76,364	\$86,241	\$70,853
1066.09	Middle	\$75,170	\$84,900	0.96	91.45	\$68,750	\$77,641	\$60,491
1066.10	Unknown	\$75,170	\$84,900	29.36	0.00	\$0	\$0	\$23,934
1066.11	Moderate	\$75,170	\$84,900	12.67	50.36	\$37,862	\$42,756	\$34,437
1067.02	Moderate	\$75,170	\$84,900	8.74	72.76	\$54,694	\$61,773	\$51,812
1067.04	Middle	\$75,170	\$84,900	12.85	97.13	\$73,016	\$82,463	\$53,942
1067.05	Middle	\$75,170	\$84,900	10.55	85.41	\$64,205	\$72,513	\$62,610
1067.06	Unknown	\$75,170	\$84,900	26.71	0.00	\$0	\$0	\$36,202
1067.08	Upper	\$75,170	\$84,900	1.31	138.92	\$104,427	\$117,943	\$86,736
1067.09	Moderate	\$75,170	\$84,900	37.64	55.45	\$41,719	\$47,111	\$41,910
1067.10	Moderate	\$75,170	\$84,900	16.69	64.48	\$48,472	\$54,744	\$44,594
1068.01	Moderate	\$75,170	\$84,900	7.74	67.84	\$51,000	\$57,596	\$41,176
1068.02	Middle	\$75,170	\$84,900	18.03	81.97	\$61,621	\$69,593	\$54,250
1068.03	Moderate	\$75,170	\$84,900	12.07	65.52	\$49,256	\$55,626	\$31,948
1068.04	Moderate	\$75,170	\$84,900	24.19	74.55	\$56,042	\$63,293	\$36,524
1069.02	Moderate	\$75,170	\$84,900	9.04	73.55	\$55,288	\$62,444	\$50,962
1069.03	Middle	\$75,170	\$84,900	9.48	92.76	\$69,733	\$78,753	\$68,059
1069.06	Middle	\$75,170	\$84,900	18.24	80.48	\$60,500	\$68,328	\$49,408
1069.07	Middle	\$75,170	\$84,900	6.82	97.84	\$73,553	\$83,066	\$47,578
1069.09	Middle	\$75,170	\$84,900	15.00	94.49	\$71,029	\$80,222	\$57,188
1069.10	Moderate	\$75,170	\$84,900	24.75	72.81	\$54,738	\$61,816	\$31,071
1069.11	Middle	\$75,170	\$84,900	8.00	108.00	\$81,188	\$91,692	\$59,750
1069.12	Low	\$75,170	\$84,900	40.85	31.01	\$23,311	\$26,327	\$36,123
1069.13	Moderate	\$75,170	\$84,900	41.75	50.97	\$38,315	\$43,274	\$25,475
1069.14	Middle	\$75,170	\$84,900	34.54	80.39	\$60,433	\$68,251	\$43,219
1069.16	Moderate	\$75,170	\$84,900	26.21	57.30	\$43,074	\$48,648	\$30,761
1069.17	Low	\$75,170	\$84,900	55.49	32.58	\$24,492	\$27,660	\$24,579
1070.01	Moderate	\$75,170	\$84,900	26.32	60.02	\$45,123	\$50,957	\$37,134
1070.02	Moderate	\$75,170	\$84,900	17.07	65.92	\$49,559	\$55,966	\$44,663
1071.01	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
1071.03	Moderate	\$75,170	\$84,900	26.42	52.73	\$39,643	\$44,768	\$41,673
1071.04	Low	\$75,170	\$84,900	37.04	41.57	\$31,250	\$35,293	\$26,392
1072.06	Moderate	\$75,170	\$84,900	21.91	62.56	\$47,031	\$53,113	\$38,102
1072.07	Middle	\$75,170	\$84,900	25.94	90.33	\$67,907	\$76,690	\$37,384
1072.12	Moderate	\$75,170	\$84,900	15.18	70.69	\$53,140	\$60,016	\$43,929
1072.13	Moderate	\$75,170	\$84,900	21.67	66.81	\$50,227	\$56,722	\$42,339

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## 2022 FFIEC Census Report - Summary Census Income Information

State: 40 - OKLAHOMA (OK)

County: 109 - OKLAHOMA COUNTY

Tract: ALL TRACTS

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Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
1072.14	Middle	\$75,170	\$84,900	11.15	87.12	\$65,494	\$73,965	\$52,636
1072.15	Low	\$75,170	\$84,900	30.52	43.55	\$32,738	\$36,974	\$42,938
1072.16	Moderate	\$75,170	\$84,900	34.69	63.19	\$47,500	\$53,648	\$31,324
1072.17	Moderate	\$75,170	\$84,900	29.82	54.32	\$40,833	\$46,118	\$31,755
1072.18	Moderate	\$75,170	\$84,900	22.95	55.07	\$41,403	\$46,754	\$35,355
1072.19	Moderate	\$75,170	\$84,900	12.75	74.64	\$56,111	\$63,369	\$44,734
1072.20	Moderate	\$75,170	\$84,900	34.96	55.24	\$41,526	\$46,899	\$25,129
1072.21	Moderate	\$75,170	\$84,900	16.61	78.19	\$58,776	\$66,383	\$51,161
1072.22	Moderate	\$75,170	\$84,900	36.88	75.16	\$56,500	\$63,811	\$32,639
1072.23	Moderate	\$75,170	\$84,900	18.91	62.80	\$47,214	\$53,317	\$26,565
1072.24	Middle	\$75,170	\$84,900	6.47	85.86	\$64,541	\$72,895	\$59,674
1072.25	Moderate	\$75,170	\$84,900	12.69	63.71	\$47,895	\$54,090	\$37,181
1072.26	Moderate	\$75,170	\$84,900	29.40	77.78	\$58,472	\$66,035	\$44,405
1073.02	Low	\$75,170	\$84,900	37.42	47.69	\$35,852	\$40,489	\$36,324
1073.03	Moderate	\$75,170	\$84,900	21.99	54.27	\$40,800	\$46,075	\$38,221
1073.05	Unknown	\$75,170	\$84,900	48.45	0.00	\$0	\$0	\$19,688
1073.06	Low	\$75,170	\$84,900	42.74	41.46	\$31,172	\$35,200	\$35,625
1074.01	Middle	\$75,170	\$84,900	17.59	109.22	\$82,108	\$92,728	\$67,431
1074.04	Middle	\$75,170	\$84,900	26.41	89.04	\$66,938	\$75,595	\$59,092
1074.05	Moderate	\$75,170	\$84,900	12.50	77.74	\$58,438	\$66,001	\$57,045
1074.06	Middle	\$75,170	\$84,900	8.96	92.94	\$69,867	\$78,906	\$61,023
1074.07	Middle	\$75,170	\$84,900	1.40	97.78	\$73,508	\$83,015	\$73,492
1076.01	Moderate	\$75,170	\$84,900	25.87	51.88	\$39,005	\$44,046	\$24,187
1076.04	Moderate	\$75,170	\$84,900	19.23	68.14	\$51,224	\$57,851	\$44,063
1076.05	Moderate	\$75,170	\$84,900	16.60	66.46	\$49,961	\$56,425	\$44,758
1076.08	Middle	\$75,170	\$84,900	6.98	80.37	\$60,417	\$68,234	\$47,917
1077.03	Middle	\$75,170	\$84,900	10.64	112.03	\$84,219	\$95,113	\$58,384
1077.04	Moderate	\$75,170	\$84,900	31.29	64.52	\$48,500	\$54,777	\$39,596
1077.05	Moderate	\$75,170	\$84,900	14.30	70.04	\$52,656	\$59,464	\$48,210
1077.06	Moderate	\$75,170	\$84,900	22.05	57.23	\$43,021	\$48,588	\$40,408
1077.07	Moderate	\$75,170	\$84,900	16.10	76.71	\$57,670	\$65,127	\$56,121
1078.01	Middle	\$75,170	\$84,900	14.99	80.92	\$60,828	\$68,701	\$49,583
1078.04	Moderate	\$75,170	\$84,900	31.33	65.82	\$49,479	\$55,881	\$41,885

1078.05	Moderate	\$75,170	\$84,900	30.63	64.85	\$48,750	\$55,058	\$40,083
1078.06	Moderate	\$75,170	\$84,900	14.91	68.78	\$51,708	\$58,394	\$48,224
1078.07	Moderate	\$75,170	\$84,900	12.07	58.03	\$43,625	\$49,267	\$39,314
1078.08	Middle	\$75,170	\$84,900	13.47	84.14	\$63,250	\$71,435	\$56,477
1078.09	Middle	\$75,170	\$84,900	10.60	82.81	\$62,250	\$70,306	\$46,471
1078.10	Moderate	\$75,170	\$84,900	16.69	63.94	\$48,071	\$54,285	\$45,964
1079.00	Moderate	\$75,170	\$84,900	43.52	57.40	\$43,148	\$48,733	\$20,493
1080.03	Low	\$75,170	\$84,900	27.33	49.65	\$37,328	\$42,153	\$38,438
1080.05	Middle	\$75,170	\$84,900	9.22	107.04	\$80,469	\$90,877	\$44,241
1080.06	Middle	\$75,170	\$84,900	15.16	102.98	\$77,412	\$87,430	\$68,413
1080.07	Middle	\$75,170	\$84,900	9.36	102.35	\$76,944	\$86,895	\$63,875
1080.08	Moderate	\$75,170	\$84,900	16.86	63.38	\$47,647	\$53,810	\$38,860
1080.09	Moderate	\$75,170	\$84,900	8.70	60.08	\$45,169	\$51,008	\$47,562
1080.10	Moderate	\$75,170	\$84,900	8.99	58.01	\$43,611	\$49,250	\$33,482
1080.11	Moderate	\$75,170	\$84,900	20.08	72.78	\$54,712	\$61,790	\$32,969
1081.01	Upper	\$75,170	\$84,900	2.95	259.68	\$195,208	\$220,468	\$167,292
1081.06	Upper	\$75,170	\$84,900	3.45	176.98	\$133,043	\$150,256	\$127,495
1081.07	Upper	\$75,170	\$84,900	3.58	191.58	\$144,018	\$162,651	\$134,760
1081.09	Upper	\$75,170	\$84,900	4.73	205.29	\$154,324	\$174,291	\$139,500
1081.10	Upper	\$75,170	\$84,900	2.13	151.75	\$114,074	\$128,836	\$105,236
1081.13	Upper	\$75,170	\$84,900	7.16	121.02	\$90,977	\$102,746	\$66,994
1081.14	Upper	\$75,170	\$84,900	16.85	157.97	\$118,750	\$134,117	\$89,519
1082.01	Middle	\$75,170	\$84,900	12.50	96.96	\$72,888	\$82,319	\$63,542
1082.03	Moderate	\$75,170	\$84,900	23.18	70.57	\$53,050	\$59,914	\$49,714
1082.04	Middle	\$75,170	\$84,900	29.21	82.15	\$61,786	\$69,779	\$37,216
1082.07	Low	\$75,170	\$84,900	50.98	35.58	\$26,750	\$30,207	\$27,109
1082.08	Moderate	\$75,170	\$84,900	31.17	59.54	\$44,763	\$50,549	\$40,026
1082.15	Middle	\$75,170	\$84,900	8.45	102.54	\$77,083	\$87,056	\$60,648
1082.16	Middle	\$75,170	\$84,900	9.22	101.18	\$76,058	\$85,902	\$61,639
1082.17	Middle	\$75,170	\$84,900	5.05	111.20	\$83,592	\$94,409	\$82,228
1082.22	Upper	\$75,170	\$84,900	1.14	236.13	\$177,500	\$200,474	\$141,471
1082.23	Upper	\$75,170	\$84,900	2.58	210.87	\$158,516	\$179,029	\$158,313
1082.24	Upper	\$75,170	\$84,900	6.23	203.02	\$152,614	\$172,364	\$133,004
1082.25	Upper	\$75,170	\$84,900	0.49	140.58	\$105,679	\$119,352	\$101,584
1082.26	Middle	\$75,170	\$84,900	20.05	106.21	\$79,839	\$90,172	\$59,671
1082.27	Upper	\$75,170	\$84,900	5.38	203.94	\$153,304	\$173,145	\$115,536
1082.28	Upper	\$75,170	\$84,900	0.00	190.81	\$143,438	\$161,998	\$139,424
1082.29	Upper	\$75,170	\$84,900	5.72	128.25	\$96,406	\$108,884	\$82,824
1082.30	Middle	\$75,170	\$84,900	16.80	114.04	\$85,724	\$96,820	\$76,927
1082.31	Upper	\$75,170	\$84,900	1.88	205.26	\$154,297	\$174,266	\$154,102
1082.32	Upper	\$75,170	\$84,900	2.40	158.89	\$119,444	\$134,898	\$111,071
1082.33	Upper	\$75,170	\$84,900	3.46	149.75	\$112,599	\$127,172	\$105,702
1082.34	Upper	\$75,170	\$84,900	1.54	170.88	\$128,452	\$145,077	\$119,951
1082.35	Upper	\$75,170	\$84,900	6.29	143.28	\$107,708	\$121,645	\$108,177
1082.36	Middle	\$75,170	\$84,900	1.24	118.86	\$89,348	\$100,912	\$74,873
1082.37	Upper	\$75,170	\$84,900	8.48	175.47	\$131,905	\$148,974	\$119,803
1082.38	Middle	\$75,170	\$84,900	2.29	109.20	\$82,092	\$92,711	\$80,645
1083.01	Moderate	\$75,170	\$84,900	24.33	66.75	\$50,179	\$56,671	\$34,500
1083.02	Middle	\$75,170	\$84,900	6.33	95.95	\$72,163	\$81,496	\$56,552
1083.04	Middle	\$75,170	\$84,900	10.35	109.75	\$82,500	\$93,178	\$64,211
1083.07	Middle	\$75,170	\$84,900	6.18	80.15	\$60,282	\$68,081	\$60,114
1083.09	Low	\$75,170	\$84,900	29.95	45.02	\$33,843	\$38,222	\$35,940
1083.10	Moderate	\$75,170	\$84,900	16.38	72.20	\$54,276	\$61,298	\$33,889
1083.14	Moderate	\$75,170	\$84,900	25.46	63.76	\$47,930	\$54,132	\$27,917
1083.17	Upper	\$75,170	\$84,900	2.92	127.01	\$95,474	\$107,831	\$74,227
1083.18	Upper	\$75,170	\$84,900	6.17	136.39	\$102,528	\$115,795	\$93,182
1083.19	Middle	\$75,170	\$84,900	24.09	81.96	\$61,612	\$69,584	\$52,692
1083.20	Middle	\$75,170	\$84,900	38.98	114.95	\$86,439	\$97,627	\$62,207
1083.21	Moderate	\$75,170	\$84,900	6.58	54.70	\$41,122	\$46,440	\$42,150
1083.22	Moderate	\$75,170	\$84,900	15.27	53.75	\$40,406	\$45,634	\$35,316
1083.23	Upper	\$75,170	\$84,900	8.28	142.14	\$106,850	\$120,677	\$70,364
1083.24	Upper	\$75,170	\$84,900	0.00	237.31	\$178,393	\$201,476	\$178,036
1083.25	Upper	\$75,170	\$84,900	0.89	121.70	\$91,485	\$103,323	\$85,324
1083.26	Moderate	\$75,170	\$84,900	19.41	68.51	\$51,500	\$58,165	\$49,342
1084.02	Middle	\$75,170	\$84,900	6.41	117.54	\$88,393	\$99,834	\$71,528
1084.03	Middle	\$75,170	\$84,900	3.92	111.08	\$83,500	\$94,307	\$73,174
1084.04	Middle	\$75,170	\$84,900	11.15	114.30	\$85,925	\$97,041	\$73,843

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**2022 FFIEC Census Report - Summary Census Income Information**

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County: 109 - OKLAHOMA COUNTY

Tract: ALL TRACTS

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Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
1085.06	Middle	\$75,170	\$84,900	4.98	107.33	\$80,682	\$91,123	\$74,555
1085.07	Upper	\$75,170	\$84,900	1.69	142.41	\$107,054	\$120,906	\$73,517
1085.08	Middle	\$75,170	\$84,900	10.26	106.73	\$80,234	\$90,614	\$71,150
1085.13	Upper	\$75,170	\$84,900	2.73	134.01	\$100,739	\$113,774	\$91,017
1085.14	Middle	\$75,170	\$84,900	13.51	91.45	\$68,750	\$77,641	\$42,864
1085.15	Middle	\$75,170	\$84,900	3.77	108.39	\$81,480	\$92,023	\$52,990
1085.20	Upper	\$75,170	\$84,900	4.00	235.71	\$177,188	\$200,118	\$114,904
1085.21	Middle	\$75,170	\$84,900	9.34	94.53	\$71,063	\$80,256	\$54,306
1085.23	Upper	\$75,170	\$84,900	4.57	146.91	\$110,435	\$124,727	\$94,149
1085.24	Middle	\$75,170	\$84,900	2.67	107.75	\$81,000	\$91,480	\$80,064
1085.25	Middle	\$75,170	\$84,900	3.18	97.60	\$73,367	\$82,862	\$72,540
1085.26	Middle	\$75,170	\$84,900	14.04	85.31	\$64,135	\$72,428	\$45,625
1085.27	Middle	\$75,170	\$84,900	8.07	112.73	\$84,744	\$95,708	\$75,288
1085.28	Upper	\$75,170	\$84,900	17.41	143.56	\$107,917	\$121,882	\$95,804
1085.29	Upper	\$75,170	\$84,900	2.53	186.32	\$140,063	\$158,186	\$128,833
1085.30	Upper	\$75,170	\$84,900	12.64	126.65	\$95,208	\$107,526	\$64,750
1085.31	Upper	\$75,170	\$84,900	2.74	213.80	\$160,714	\$181,516	\$151,579
1085.32	Upper	\$75,170	\$84,900	0.57	185.57	\$139,500	\$157,549	\$133,182
1085.33	Upper	\$75,170	\$84,900	0.00	183.63	\$138,036	\$155,902	\$134,345
1085.34	Upper	\$75,170	\$84,900	2.12	131.13	\$98,571	\$111,329	\$82,993
1085.35	Upper	\$75,170	\$84,900	0.81	169.92	\$127,736	\$144,262	\$116,208
1085.36	Upper	\$75,170	\$84,900	9.77	137.18	\$103,125	\$116,466	\$58,799
1085.37	Upper	\$75,170	\$84,900	6.94	125.06	\$94,013	\$106,176	\$54,394
1085.38	Upper	\$75,170	\$84,900	10.79	144.99	\$108,990	\$123,097	\$60,789
1086.03	Upper	\$75,170	\$84,900	4.28	124.21	\$93,369	\$105,454	\$87,125
1086.04	Middle	\$75,170	\$84,900	17.74	99.16	\$74,545	\$84,187	\$54,483
1087.01	Upper	\$75,170	\$84,900	3.18	142.53	\$107,143	\$121,008	\$100,658
1087.06	Middle	\$75,170	\$84,900	5.30	93.75	\$70,479	\$79,594	\$64,500
1087.07	Middle	\$75,170	\$84,900	6.88	119.77	\$90,034	\$101,685	\$77,039
1087.08	Middle	\$75,170	\$84,900	6.86	113.80	\$85,550	\$96,616	\$81,442
1087.09	Upper	\$75,170	\$84,900	7.74	124.71	\$93,750	\$105,879	\$64,375
1087.10	Upper	\$75,170	\$84,900	3.81	125.41	\$94,275	\$106,473	\$89,352
1087.11	Upper	\$75,170	\$84,900	3.09	134.85	\$101,373	\$114,488	\$95,972

1087.12	Upper	\$75,170	\$84,900	4.11	124.85	\$93,854	\$105,998	\$90,536
1087.13	Upper	\$75,170	\$84,900	12.30	142.35	\$107,009	\$120,855	\$89,917
1088.02	Middle	\$75,170	\$84,900	3.86	118.13	\$88,802	\$100,292	\$76,136
1088.03	Low	\$75,170	\$84,900	29.42	38.77	\$29,145	\$32,916	\$29,500
1088.04	Middle	\$75,170	\$84,900	14.33	116.40	\$87,500	\$98,824	\$61,429
1088.05	Moderate	\$75,170	\$84,900	13.08	79.63	\$59,865	\$67,606	\$50,763
1088.06	Upper	\$75,170	\$84,900	9.19	139.75	\$105,054	\$118,648	\$97,639
1088.07	Upper	\$75,170	\$84,900	3.56	134.75	\$101,310	\$114,420	\$72,750
1089.00	Moderate	\$75,170	\$84,900	12.61	74.99	\$56,373	\$63,667	\$53,429
1090.01	Middle	\$75,170	\$84,900	8.51	115.15	\$86,563	\$97,762	\$75,227
1090.03	Middle	\$75,170	\$84,900	13.56	85.63	\$64,375	\$72,700	\$61,926
1090.04	Upper	\$75,170	\$84,900	7.20	121.56	\$91,377	\$103,204	\$68,788
1092.02	Middle	\$75,170	\$84,900	4.33	98.94	\$74,375	\$84,000	\$54,811
1092.03	Upper	\$75,170	\$84,900	6.49	243.52	\$183,056	\$206,748	\$153,056
1092.04	Upper	\$75,170	\$84,900	0.00	256.75	\$193,000	\$217,981	\$157,159
1092.05	Upper	\$75,170	\$84,900	8.82	256.98	\$193,178	\$218,176	\$182,614
1093.00	Middle	\$75,170	\$84,900	16.59	87.18	\$65,536	\$74,016	\$46,339
1094.00	Upper	\$75,170	\$84,900	4.92	220.45	\$165,714	\$187,162	\$110,250
1095.00	Low	\$75,170	\$84,900	26.86	45.12	\$33,919	\$38,307	\$25,613
1096.00	Unknown	\$75,170	\$84,900	18.62	0.00	\$0	\$0	\$60,556
1097.00	Upper	\$75,170	\$84,900	12.20	175.93	\$132,250	\$149,365	\$60,273
1098.00	Moderate	\$75,170	\$84,900	51.25	73.77	\$55,455	\$62,631	\$29,111
1099.00	Middle	\$75,170	\$84,900	58.38	93.87	\$70,568	\$79,690	\$26,813
1100.00	Low	\$75,170	\$84,900	39.22	38.24	\$28,750	\$32,466	\$27,763
9800.01	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
9800.02	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
9800.03	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
9800.04	Unknown	\$75,170	\$84,900	65.00	0.00	\$0	\$0	\$0
9800.05	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
9800.06	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
9800.07	Upper	\$75,170	\$84,900	7.95	127.33	\$95,714	\$108,103	\$58,056
9800.08	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
9800.09	Unknown	\$75,170	\$84,900	69.61	0.00	\$0	\$0	\$0

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