

PUBLIC DISCLOSURE

May 22, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Sooner State Bank
Certificate Number: 402

2 SE 4th Street
Tuttle, Oklahoma 73089

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

TABLE OF CONTENTS

INSTITUTION RATING.....	1
DESCRIPTION OF INSTITUTION.....	1
DESCRIPTION OF ASSESSMENT AREAS	2
SCOPE OF EVALUATION	2
CONCLUSIONS ON PERFORMANCE CRITERIA	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	6
OKLAHOMA CITY MSA AA – Full-Scope Review	7
OKLAHOMA NON-MSA AA – Full-Scope Review	12
APPENDICES.....	15
SMALL BANK PERFORMANCE CRITERIA	15
GLOSSARY	16

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

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

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities), given the institution's size, financial condition, and AAs' credit needs.
- A majority of loans are in the institution's AAs.
- The geographic distribution of loans reflects excellent dispersion throughout the AAs.
- The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among individuals of different income levels and businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DESCRIPTION OF INSTITUTION

Sooner State Bank maintains its headquarters in Tuttle, Oklahoma. Tuttle Bancshares, Inc., a one-bank holding company also located in Tuttle, wholly owns the bank. The bank received a Satisfactory rating at its prior April 27, 2020 FDIC Performance Evaluation based on Small Bank Procedures.

Sooner State Bank functions as a retail bank operating seven full-service offices in Oklahoma. The bank did not open or close any branches or participate in any merger or acquisition activity since the previous evaluation. The bank offers various loan products including home mortgage, commercial, agricultural, and consumer loans, primarily focusing on home mortgage lending followed by commercial lending.

The bank provides a variety of deposit services including checking, savings, and certificate of deposit accounts. Alternative banking services include internet and mobile banking, electronic bill pay, and five bank-owned automated teller machines (ATMs).

As of March 31, 2023, the institution's assets totaled \$310.6 million, total loans equaled \$186.6 million, and total deposits equaled \$281.2 million. Since the prior evaluation, total assets increased by 19.0 percent, total loans increased by 10.3 percent, and total deposits increased by 21.1 percent.

The following table illustrates the outstanding loan portfolio as of March 31, 2023, reflecting a distribution supportive of the institution's business focus, with home mortgage loans representing the largest portion of the loan portfolio.

Loan Portfolio Distribution as of 3/31/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	45,016	24.1
Secured by Farmland	606	0.3
Secured by 1-4 Family Residential Properties	68,990	37.0
Secured by Multifamily (5 or more) Residential Properties	8,199	4.4
Secured by Nonfarm Nonresidential Properties	49,197	26.4
Total Real Estate Loans	172,008	92.2
Commercial and Industrial Loans	6,520	3.5
Agricultural Production and Other Loans to Farmers	188	0.0
Consumer Loans	4,027	2.2
Obligations of State and Political Subdivisions in the U.S.	3,820	2.1
Other Loans	21	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	186,584	100.00
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

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

DESCRIPTION OF ASSESSMENT AREAS

Sooner State Bank designated two AAs within the State of Oklahoma: a portion of the Oklahoma City, Oklahoma Metropolitan Statistical Area (Oklahoma City MSA) and a portion of the Oklahoma Non-Metropolitan Statistical Area (Oklahoma Non-MSA). The AAs meet the technical requirements of the CRA. Refer to the individual AAs' sections for additional details.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated April 27, 2020, to the current evaluation dated May 22, 2023. To assess performance, examiners applied the CRA Small Institution Procedures, which include the Lending Test. The appendix lists the test's criteria.

As illustrated in the following table, the Oklahoma City MSA AA contains a significant majority of the bank's loans, deposits, and branches. Consequently, examiners used full-scope procedures and weighed performance more heavily in the Oklahoma City MSA AA when arriving at conclusions and the rating.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Oklahoma City MSA AA	121,963	99.2	285,241	92.2	6	85.7
Oklahoma Non-MSA AA	986	0.8	24,041	7.8	1	14.3
Total	122,949	100.00	309,282	100.00	7	100.00

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

Examiners also applied full-scope procedures to the Oklahoma Non-MSA AA due to the AA not receiving a full-scope review in either of the prior two evaluations. However, the Oklahoma Non-MSA AA reflects a low volume of total activities and received very little weight when arriving at conclusions and the overall rating.

Activities Reviewed

Small Institution Procedures require examiners to determine the bank's major product lines for review. As an initial matter, examiners may select from the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table shows the bank's lending activity for 2022.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	45,272	36.8	134	16.6
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	46,143	37.5	270	33.3
Multi-Family (5 or more) Residential Properties	4,900	4.0	2	0.3
Commercial Real Estate Loans	19,576	15.9	46	5.7
Commercial and Industrial Loans	3,637	3.0	87	10.7
Agricultural Loans	263	0.2	5	0.6
Consumer Loans	3,157	2.6	266	32.8
Other Loans	0	0.0	0	0.0
Total Loans	122,948	100.0	810	100.0

Source: 2022 Bank Data. Due to rounding, totals may not equal 100.0.

Considering the dollar volume and number of loans originated, examiners determined that the bank's major product lines consist of home mortgage, commercial, and consumer loans. Since agricultural loans do not represent a major product line and thus would not materially affect any conclusions or ratings, this evaluation does not include a review of small farm loans. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

To assess AA concentration, this evaluation includes a review of small business and consumer loans originated or purchased in 2022, which represents the most recent completed calendar year of available data. Specifically, examiners evaluated the universe of 133 small business loans totaling

\$23.2 million and the universe of 266 consumer loans totaling \$3.2 million. This evaluation also includes a review of the following home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs):

- 2020 - 187 home mortgage loans totaling \$27.6 million,
- 2021 - 180 home mortgage loans totaling \$29.8, and
- 2022 - 214 home mortgage loans totaling \$43.6 million.

Examiners determined the bank's major product lines for the Oklahoma City MSA AA consist of home mortgage and small business lending. As a result, this evaluation includes a review of the applicable aforementioned loans located within this AA to analyze geographic distribution and borrower profile. Specifically, this evaluation presents an analysis of 139 home mortgage loans totaling \$24.2 million and 95 small business loans totaling \$14.7 million originated in the Oklahoma City MSA AA. Since no trends exist between the different years' home mortgage loan data that materially affect conclusions or the rating, the evaluation presents 2021 home mortgage loan data, the most recent year for which aggregate data exists. Aggregate data served as the primary standard of comparison for home mortgage loans, and D&B data for 2022 provided a standard comparison for small business loans.

Since home mortgage loans comprise a larger portion, by both number and dollar volume, among the universe of products reviewed for the Oklahoma City MSA AA, they also received more weight when arriving at conclusions, unless otherwise noted.

Examiners determined the bank's major product line for the Oklahoma Non-MSA AA consists of consumer loans. To analyze geographic distribution and borrower profile, examiners evaluated the universe of 21 consumer loans totaling \$297,000 originated in the Oklahoma Non-MSA AA. U.S. Census Data for 2020 served as the primary source of comparison.

While the evaluation presents both the number and dollar volume of loans, examiners emphasized performance by number of loans when arriving at conclusion for the individual performance factors because the number of loans better indicates the number of individuals and businesses served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Sooner State Bank demonstrated a satisfactory record regarding the Lending Test. A reasonable LTD ratio, a majority of loans originated inside the AAs, an excellent record regarding geographic distribution, and a reasonable record regarding borrower profile support this conclusion.

Loan-to-Deposit Ratio

The LTD is reasonable given the institution’s size, financial, condition, and the AAs’ credit needs. The LTD ratio, calculated from Call Report data, averaged 57.9 percent over the past 12 calendar quarters from June 30, 2020 to March 31, 2023, which decreased from the 72.5 percent average net LTD ratio reported at the previous evaluation. The ratio ranged from a low of 51.9 percent as of June 30, 2021, to a high of 65.7 percent as of March 31, 2023.

Examiners identified and listed in the following table three comparable institutions operating in similar areas, with comparable asset sizes and lending emphases. As illustrated, Sooner State Bank reported a LTD ratio within a reasonable range of the similarly situated institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 3/31/2023 (\$000s)	Average Net LTD Ratio (%)
Sooner State Bank, Tuttle, Oklahoma	310,556	57.9
McClain Bank, Purcell, Oklahoma	285,253	70.4
Security State Bank of Oklahoma, Wewoka, Oklahoma	340,203	67.7
First Enterprise Bank, Oklahoma City, Oklahoma	171,365	78.4

Source: Reports of Condition and Income 6/30/2020 –3/31/2023.

Assessment Area Concentration

A majority of loans are in the institution’s AAs. The following table shows that Sooner State Bank originated a majority of home mortgage, small business, and consumer loans, by number and dollar volume, in the AAs.

Lending Inside and Outside of the Assessment Areas										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	148	79.1	39	20.9	187	22,812	82.8	4,750	17.2	27,562
2021	140	77.8	40	22.2	180	24,401	81.8	5,432	18.2	29,833
2022	153	71.5	61	28.5	214	28,154	64.6	15,451	35.4	43,605
Subtotal	441	75.9	140	24.1	581	75,367	74.6	25,633	25.4	101,000
Small Business	99	74.4	34	25.6	133	15,164	65.3	8,049	34.7	23,213
Consumer	177	66.5	89	33.5	266	2,156	68.3	1,001	31.7	3,157

*Source: 2020, 2021, & 2022 HMDA Data; 2022 Bank Data.
Due to rounding, totals may not equal 100.0.*

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the AAs. Excellent performance in the Oklahoma City MSA AA primarily supports this conclusion. The Oklahoma City Non-MSA AA demonstrated consistent performance. Examiners focused the analysis on the percentage by number of loans in low- and moderate-income census tracts inside the AAs when arriving at conclusions for this performance factor.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AAs, reasonable penetration among borrowers of different income levels and businesses of different sizes. Reasonable performance in the Oklahoma City MSA AA primarily supports this conclusion. The Oklahoma Non-MSA AA demonstrated inconsistent performance. Examiners focused on the percentage by number of loans to low- and moderate-income individuals and to businesses with gross annual revenue of \$1 million or less within the AAs when arriving at conclusions for this performance factor.

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

OKLAHOMA CITY MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN OKLAHOMA CITY MSA AA

The Oklahoma City MSA AA includes all of Oklahoma County, 9 of 15 census tracts in northern and eastern Grady County, and 4 of 9 census tracts in northwestern McClain County. The AA includes 31 additional census tracts since the prior evaluation due to changes resulting from the 2020 U.S. Census Data. Sooner State Bank operates its main office, five full-service branches, and four ATMs within this AA. The branches maintain hours consistent with the area and the industry. The delivery systems and range of products and services remain consistent with those reflected in the overall Description of Institution Section of this evaluation.

Economic and Demographic Data

Based on 2020 U.S. Census Data, the AA’s 279 census tracts include the following income designations: 26 low-, 85 moderate-, 81 middle-, and 72 upper-income census tracts, as well as 15 census tracts without an income designation. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area Oklahoma City MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	279	9.3	30.5	29.0	25.8	5.4
Population by Geography	851,773	8.4	29.6	31.4	29.2	1.4
Housing Units by Geography	362,754	8.5	31.5	31.7	26.6	1.7
Owner-Occupied Units by Geography	198,539	5.4	24.1	34.0	35.2	1.2
Occupied Rental Units by Geography	126,793	12.0	41.3	28.7	15.8	2.2
Vacant Units by Geography	37,422	13.1	37.5	29.9	17.0	2.5
Businesses by Geography	138,951	6.1	26.2	28.7	36.8	2.3
Farms by Geography	3,604	4.8	25.2	31.4	37.7	0.9
Family Distribution by Income Level	202,670	23.3	18.5	19.1	39.1	0.0
Household Distribution by Income Level	325,332	25.8	17.0	18.2	39.0	0.0
Median Family Income – Oklahoma City MSA		\$75,170	Median Housing Value			\$163,657
			Median Gross Rent			\$696
2022 FFIEC-Estimated Median Family Income		\$84,900	Families Below Poverty Level			11.2%
<small>Source: 2020 U.S. Census Data; 2022 D&B Data; FFIEC Estimated Median Family Income. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0.</small>						

The area's major employers, based on Moody's Analytic Data, include Tinker Air Force Base, University of Oklahoma – Norman, Integris Health, University of Oklahoma Health Services Center, and FAA Mike Monroney Aeronautical Center. The following table shows annual unemployment rates over the evaluation period for the AA, State of Oklahoma, and nationwide, which show a notable decrease since the onset of the COVID-19 pandemic in 2020.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Oklahoma County	5.2	2.4	2.6
Grady County	5.1	2.1	2.4
McClain County	4.3	2.0	2.3
State of Oklahoma	5.2	2.9	3.2
National Average	6.7	3.9	3.5

Source: Bureau of Labor Statistics.

Competition

The area reflects a fairly high level of competition for financial services. According to the FDIC Deposit Market Share report as of June 30, 2022, 63 financial institutions operate 264 offices within the counties comprising the bank's AA. Of these institutions, Sooner State Bank ranked 27th with a 0.7 percent market share.

Community Contact

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

Examiners reviewed an existing community contact with a representative of an economic development organization knowledgeable of the area's housing and business environment. The contact noted that the housing stock in the area continues to increase as more people move to the Oklahoma City MSA for job opportunities, and housing prices continue to increase at a moderate pace. The contact also noted that home mortgage and small business loans represent the primary credit needs of the community. The contact stated that local banks remain involved in the community and serve the credit needs.

Credit Needs

Considering the information obtained from the community contact, bank management, as well as demographic and economic data, examiners determined that home mortgage and small business loans represent the primary needs of the Oklahoma City MSA AA.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA CITY MSA AA

LENDING TEST

Sooner State Bank demonstrated a satisfactory record in the Oklahoma City MSA AA regarding the Lending Test. An excellent record regarding geographic distribution and a reasonable record regarding borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the Oklahoma City MSA AA. Excellent performance regarding home mortgage lending outweighs reasonable performance regarding small business lending to support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the Oklahoma City MSA AA. As reflected in the following table, the bank's performance in low-income census tracts exceeds aggregate performance by 5.5 percentage points, evidencing reasonable performance. The bank's performance in moderate-income census tracts notably exceeds aggregate performance by 21.8 percentage points, which reflects excellent performance. Examiners placed more weight on performance in moderate-income census tracts given the greater opportunity to lend as evidenced by the demographic data, which shows a larger percentage of owner occupied housing units compared to low-income census tracts.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.6	3.1	12	8.6	1,943	8.0
Moderate	23.8	16.3	53	38.1	7,975	32.9
Middle	35.1	31.4	47	33.8	8,386	34.6
Upper	35.4	48.9	27	19.5	5,912	24.5
Not Available	0.1	0.2	0	0.0	0	0.0
Total	100.0	100.0	139	100.0	24,216	100.0

Source: 2015 ACS Data; 2021 HMDA LAR; 2021 HDMA Aggregate Data.
Due to rounding, totals may not equal 100.0.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the Oklahoma City MSA AA. As reflected in the following table, the bank's performance in low-income census tracts slightly trails demographic data by 1.9 percentage points and reflects reasonable performance. The bank's performance in moderate-income census tracts slightly exceeds demographic data by 2.2 percentage points, also evidencing reasonable performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	6.1	4	4.2	650	4.4
Moderate	26.2	27	28.4	5,605	38.2
Middle	28.7	49	51.6	6,423	43.8
Upper	36.8	15	15.8	2,004	13.6
Not Available	2.3	0	0.0	0	0.0
Total	100.0	95	100.0	14,682	100.0
<i>Source: 2022 D&B Data; 2022 Bank Data. Due to rounding, totals may not equal 100.0.</i>					

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels and businesses of different sizes. Reasonable performance regarding small business lending primarily supports this conclusion. The bank also demonstrated poor performance regarding home mortgage loans.

Home Mortgage Loans

The distribution of borrowers reflects, given the demographics of the AA, poor penetration among individuals of different income levels. The following table shows the bank's performance to low-income borrowers trails aggregate data by 2.6 percentage points, evidencing reasonable performance. However, the bank's performance to moderate-income borrowers notably lags aggregate performance by 12.2 percentage points, reflecting poor performance.

Examiners noted the bank originated a significant percentage of its home mortgage loans to borrowers with incomes not available, which heavily skews the data and makes conclusions for this product less meaningful. As a result, examiners afforded little weight on home mortgage lending performance when drawing the overall borrower profile conclusion.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	24.1	4.8	3	2.2	207	0.9
Moderate	17.8	13.6	2	1.4	105	0.4
Middle	19.3	16.2	6	4.3	875	3.6
Upper	38.8	33.8	24	17.3	3,339	13.8
Income Not Available	0.0	31.6	104	74.8	19,691	81.3
Total	100.0	100.0	139	100.0	24,217	100.0
<i>Source: 2015 ACS Data; 2021 HMDA LAR; 2021 HDMA Aggregate Data. Due to rounding, totals may not equal 100.0.</i>						

Small Business Loans

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among businesses of different sizes. As shown in the following table, Sooner State Bank originated eight out of ten small business loans to businesses with gross annual revenue of \$1 million or less, which evidences reasonable performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	72.1	38	40.0	1,895	12.9
\$100,000 - \$249,999	13.8	12	12.6	980	6.7
\$250,000 - \$499,999	3.3	7	7.4	3,188	21.7
\$500,000 - \$1,000,000	1.8	19	20.0	5,683	38.7
Subtotal ≤ \$1,000,000	91.0	76	80.0	11,746	80.0
> \$1,000,000	2.7	14	14.7	2,828	19.3
Revenue Not Available	6.2	5	5.3	108	0.7
Total	100.00	95	100.0	14,682	100.0

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

OKLAHOMA NON-MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN OKLAHOMA NON-MSA AA

The Oklahoma Non-MSA AA includes 2 of 20 census tracts in southern Pottawatomie County and 3 of 9 census tracts in southern Seminole County. The AA composition primarily reflects the census tracts surrounding the bank’s Konawa branch. The AA includes two additional census tracts since the prior evaluation due to changes resulting from the 2020 U.S. Census Data. In addition to the sole branch in this AA, the bank also operates one ATM in the AA. The branch maintains hours consistent with the area and the industry. The delivery systems and range of products and services remain consistent with those reflected in the overall Description of Institution Section of this evaluation.

Economic and Demographic Data

Based on 2020 U.S. Census Data, the AA’s five census tracts reflect the following income designations: one moderate- and four middle-income census tracts. The following table provides select demographic characteristics for this AA.

Demographic Information of the Assessment Area Oklahoma Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	10,659	0.0	24.7	75.3	0.0	0.0
Housing Units by Geography	5,759	0.0	25.8	74.2	0.0	0.0
Owner-Occupied Units by Geography	3,731	0.0	22.4	77.6	0.0	0.0
Occupied Rental Units by Geography	841	0.0	41.9	58.1	0.0	0.0
Vacant Units by Geography	1,187	0.0	25.2	74.8	0.0	0.0
Businesses by Geography	759	0.0	21.3	78.7	0.0	0.0
Farms by Geography	89	0.0	11.2	88.8	0.0	0.0
Family Distribution by Income Level	3,431	27.7	17.5	18.2	36.6	0.0
Household Distribution by Income Level	4,572	25.2	17.4	16.6	40.8	0.0
Median Family Income – Oklahoma Non-MSA		\$58,565	Median Housing Value			\$94,788
			Median Gross Rent			\$641
2022 FFIEC-Estimated Median Family Income		\$64,700	Families Below Poverty Level			16.5%
<i>Source: 2015 ACS Data; 2022 D&B Data; FFIEC Estimated Median Family Income. (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0.</i>						

According to local data, the AA's largest employers include Citizen Potawatomi Nation, George Fischer Central Plastics, Shawnee Public Schools, Walmart, and Eaton. The following table shows annual unemployment rates over the evaluation period for the AA, State of Oklahoma, and nationwide, which show decline since the onset of the COVID-19 pandemic in 2020.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Pottawatomie County	5.3	2.8	3.0
Seminole County	7.0	3.3	3.6
State of Oklahoma	5.2	2.9	3.2
National Average	6.7	3.9	3.5

Source: Bureau of Labor Statistics.

Competition

The area reflects a moderate level of competition for financial services. According to the FDIC Deposit Market Share report as of June 30, 2022, 13 financial institutions operate 27 offices within the counties comprising the bank's AA. Of these institutions, Sooner State bank ranked 9th with a 1.2 percent market share.

Credit Needs

Considering information obtained from bank management and demographic and economic data, examiners conclude a variety of credit needs exist, one of which includes consumer loans.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA NON-MSA AA

LENDING TEST

Sooner State Bank demonstrated an outstanding record in the Oklahoma Non-MSA AA regarding the Lending Test. Excellent records regarding geographic distribution and borrower profile support this conclusion.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the Oklahoma Non-MSA AA. Excellent performance regarding consumer loans supports this conclusion.

Consumer Loans

The geographic distribution of consumer loans reflects excellent dispersion throughout the Oklahoma Non-MSA AA. As reflected in the following table, the bank's performance in the sole moderate-income census tract significantly exceeds demographic data by 26.5 percentage points, reflecting excellent performance.

Geographic Distribution of Consumer Loans					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	25.9	11	52.4	164	55.1
Middle	74.1	10	47.6	133	44.9
Upper	0.0	0	0.0	0	0.0
Total	100.0	21	100.0	297	100.0

*Source: 2020 U.S. Census Data; 2022 Bank Data.
Due to rounding, totals may not equal 100.0.*

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among borrowers of different income levels in the Oklahoma Non-MSA AA. Excellent performance regarding consumer loans supports this conclusion.

Consumer Loans

The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among borrowers of different income levels in the Oklahoma Non-MSA AA. The following table shows that Sooner State Bank's lending to low-income borrowers exceeds demographic data by 12.9 percentage points, evidencing excellent performance. To moderate-income borrowers, the bank's performance exceeds demographic data by 11.2 percentage points, also reflecting excellent performance.

Distribution of Consumer Loans by Borrower Income Level					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	25.2	8	38.1	27	9.1
Moderate	17.4	6	28.6	50	16.8
Middle	16.6	2	9.5	17	5.8
Upper	40.8	5	23.8	203	68.3
Total	100.0	21	100.0	297	100.0

*Source: 2020 U.S. Census Data; 2022 Bank Data.
Due to rounding, totals may not equal 100.0.*

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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

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

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

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

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

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

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

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

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

Annual Disclosure Statement
December 31, 2023
FFIEC 051

Sooner State Bank
Tuttle, OK 73089

I, the undersigned officer, attest to the correctness of this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal regulatory authority and is true and correct.



Signature

1-23-24

Date

Consolidated Report of Income

December 31, 2023

Dollar Amounts in Thousands

	Prior Year 2022	Current Year 2023
Interest income:		
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties.....	3,647	4,653
All other loans secured by real estate.....	5,981	6,844
Commercial and industrial loans.....	439	409
Loans to individuals for household, family, and other personal expenditures:		
Credit cards.....	0	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	127	161
All other loans.....	150	133
Total interest and fee income on loans.....	10,344	12,200
Income from lease financing receivables.....	0	0
Interest income on balances due from depository institutions.....	22	28
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	282	404
Mortgage-backed securities.....	707	1,088
All other securities (includes securities issued by states and political subdivisions in the U.S.).....	716	1,064
Interest income on federal funds sold and securities purchased under agreements to resell.....	474	592
Other interest income.....	18	47
Total interest income.....	12,563	15,423
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	265	935
Nontransaction accounts:		
Savings deposits (includes MMDAs).....	303	1,281
Time deposits of \$250,000 or less.....	315	1,008
Time deposits of more than \$250,000.....	69	341
Expense of federal funds purchased and securities sold under agreements to repurchase.....	0	0
Other interest expense.....	0	0
Total interest expense.....	952	3,565
Net interest income.....	11,611	11,858
Provision for loan and lease losses.....	143	269
Noninterest income:		
Income from fiduciary activities.....	0	0
Service charges on deposit accounts.....	463	421
Income from securities-related and insurance activities:		
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	0	0
Income from insurance activities.....	0	0

Consolidated Report of Income December 31, 2023

Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Noninterest Income (continued):		
Net servicing fees.....	0	0
Net gains (losses) on sales of loans and leases.....	0	0
Net gains (losses) on sales of other real estate owned.....	0	0
Net gains (losses) on sales of other assets.....	0	0
Other noninterest income.....	905	884
Total noninterest income.....	1,368	1,305
Realized gains (losses) on held-to-maturity securities.....	0	0
Realized gains (losses) on available-for-sale debt securities.....	0	20
Noninterest expense:		
Salaries and employee benefits.....	4,455	4,566
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	999	989
Goodwill impairment losses.....	29	29
Amortization expense and impairment losses for other intangible assets.....	261	218
Other noninterest expense.....	2,402	2,443
Total noninterest expense.....	8,146	8,245
Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations.....	4,690	4,669
Change in net unrealized holding gains (losses) on equity securities not held for trading.....	0	0
Income (loss) before applicable income taxes and discontinued operations.....	4,690	4,669
Applicable income taxes.....	0	0
Income (loss) before discontinued operations.....	4,690	4,669
Discontinued operations, net of applicable income taxes.....	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests.....	4,690	4,669
LESS: Net income (loss) attributable to noncontrolling (minority) interests.....	0	0
Net income (loss) attributable to bank.....	4,690	4,669
Memoranda		
Income on tax-exempt loans and leases to states and political subdivisions in the U.S.....	131	117
Income on tax-exempt securities issued by states and political subdivisions in the U.S.....	310	509
Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	Number	Number
	65	63
<i>The following item is to be completed by:</i>		
• banks with \$300 million or more in total assets, and		
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans.		
Interest and fee income on loans to finance agricultural production and other loans to farmers.....	56	19

Consolidated Report of Income

December 31, 2023

Dollar Amounts in Thousands

Memoranda (continued)

Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....

Prior Year 2022	Current Year 2023
YES / NO	YES / NO
YES	YES
NR	NA
NR	NR
NR	NR
NR	NR
NR	NR
NR	NR
NR	NR

Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties.....

Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings.....

The following items are to be completed by institutions with \$1 billion or more in total assets and offer one or more consumer deposit account products.

Components of service charges on deposit accounts:

Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....

Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....

Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....

All other service charges on deposit accounts.....

Consolidated Report of Income December 31, 2023

Dollar Amounts in Thousands

	Prior Year 2022	Current Year 2023
Changes in Bank Equity Capital		
Total bank equity capital most recently reported for the December 31, 2022 Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	30,099	26,409
Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	0	0
Balance end of previous calendar year as restated.....	30,099	26,409
Net income (loss) attributable to bank.....	4,690	4,669
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	0	0
Treasury stock transactions, net.....	0	0
Changes incident to business combinations, net.....	0	0
LESS: Cash dividends declared on preferred stock.....	0	0
LESS: Cash dividends declared on common stock.....	1,710	1,871
Other comprehensive income.....	(6,670)	1,266
Other transactions with stockholders (including a parent holding company).....	0	0
Total bank equity capital end of current period.....	26,409	30,473
Changes in Allowances for Credit Losses		
Loans and Leases Held for Investment		
Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	1,705	1,823
Recoveries.....	34	3
LESS: Charge-offs.....	59	200
LESS: Write-downs arising from transfers of financial assets.....	0	0
Provisions for credit losses.....	143	269
Adjustments.....	0	0
Balance end of current period.....	1,823	1,895
Changes in Allowances for Credit Losses		
Held-to-Maturity Debt Securities		
Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	NR	0
Recoveries.....	NR	0
LESS: Charge-offs.....	NR	0
LESS: Write-downs arising from transfers of financial assets.....	NR	0
Provisions for credit losses.....	NR	0
Adjustments.....	NR	0
Balance end of current period.....	NR	0

Consolidated Report of Income December 31, 2023

Dollar Amounts in Thousands

	Prior Year 2022	Current Year 2023
Changes in Allowances for Credit Losses		
Available-for-Sale Debt Securities		
Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	NR	0
Recoveries.....	NR	0
LESS: Charge-offs.....	NR	0
LESS: Write-downs arising from transfers of financial assets.....	NR	0
Provisions for credit losses.....	NR	0
Adjustments.....	NR	0
Balance end of current period.....	NR	0
Memoranda		
Provisions for credit losses on other financial assets measured at amortized cost.....	NR	0
Allowance for credit losses on other financial assets measured at amortized cost.....	NR	0
Provisions for credit losses on off-balance-sheet credit exposures.....	NR	0

Consolidated Report of Condition

December 31, 2023

	Dollar Amounts in Thousands	Prior Year 2022		Current Year 2023
Assets				
Cash and balances due from depository institutions:				
Noninterest-bearing balances and currency and coin.....		5,018		5,609
Interest-bearing balances.....		1,398		563
Securities:				
Held-to-maturity securities.....		0		0
Available-for-sale debt securities.....		104,525		91,748
Equity securities with readily determinable fair values not held for trading.....		0		0
Federal funds sold and securities purchased under agreements to resell:				
Federal funds sold.....		9,913		14,278
Securities purchased under agreements to resell.....		0		0
Loans and lease financing receivables:				
Loans and leases held for sale.....		0		0
Loans and leases held for investment.....		181,393		180,961
LESS: Allowance for loan and lease losses.....		1,823		1,896
Loans and leases held for investment, net of allowance.....		179,570		179,065
Trading assets.....				
Premises and fixed assets (including capitalized leases).....		4,517		4,185
Other real estate owned.....		0		116
Investments in unconsolidated subsidiaries and associated companies.....		0		0
Direct and indirect investments in real estate ventures.....		0		0
Intangible assets.....		387		140
Other assets.....		8,628		9,160
Total assets.....		313,956		304,864
Liabilities				
Deposits:				
In domestic offices.....		286,185		272,989
Noninterest-bearing.....		86,054		75,189
Interest-bearing.....		200,131		197,800
Federal funds purchased and securities sold under agreements to repurchase:				
Federal funds purchased.....		0		0
Securities sold under agreements to repurchase.....		0		0
Trading liabilities.....				
Other borrowed money (includes mortgage indebtedness).....		0		0
Subordinated notes and debentures.....		0		0
Other liabilities.....		1,362		1,402
Total liabilities.....		287,547		274,391
Equity Capital				
Bank Equity Capital				
Perpetual preferred stock and related surplus.....		0		0
Common stock.....		200		200
Surplus (excludes all surplus related to preferred stock).....		1,871		1,871
Retained earnings.....		30,583		33,381
Accumulated other comprehensive income.....		(6,245)		(4,979)
Other equity capital components.....		0		0
Total bank equity capital.....		26,409		30,473
Noncontrolling (minority) interests in consolidated subsidiaries.....		0		0
Total equity capital.....		26,409		30,473
Total liabilities and equity capital.....		313,956		304,864

Consolidated Report of Condition December 31, 2023

**Past Due and Nonaccrual Loans, Leases,
and Other Assets**

Dollar Amounts in Thousands	Prior Year - 2022		Current Year - 2023	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans secured by real estate:				
Construction, land development, and other land loans:				
1-4 family residential construction loans.....	0	0	0	0
Other construction loans and all land development and other land loans.....	0	0	19	0
Secured by farmland.....	0	0	0	0
Secured by 1-4 family residential properties:				
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0	0
Closed-end loans secured by 1-4 family residential properties:				
Secured by first liens.....	0	511	0	0
Secured by junior liens.....	0	0	0	0
Secured by multifamily (5 or more) residential properties.....	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	0
Loans secured by other nonfarm nonresidential properties.....	0	0	0	0
Loans to depository institutions and acceptances of other banks.....	0	0	0	0
Commercial and industrial loans.....	0	14	0	0
Loans to individuals for household, family, and other personal expenditures:				
Credit cards.....	0	0	0	0
Automobile loans.....	0	6	0	4
Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	0
All other loans.....	0	0	0	0
Lease financing receivables.....	0	0	0	0
Total loans and leases.....	0	531	19	4
Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0	0
Loans and leases reported in items above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	0	0	0	0
Guaranteed portion of loans and leases included in item above, excluding rebooked "GNMA loans".....	0	0	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item above.....	0	0	0	0

Consolidated Report of Condition December 31, 2023

Past Due and Nonaccrual Loans, Leases, and Other Assets

Memoranda

Dollar Amounts in Thousands

	Prior Year - 2022		Current Year - 2023	
	Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Loans restructured in troubled debt restructurings included in items above:				
Construction, land development, and other land loans:				
1-4 family residential construction loans.....	0	0	0	0
Other construction loans and all land development and other land loans.....	0	0	0	0
Loans secured by 1-4 family residential properties.....	0	0	0	0
Secured by multifamily (5 or more) residential properties.....	0	0	0	0
Secured by nonfarm nonresidential properties:				
Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	0	0
Loans secured by other nonfarm nonresidential properties.....	0	0	0	0
Commercial and industrial loans.....	0	0	0	0
All other loans (include loans to individuals for household, family, and other personal expenditures).....	0	0	0	0
<i>Itemize loan categories included in item above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status:</i>				
Loans secured by farmland.....	0	0	0	0
Loans to individuals for household, family, and other personal expenditures:				
Credit cards.....	0	0	0	0
Automobile loans.....	0	0	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	0
<i>The following item is to be completed by:</i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans				
Loans to finance agricultural production and other loans to farmers included in item above.....	0	0	0	0
Total loans restructured in troubled debt restructurings included in items above.....	0	0	0	0
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in items above.....	0	0	0	0

Consolidated Report of Condition December 31, 2023

Past Due and Nonaccrual Loans, Leases, and Other Assets

Memoranda	Dollar Amounts in Thousands	Prior Year - 2022		Current Year - 2023	
		Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
<i>The following item is to be completed by:</i>					
• Banks with \$300 million or more in total assets					
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans					
Loans to finance agricultural production and other loans to farmers (included in items above).....					
		0	0	0	0
Loans and leases held for sale (included in items above).....		0	0	0	0

Memoranda	Dollar Amounts in Thousands	Prior Year 2022	Current Year 2023
Additions to nonaccrual assets during the previous six months.....		495	0
Nonaccrual assets sold during the previous six months.....		0	0

Memoranda	Dollar Amounts in Thousands	Prior Year - 2022		Current Year - 2023	
		Past Due 90 days or more and still accruing	Nonaccrual	Past Due 90 days or more and still accruing	Nonaccrual
Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):					
Outstanding balance.....		NR	NR	NR	NR
Amount included in items above.....		NR	NR	NR	NR

2023 ANNUAL DISCLOSURE STATEMENT NOTICE OF AVAILABILITY

In accordance with Federal regulation, this bank will provide an Annual Disclosure Statement to our customers, shareholders, and the general public, upon request, containing the bank's financial information for the last two years. This information will be updated annually and made available on or before March 31, 2024.

To request a copy

of the Annual Disclosure Statement, please contact:

Cleve Wheeler, Cashier
405-381-2326
Sooner State Bank
2 SE 4th Street
Tuttle, OK 73089

Sooner State Bank provides full banking services at seven locations; Tuttle, Tri-City, Newcastle, the Village, Konawa, Midwest City, and NE 23rd Street, OKC. We are committed to addressing the credit needs of all of our service areas. We are strongly committed to compliance with the Community Reinvestment Act in both letter and spirit. Our commitment is based on a great deal more than simply complying with the law. We recognize that we are a part of the communities we serve and that only by assuring that all segments of the communities we serve remain strong and we as an institution be socially and economically secure.

GOAL

The primary goal of Sooner State Bank's Community Reinvestment Program shall be to meet the credit needs of our entire delineated communities. On a consistent basis, we do not and shall not discriminate against any borrower on the grounds of race, color, creed, national origin, religion, sex, marital status, handicap, age, receipt of income from public assistance, or the borrower's good faith exercise of rights under the Consumer Credit Protection Act. Sooner State Bank is committed to being an involved corporate citizen through leadership and participation by directors, officers, and employees in civic, cultural, educational, and community development organizations, thereby enhancing the quality of life and promoting the economic revitalization and development of our delineated communities to the extent possible, consistent with our size, financial strength, and staffing capacity,

Sooner State Bank's objective shall be reached by our initiating and participating in programs designed to stimulate lending activities and ensure that our products and services are provided to all segments of our delineated communities. Particular care must be taken to assure that low-income and moderate-income consumers, small business, and farms are included in our marketing and outreach programs. We offer a full range of commercial and consumer services to individuals, small and large businesses, small and large farms, governmental entities, and nonprofit organizations. We will provide all of these services to qualified businesses and individuals. We will work closely with local community groups, individual community members, civic organizations, and neighborhoods to continue to define the credit needs of our communities and to design products and services to help meet those needs.

Exhibit I

DELINEATED ASSESSMENT AREAS

Based in Tuttle, Oklahoma, Sooner State Bank have been serving the Tri City area's needs since 1903 and the Konawa area since 1905. They currently employ approximately 50 citizens. Sooner State Bank, (SSB), is a subsidiary of Tuttle Bancshares, Inc., a bank holding company. Sooner State Bank's main office is located at 2 S.E. 4th Street in Tuttle. Please refer to Exhibit VI for the locations of the full-service branch offices and automatic teller machines (ATMs).

The Board of Directors of SSB has defined its primary banking community as the block numbers 0007.01, 0007.02, 0008.01, 0008.02, 0009.01, 0009.02, 0009.04, 0009.05, 0009.06 for the Tuttle office, Grady County (see Exhibit I (a)). The Board of Directors has defined the primary banking community for Tri City and Newcastle offices in McClain County as the census tracts 4001.03, 4001.04, 4001.05, 4001.06 (see Exhibit I (b)). The Board of Directors has defined the primary banking community for the Konawa office (see Exhibit I (c) and (d)) to include census tract 5012.01 and 5013.00 located in Pottawatomie County and census tracts 5837.00, 5838.00 and 5839.00 located in Seminole County. The Board of Directors has defined its primary banking community for the Village office (see Exhibit I (e,1) to include all the census tracts in Oklahoma County. SSB is committed to serving its defined community.

Maps of these individual assessment areas are included as a part of this document to further define the bank's primary assessment areas.

On occasion, loans may be made beyond the boundaries of its primary delineated assessment area, which are consistent with the prudent management of a diversified and well-balanced loan portfolio.

The Board of Directors has further defined the entire State of Oklahoma as its secondary assessment area. A map of the State of Oklahoma is included as a part of this document. (Exhibit I (f))

The formal delineation of SSB's lending area establishes a well-defined area, which by necessity may require periodic adjustments. Adjustments may be made to meet requirements of our surrounding greater community as the business and consumer credit needs change. Changing consumer, business, and residential development trends, or shifts in the demographic profile of the community, will necessitate corresponding adjustments to the geographic emphasis of the bank's lending program. SSB will monitor the needs of its entire community and make any adjustments to the bank's assessment area as needed in order to meet the needs of our entire community.

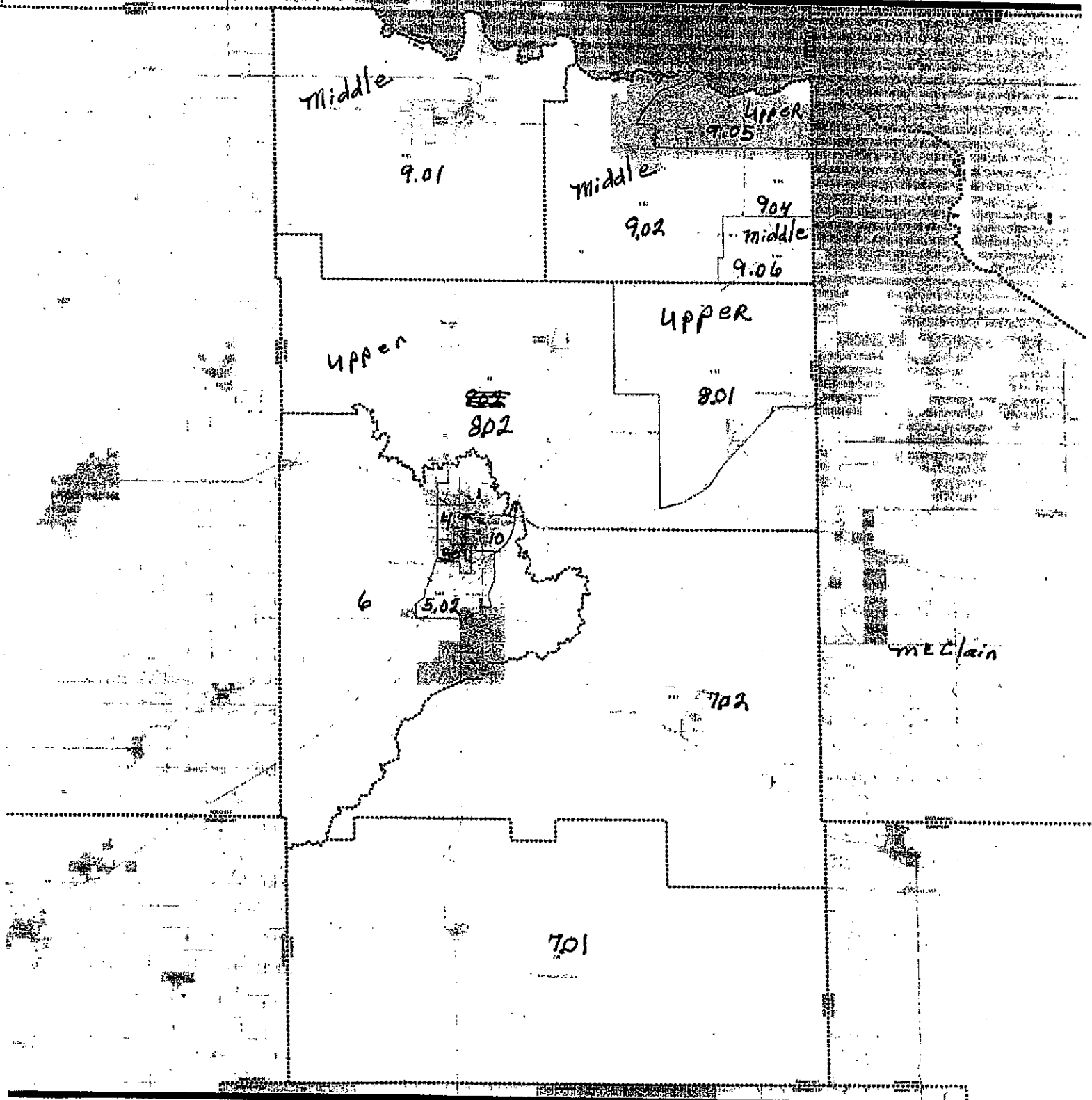
**SOONER STATE BANK
ASSESSMENT AREA**

MSA	COUNTY CODE	COUNTY	AREA	CENSUS TRACT
36420	051	Grady	Rush Springs	0007.01
36420	051	Grady	Alex/Bradley	0007.02
36420	051	Grady	Blanchard	0008.01
36420	051	Grady	Ninnekah	0008.02
36420	051	Grady	Minco/Tuttle	0009.01
36420	051	Grady	Tuttle	0009.02
36420	051	Grady	Tuttle	0009.04
36420	051	Grady	Tuttle	0009.05
36420	051	Grady	Tuttle	0009.06
36420	087	McClain	Newcastle	4001.03
36420	087	McClain	Blanchard	4001.04
36420	087	McClain	Newcastle	4001.05
36420	087	McClain	Newcastle	4001.06
99999	125	Pottawatomie	St. Louis	5012.01
99999	125	Pott.	Asher/Wanette	5013.00

Assessment Area cont.

99999	133	Seminole	Bowlegs	5837.00
99999	133	Seminole	Konawa	5838.00
99999	133	Seminole	Wewoka	5839.00
36420	109	Oklahoma		All Tracts

2020 CENSUS - CENSUS TRACT REFERENCE MAP - Gady County, OK



LEGEND

SYMBOL	DESCRIPTION
○	Water
□	Unincorporated Area
■	Indian Reservation
▨	Other

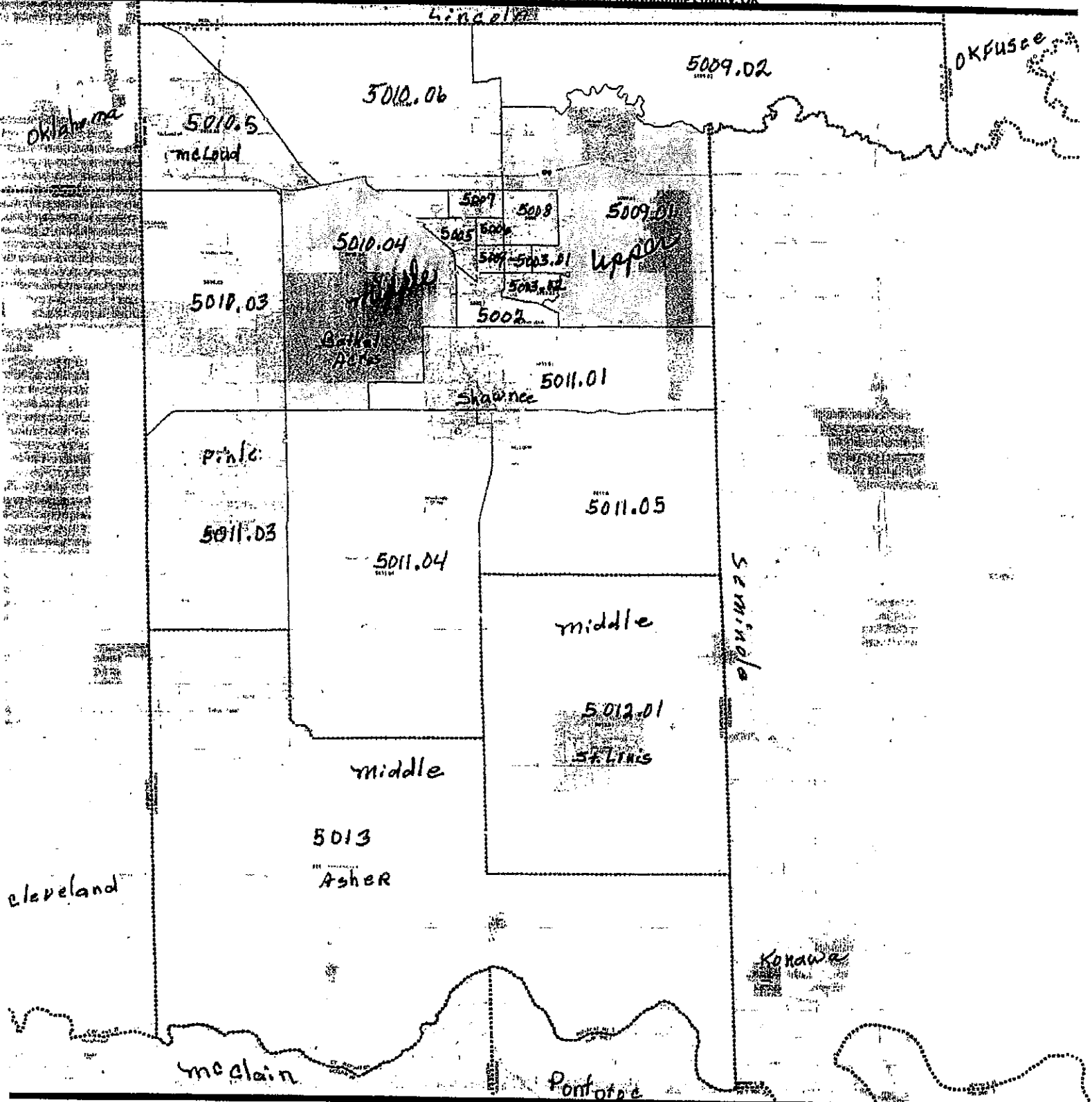
Scale

0 1 2 3 4 5 Miles

Notes:

This map was prepared by the U.S. Census Bureau for the 2020 Census. It is based on the 2010 Census of Population and Housing. The map shows the boundaries of the census tracts as of the 2010 Census. The map is not to scale. The map is for informational purposes only. The map is not to be used for legal purposes. The map is not to be used for any other purpose. The map is not to be used for any other purpose. The map is not to be used for any other purpose.

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



-Out

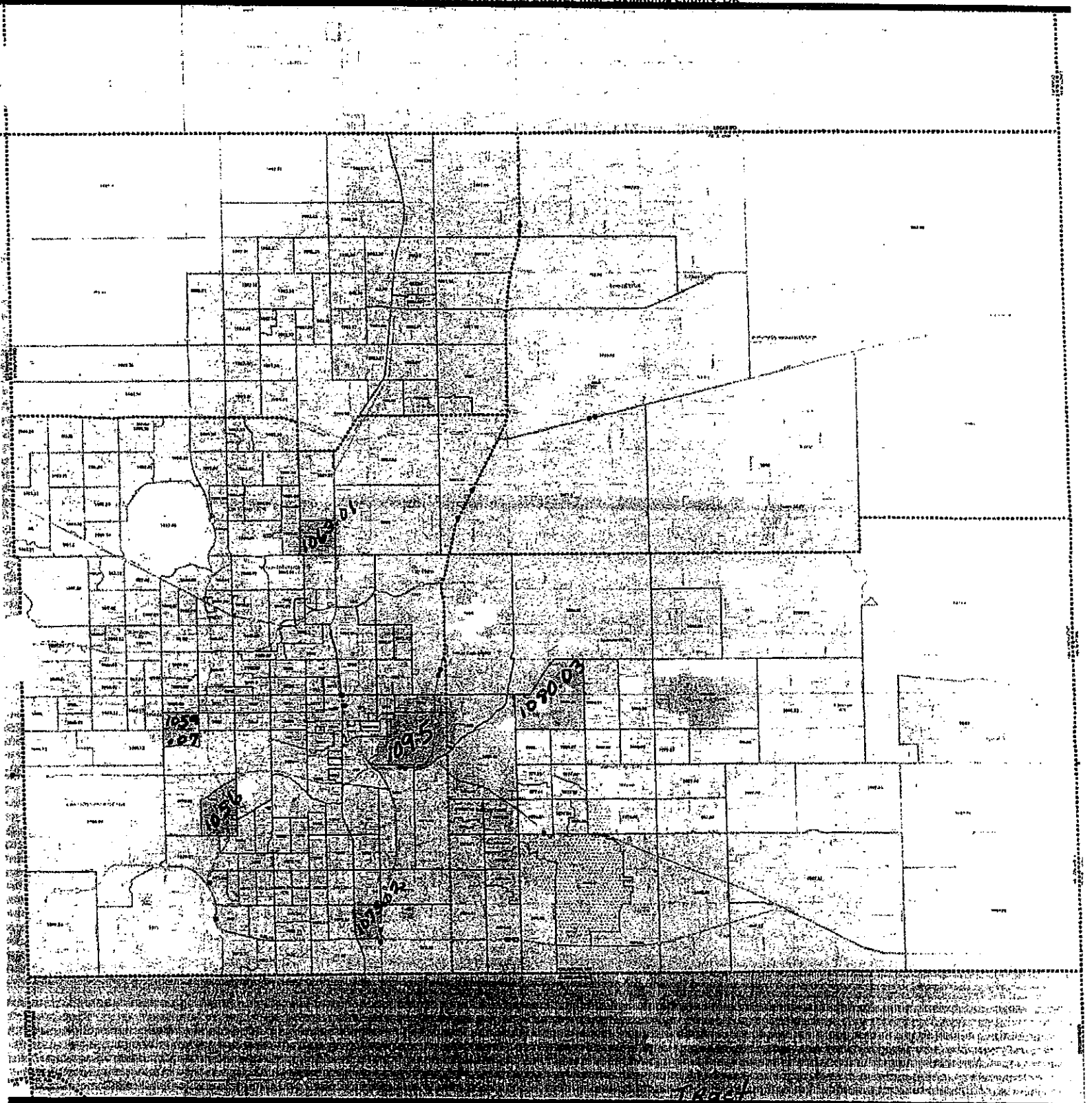
TRACT NUMBER	TRACT NAME	TRACT AREA (SQ. MI.)	TRACT POPULATION (2020)	TRACT DENSITY (2020)
5010.06	Lindale	1.06	10,000	9,433
5009.02	OKfusce	1.02	10,000	9,804
5010.5	McLain	1.05	10,000	9,524
5010.04	Ballou	1.04	10,000	9,615
5009.01	Upper	1.01	10,000	9,706
5010.03	Pine	1.03	10,000	9,597
5011.01	Shawnee	1.01	10,000	9,688
5011.05	middle	1.05	10,000	9,524
5011.04	middle	1.04	10,000	9,615
5012.01	St. Louis	1.01	10,000	9,706
5013	Asher	1.03	10,000	9,597

This map is a reproduction of the 2020 Census Tract Reference Map for Pottawatomie County, Oklahoma. It is intended for use as a reference only and does not constitute a legal document. The map is based on the 2020 Census data and is subject to change without notice. The map is provided for informational purposes only and is not intended to be used for any other purpose. The map is the property of the U.S. Census Bureau and is not to be reproduced or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or by any information storage and retrieval system, without the prior written permission of the U.S. Census Bureau.

U.S. Census Bureau
 2020 Census Tract Reference Map
 Pottawatomie County, Oklahoma

Scale: 1 inch = 1 mile
 0 1 2 3 4 5 6 7 8 9 10

Legend
 Total Shaded Area: 1.06 sq. mi.
 Total Population: 100,000
 Total Density: 9,433 per sq. mi.



TRACT NUMBER	NAME	POPULATION	AREA (SQ. MI.)	DENSITY (PER SQ. MI.)
000001
000002
000003
000004
000005
000006
000007
000008
000009
000010

1. This map is a reference map and does not show the boundaries of the census tracts as they exist on the ground. It is based on the 2020 Census of Oklahoma County, Oklahoma. The boundaries shown on this map are the best available and are subject to change. The boundaries shown on this map are not to be used for legal purposes. The boundaries shown on this map are not to be used for legal purposes. The boundaries shown on this map are not to be used for legal purposes.

LOW Income Level

2020 Census of Oklahoma County, Oklahoma
 Total Population: 1,000,000
 Total Area: 1,000.00 sq. mi.
 Population Density: 1,000.00 per sq. mi.

Exhibit I (f)

OKLAHOMA

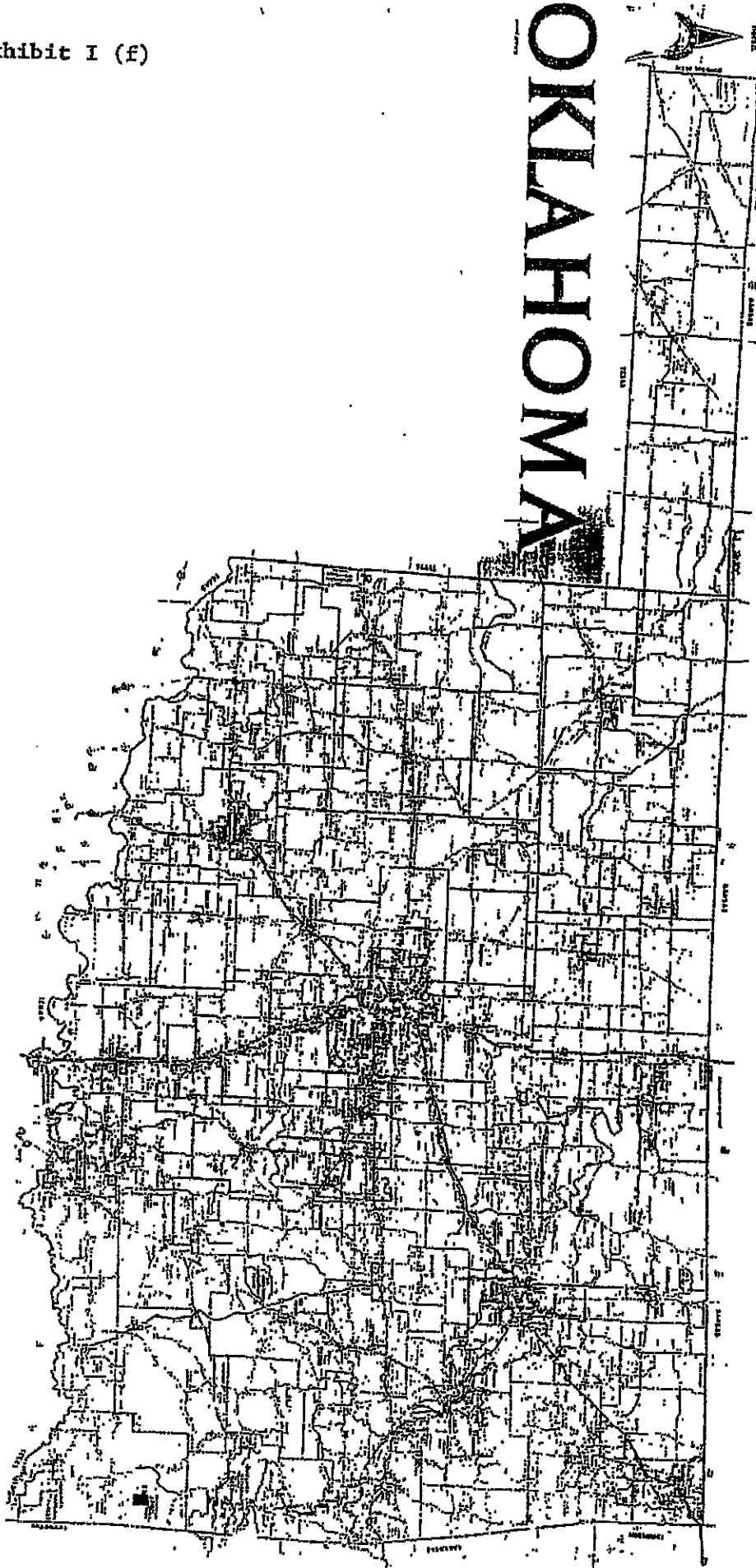


Exhibit II

MAIN BANK NOTICE – Exhibit II (a)

Main bank notice is attached and reference is made a part of this document.

Community Reinvestment Act Notice

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

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC, 600 North Pearl Street, Suite 700, Dallas, Texas 75201. You may send written comments about our performance in helping to meet community credit needs to G. Cleve Wheeler, at Sooner State Bank, 2 S.E. 4th Street, Tuttle, Oklahoma 73089 and the Regional Director. You may also submit comments electronically through the FDIC's Web site at; www.fdic.gov/reguations/cra.

Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are affiliate of Tuttle BancShares, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198 an announcement of applications covered by the CRA filed by bank holding companies,

Exhibit III

PRODUCTION IDENTIFICATION

SSB, where the customer counts and a "live person" answers the telephone when you call, provides a wide range of competitively priced loan and deposit products and services designed for virtually any individual or business. It is SSB's philosophy to provide customer value for each banking dollar, through broad product selection, responsive and attentive service, and customer-oriented product design.

DEPOSIT ACCOUNT PRODUCTS

- SSB checking account disclosures are attached and by reference is made a part of this document, see Exhibit III (a). Some of the features are as follows:

Checking accounts with low fees and low minimum balance requirements.

No minimum balance service charge on checking accounts for individuals over 60 years of age or older.

No ATM usage fee for SSB customers on transactions at automatic teller machines maintained by SSB.

Complete information on the phone, anytime of the day, any day of the year, including holidays
Information includes Checking, Savings, Certificate of Deposits and Loans. The service is safe and secure.

Direct deposit services, which are available for our customer's convenience and safety at no charge.

Technical assistance by bank personnel for all customers including business and community-based organizations.

Drive-in facilities at each branch office that are open extended hours to better serve our communities.

Night drop facilities at each branch office.

SSB provides excellent facilities with easy access and convenient parking for handicapped individuals.

SSB provides customer convenience for purchase of official bank checks, as well as affordable safe deposit boxes.

- SSB savings account disclosures are attached and by reference is made a part of this document, see Exhibit III (b). Some features are as follows:

Savings accounts with low fees and low minimum balance requirements.

No minimum balance service charge on savings accounts for individuals over 60 years of age or older.

No minimum balance service charge on savings accounts for minors,

No ATM usage fee for SSB customers on transactions at automatic teller machines maintained by SSB.

Complete information on the phone, anytime of the day, any day of the year, including holidays. Information includes Checking, Savings, Certificate of Deposits and Loans. The service is safe and secure.

Direct deposit services, which are available for our customer's convenience and safety at no charge.

Technical assistance by bank personnel for all customers including business and community based organizations.

Drive-in facilities at each branch office that are open extended hours to better serve our communities.

Night drop facilities at each branch office.

SSB provides customer convenience for purchase of official bank checks, as well as affordable safe deposit boxes.

Funds Availability disclosure is included with each account disclosure. Some of the features are as follows:

- Information describing our policy of when deposited items are made to you for withdrawal

- Information on delays of funds availability

- Special rules for new accounts

Electronic Fund Transfer disclosure is included with each account disclosure. Some of the features are as follows:

- Types and limitations of transfers

- Fees for Electronic Funds Transfers

- Account statement information

Stop payment information

Our liability

Unauthorized transfers information

How to report error resolutions

Internet Banking and Mobile Banking has been added to SSB's services. These products are available at each SSB branch office. For further information about any SSB service or product, please call (405) 381-2326 or the branch nearest you

Information About Your Privacy disclosure is included. See Exhibit III (c).
Some of the features are as follows:

Information describing your financial privacy rights

Describes where we collect information about you

Information we disclose about you

Information About Locations and Banking Hours included. See Exhibit III (d).

FACTS

WHAT DOES SOONER STATE BANK 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:

- Social Security number
- Income
- Account balances
- Payment history
- Credit history
- Credit scores

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 Sooner State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sooner State Bank 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
For joint marketing with other financial companies	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
For nonaffiliates to market to you	No	We don't share

Questions?

Call 405-381-2326 or go to www.soonerstatebank.com

What We Do	
How does Sooner State Bank 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 Sooner State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Apply for a loan ● Use your credit or debit card ● Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Sooner State Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Sooner State Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Sooner State Bank doesn't jointly market.</i>
Other Important Information	
Acknowledgment of Receipt	
_____	_____
Date	Date

Exhibit III (d)

LOCATIONS & BANKING HOURS

LOCATIONS & BANKING HOURS

TUTTLE OFFICE

2 S.E. 4th – P.O. Box 250
Tuttle, OK 73089
405-381-2326

Monday – Thursday

Lobby 9:00 a.m. – 4:00 p.m.
Drive-in 8:00 a.m. – 6:00 p.m.

Friday

Lobby 9:00 a.m. – 6:00 p.m.
Drive-in 8:00 a.m. – 6:00 p.m.

Saturday

Drive-in 8:00 a.m. – Noon

TRI-CITY OFFICE

420 N.W. 32nd Street
Newcastle, OK 73065
405-387-2265

Monday – Thursday

Lobby 9:00 a.m. – 4:00 p.m.
Drive-in 7:00 a.m. – 6:00 p.m.

Friday

Lobby 9:00 a.m. – 6:00 p.m.
Drive-in 7:00 a.m. – 6:00 p.m.

Saturday

Drive-in 8:00 a.m. – Noon

VILLAGE OFFICE

10301 N. May
Oklahoma City, OK 73120
405-752-2265

Monday – Friday

Lobby 9:00 a.m. – 5:00 p.m.
Drive-in 8:00 a.m. – 6:00 p.m.

Saturday

Drive-in 8:00 a.m. – Noon

NEWCASTLE OFFICE

212 Wright St. – P.O. Box 1376
Newcastle, OK 73065
405-387-4391

Monday – Thursday

Lobby 9:00 a.m. – 4:00 p.m.
Drive-in 8:00 a.m. – 5:00 p.m.

Friday

Lobby 9:00 a.m. – 5:00 p.m.
Drive-in 8:00 a.m. – 5:00 p.m.

Saturday

Closed

KONAWA OFFICE

127 N. Broadway – P.O. Box 246
Konawa, OK 74849
580-925-3254

Monday – Thursday

Lobby 9:00 a.m. – 3:00 p.m.
Drive-in 8:30 a.m. – 5:00 p.m.

Friday

Lobby 9:00 a.m. – 5:00 p.m.
Drive-in 8:30 a.m. – 6:00 p.m.

Saturday

Drive-in 8:30 a.m. – Noon

SPENCER OFFICE

8001 NE 23rd St.
Oklahoma City, OK 73141
405-491-1000

Monday – Friday

Lobby 9:00 a.m. – 5:00 p.m.
Drive-in 7:00 a.m. – 6:00 p.m.

Saturday

Drive-in 9:00 a.m. – Noon

MIDWEST CITY OFFICE
10100 SE 15th St.
Midwest City, Ok 73130

INTERNET WEBSITE ADDRESS:
soonerstatebank.com

Monday – Friday

Lobby 9:00 a.m. – 5:00 p.m.

Monday – Thursday

Drive-in 9:00 a.m. – 5:00 p.m.

Friday

Drive-in 9:00 a.m. – 6:00 p.m.

Saturday

Drive-in 9:00 a.m. – Noon

EMAIL ADDRESS:

soonerbank@soonerstatebank.com

24 HOUR ATM LOCATIONS:

Tuttle Location	West Side of Building
Tri-City Location	Drive-thru West Side of Building
Konawa Location	Drive-in West Side of Drive-in
Spencer Location	Drive-in Far West Lane
Midwest City Location	Drive-in Far North Lane

Exhibit IV

CREDIT PRODUCTS

SSB is an active lender. To meet the broad range of credit needs of its communities, SSB has developed a wide range of business and consumer loan products. Applicants are urged to check on the availability of loan products including the rates and terms in effect at the time of application.

The terms and conditions of these products may vary according to the economic conditions and specific financing needs of the borrower. Terms are flexible and often may be structured to match an irregular cash flow of the borrower.

These types of loans available at SSB include but are not limited to the following:

BUSINESS / COMMERCIAL LOANS

- Loans to small businesses
- Working capital loans, both term and revolving lines of credit
- Equipment loans for purchase or repair
- Agriculture loans
- Construction loans
- Real Estate loans for purchase, improvement, or refinancing
- Unsecured loans
- Financing for non-profit organizations such as churches or civic groups
- Secured lines of credit
- Loans to government entities
- Any other legitimate and legal purpose

CONSUMER LOANS

Consumer loans are generally defined as credit offered or extended to a consumer primarily for personal, family, or household purposes and may include loans for but not limited to the following:

- Loan for education
- Motor vehicle such as new or used auto, truck, motorcycle, or recreational vehicle
- Boats, motors, trailers, and other personal water craft
- Home improvement
- Personal investment
- Second mortgage loans
- Unsecured loans

- Mobile Homes loans for purpose, improvement and refinancing
- Loans secured by Certificates of Deposit; or securities such as listed stocks
- Other personal, family, or household loans for any other legitimate and legal purpose

REAL ESTATE LOANS

Real Estate loans generally include but may not be limited to the following:

- One to four family residential dwelling loans including mobile homes and land purchase, improvement, or refinance
- Residential or Commercial construction
- Second mortgage loans
- Conventional mortgage loans
- Multifamily residential dwelling purchase, improvement, and refinance
- Raw land and lot purchase loans

First mortgage FHA, VA or conventional long term (15 and 30 year terms) fixed and adjustable rate mortgage loans are available through the mortgage department located at the Newcastle branch, 212 Wright Street, in Newcastle, Oklahoma.

SSB considers it of great importance to keep the communication open with residents and businesses to continually monitor the credit needs in our assessment areas and be able to provide for those needs.

LOAN TO DEPOSIT REPORT

EXHIBIT IV (a) for a breakdown of total loans and deposits.

SOONER STATE BANK
 LOAN TO DEPOSIT REPORT
 2023

	TUTTLE	TRLCITY	NEWCASTLE	KONAWA	THE VILLAGE	NE 23RD ST	MIDWEST CITY	TOTALS
MARCH 2023								
TOTAL LOANS	5,992,515.14	8,194,861.22	4,677,759.76	1,553,523.54	122,184,772.43	39,209,902.86	4,770,735.81	186,584,070.76
TOTAL DEPOSITS	<u>76,042,741.15</u>	<u>38,129,674.78</u>	<u>31,546,066.08</u>	<u>25,025,696.39</u>	<u>45,460,251.10</u>	<u>58,219,501.38</u>	<u>6,709,545.49</u>	<u>281,133,476.37</u>
LTD RATIO	7.88%	21.49%	14.83%	6.21%	268.77%	67.35%	71.10%	66.37%
JUNE 2023								
TOTAL LOANS	5,979,864.28	8,769,614.03	4,493,061.37	1,382,719.88	118,383,347.80	39,397,519.24	4,633,618.67	183,039,745.27
TOTAL DEPOSITS	<u>76,527,981.51</u>	<u>36,863,803.91</u>	<u>32,227,055.85</u>	<u>24,814,117.03</u>	<u>47,585,672.22</u>	<u>57,461,216.57</u>	<u>6,738,905.03</u>	<u>282,218,752.12</u>
LTD RATIO	7.81%	23.79%	13.94%	5.57%	248.78%	68.56%	68.76%	64.86%
SEPTEMBER 2023								
TOTAL LOANS	6,137,827.01	8,613,415.72	4,304,711.78	1,517,669.32	121,853,547.42	38,367,000.26	4,145,736.77	184,939,908.28
TOTAL DEPOSITS	<u>81,209,314.59</u>	<u>36,262,962.82</u>	<u>32,444,056.83</u>	<u>25,616,328.98</u>	<u>53,178,208.54</u>	<u>55,844,479.01</u>	<u>6,716,580.33</u>	<u>291,271,931.10</u>
LTD RATIO	7.56%	23.75%	13.27%	5.92%	229.14%	68.70%	61.72%	63.49%
DECEMBER 2023								
TOTAL LOANS	6,685,954.29	8,830,219.59	4,125,468.61	1,421,566.53	121,006,814.71	35,002,989.15	3,888,399.35	180,961,412.23
TOTAL DEPOSITS	<u>71,210,196.09</u>	<u>36,402,651.50</u>	<u>31,049,887.53</u>	<u>25,963,279.61</u>	<u>42,528,719.87</u>	<u>59,037,499.95</u>	<u>6,668,787.92</u>	<u>272,861,022.47</u>
LTD RATIO	9.39%	24.26%	13.29%	5.48%	284.53%	59.29%	58.31%	66.32%

RPT 8701L