LIBERTY
NATIONAL BANK

Community Reinvestment Act

Public File

LIBERTY NATIONAL BANK

COMMUNITY REINVESTMENT ACT
PUBLIC FILE

Table of Contents

1. All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank.

2. A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by prepared by the Board.

3. A list of the bank's branches, their street addresses, and geographies.

4. A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

5. A list of services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular braches, if any.

6. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list.

7. The bank's loan to deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan to deposit ratio.

8. A copy of the HMDA Disclosure Statement provided by the Federal Financial Institutions Examination Council pertaining to the bank.

LIBERTY NATIONAL BANK

CRA RELATED WRITTEN COMMENTS

LIBERTY NATIONAL BANK
CRA STATEMENT

INTRODUCTION

Liberty National Bank is a full-service commercial bank that maintains its headquarters in Lawton, Oklahoma. We are committed to addressing the credit and deposit needs of our delineated service area. Our lending procedures result in our providing credit consistent with safe and sound banking policies to our delineated communities. 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 can we as an institution be socially and economically secure.

The bank's commitment to community reinvestment has resulted in our initiating and participating in programs designed to stimulate lending activities and to ensure that our products and services are available to all segments of our delineated communities. Particular care is taken to assure that low- and moderate-income consumers and small businesses and farms are included in our marketing and outreach programs. To fulfill our responsibilities to the community, 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 throughout our trade area.

The bank will provide all of these services to qualified businesses and individuals. We will work closely in the future, as we have to date, 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.

We are continually monitoring our performance to ensure that we meet both the letter and spirit of the Community Reinvestment Act. We welcome your comments and suggestions in helping us achieve this goal.

LIBERTY NATIONAL BANK
COMMUNITY REINVESTMENT ACT POLICY

STATEMENT OF PURPOSE

A. To implement the rules and regulations issued by the Comptroller of the Currency (12CFR part 25) and promulgated pursuant to the enactment of the Community Reinvestment Act of 1977 (12 U.S.C.S. 2901 ET Seq.)

B. To adopt a Community Reinvestment Act (CRA) statement in order that Liberty National Bank may continue to help meet the credit needs of this community and assessment area, including low- and moderate-income neighborhoods, consistent with safe and sound banking practices.

C. The primary consideration in extending credit is the creditworthiness of the applicant without regard to the applicant's sex, marital status, race, color religion, national origin, age (provided the applicant has the capacity to contract), the applicant's receipt of income derived from any public assistance program or the applicant's exercise, in good faith of any right under the Consumer Credit Protection Act.

LIBERTY
NATIONAL BANK

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC 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 OCC; 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 calendar quarter, the OCC publishes a list of the banks that are scheduled for CRA examination by the OCC for the next two quarters. This list is available through the OCC's website at OCC.gov.

You may send written comments about our performance in helping to meet community credit needs to Michael Bucher, CRA Officer, 629 SW "C" Avenue, Lawton, OK, 73501, to the OCC, 1700 Pacific Ave., Suite 3600, Dallas, TX, 75201. You may also submit comments electronically to the OCC at CRAComments@occ.treas.gov. Your written comments, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC. We are an affiliate of B.O.E. 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, MO, 64198 an announcement of applications covered by the CRA filed by bank holding companies.

Liberty National Bank
629 SW "C" Avenue
Lawton, OK 73501

LIBERTY NATIONAL BANK
CRA PERFORMANCE

Liberty National Bank has formulated a diverse group of knowledgeable lenders to support our commitment to consumer, real estate and agricultural purpose loans.

Liberty National Bank is an authorized Small Business Administration lender.

LIBERTY NATIONAL BANK

STATEMENT

This statement was prepared in response to the Community Reinvestment Act (CRA) and is intended for the information of all members of our assessment area. The following is a summary of the efforts of the bank to comply with the regulations and to meet the credit needs of our banking assessment area.

The following is a description of our current efforts in helping to meet the assessment area credit needs, including special credit-related programs.

Invest in State and Municipal Bonds.

Small consumer loans to low to moderate income persons are evidenced throughout the bank's files. As part of our Community Reinvestment Act Program, we monitor our loan-to-deposit and credit denial activity on a regular basis to ensure the assessment areas banking needs are being met without discrimination on any basis.

Steps taken by Liberty National Bank to specifically help meet the credit needs of low to moderate income entities include:

- We have designed and offered our mortgage products to meet the credit needs of our assessment area.

- Loan officers contact local Realtors to explain the loan products available at Liberty National Bank.

We will work closely in the future, as we have to date, with community leaders and civic organizations to continue to define the credit needs of our assessment area and to design products and services to help meet those needs

In an attempt to inform our assessment area of the types of products, services and available credit and efforts to implement the CRA policies, the following steps have been taken:

- Contact with local Realtors
- Contact with local civic and government officials
- Contact with local ministers
- Strives to place digital/print/TV/email/direct mail/social media marketing messages in our branch locations and the surrounding areas.
- Lobby posters
- Brochures

LIBERTY NATIONAL BANK
NEW PRODUCT AND SERVICES LIST

Liberty National Bank has expanded its deposit products to include the following:

ACH Direct Deposit – 1996

VISA Debit Card -- 1998

Internet Banking – 2004

Business Online Banking – 2006

Check Free (Internet Bill Pay) – 2006

Merchant Capture – 2009

Business Debit Card – 2010

Visa Gift Cards – 2011

Reloadable Debit Cards – 2011

Mobility Banking – 2013

Instant Issue Debit Cards – 2013

Classic Club Account – 2014

Elite Checking Account – 2014

UChoose – 2018

CardValet – 2018

Mobile Deposit – 2018

Originate (online account opening) – 2019

Notifi – 2019

Zelle – 2019

Kasasa Checking Accounts - 2021

Card Hub – 2023

Texas IOLTA - 2023

Round-Up to Savings - 2024

Align & Ascent Rewards Checking Accounts (Replacing Kasasa Checking Accounts) - 2026

Liberty National Bank has expanded its loan products to include the following:

Home Equity Lines of Credit – 2018

LIBERTY NATIONAL BANK

COMMUNICATIONS WITH THE COMMUNITY ABOUT DEPOSIT AND CREDIT NEEDS

Liberty National Bank's officers, employees, and directors are committed to community services. Our officers, employees, and directors volunteer their time to serve on various boards of community organizations. They are actively involved in civic, church, school, hospital, city and county government activities, community action groups, industrial boards, and senior citizens groups throughout our assessment area. Through our extensive contact with others in our community and throughout the state, our bank is able to obtain information that helps us make decisions with respect to how to best meet the needs of our communities.

Liberty National Bank is actively involved in working with community development programs and related organizations. These efforts assist in the coordination of special programs which provide financial and technical assistance to low- and moderate-income individuals within the community. Liberty National Bank responds to the financing needs of projects sponsored by our local churches, community development organizations, and other nonprofit organizations. Meeting rooms are available at all our branch locations and are often used by such organizations to accommodate their needs for larger meeting facilities.

Liberty National Bank's directors and officers meet frequently with community leaders and advocacy organizations in areas within our delineated communities. We frequently solicit opinions from community leaders, religious organizations, and concerned individuals to assist us in ascertaining local credit needs and to help evaluate the effectiveness of our products, services, and marketing efforts.

**A record of Liberty National Bank's directors, officers, and employees' community involvement may be found on the following pages.

LIBERTY NATIONAL BANK

INVOLVEMENT OF OFFICERS AND EMPLOYEES

Liberty National Bank officers and employees are expected to be involved and participate in civic, cultural, and service organizations and to help support the communities it serves.

The following is a description of the bank's efforts to ascertain the credit needs of our communities, including efforts to communicate with members of these communities.

Liberty National Bank contributes technical assistance, staff time, and financing services as well as money and services to various organizations in the communities it serves.

Bank directors, officers, and employees make every effort to be informed of the credit needs of the bank's delineated area through active involvement in community organizations, business meetings, and daily contact with business leaders and customers of the bank. In addition, our employees serve a number of organizations with many of our officers, employees, and directors volunteering their time to serve on various boards of community and county organizations. These include but are not limited to:

Local Chamber of Commerce
Comanche Memorial Hospital Foundation
Lawton Public Schools Foundation
Great Plains Vo-Tech Foundation
McMahon Foundation
Various Religious Organizations
United Way
Various Economic Development Committees

LIBERTY NATIONAL BANK

CREDIT POLICY STATEMENT

Liberty National Bank provides credit to local communities a basis that is consistent with safe and sound operations in a fair manner. Included in the credit which Liberty National Bank extends are loans to consumers, businesses, and government entities in accordance with uniform, non-discriminatory credit standards. Our loan policies are identical at all branch offices. We offer all bank products at each branch location.

Economic conditions may result in changes in the terms and conditions affecting the loans we make. We do not restrict any of our products to current customers of the bank and do not anticipate doing so in the future. Should unusual economic conditions result in our inability to adequately serve only our current customers, we may implement a temporary policy restricting some of our services and products to the then current customers of the bank. Should such a policy be implemented, it would remain in effect only for as long as those economic conditions continue.

It is the policy of Liberty National Bank not to discriminate against any applicant on the basis of sex, marital status, race, color, religion, national origin, sexual orientation, age (provided the applicant has the capacity to enter into a binding contract), receipt of income from public assistance, and good faith exercise of rights under the consumer protection act. Therefore, all credit requests and credit applications will be considered with primary consideration in extending credit being the credit worthiness of the applicant.

LIBERTY NATIONAL BANK

COMMUNITY EDUCATIONAL NEEDS

Liberty National Bank strives to educate the community regarding financial matters utilizing the following methods.

1. Educational brochures in our lobby.
2. Lectures at community civic organizations.
3. Educational material on our website.
4. Speaking with students at local schools.
5. Meetings on products and services and the community's needs.

Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

November 17, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Liberty National Bank
Charter Number: 23516

629 S.W. C Avenue
Lawton, OK 73501

Office of the Comptroller of the Currency

8282 S. Memorial Drive Suite 300
Tulsa, OK 74133

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory.**

The Lending Test is rated: Satisfactory.
The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on the full-scope assessment area (AA) in the state of Oklahoma and the full-scope AA in the state of Texas with more weight given to the state of Oklahoma. Liberty National Bank's (LNB or bank) loan to deposit (LTD) ratio is reasonable and averaged 73.85 percent during the evaluation period.
- A majority of the bank's loans were originated inside the AA during the evaluation period.
- LNB exhibited reasonable distribution of loans to low- and moderate-income (LMI) geographies.
- LNB exhibited reasonable distribution of loans to LMI borrowers and businesses with less than $1 million in gross annual revenues.
- The Community Development (CD) Test rating is based on the full-scope AA in the state of Oklahoma and the full-scope AA in the state of Texas with more weight given to the state of Oklahoma. LNB's CD activity exhibited adequate responsiveness to the needs of the bank's AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs the bank's LTD ratio was reasonable. Liberty National Bank's (LNB or bank) quarterly LTD ratio for this CRA performance evaluation averaged 73.85 percent. The LTD ratio has primarily trended up since the prior CRE PE from the low of 67.29 percent in the fourth quarter 2021 to 72.39 percent in the fourth quarter 2024. We compared the LTD ratio to five similarly situated banks (peer banks) in their respective market area. For peer banks, the LTD ratio ranged from an average low of 41 percent to a high of 107 percent.

Lending in Assessment Area

A majority of the bank's loans were inside its AAs. The bank originated and purchased 65.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area **2022 - 2024**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	282	66.35	143	33.65	425	57,302	46.09	67,019	53.91	124,321
Small Business	51	63.75	29	36.25	80	7,732	53.83	6,633	46.17	14,365
Total	**333**	**65.94**	**172**	**34.06**	**505**	**65,034**	**46.89**	**73,652**	**53.11**	**138,686**

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

LNB is a multistate community bank headquartered in Lawton, Oklahoma. It is a subsidiary of B.O.E. Bancshares, Incorporated, a one bank holding company, also headquartered in Lawton, Oklahoma. The bank has eight full-service branches in Oklahoma and one in Texas. In September 2022, the Texas branch was opened in Plano in the Dallas metropolitan area. The Oklahoma branches are located in Apache, Blanchard, Chickasha, Elgin, Lawton, and Oklahoma City. Each Oklahoma branch has an Automated Teller Machine (ATM) and another 14 stand-alone ATMs in those communities. There is no ATM at the Plano branch. All branches aside from the Plano branch have a drive-thru.

LNB's primary focus is to serve the financial needs of commercial and consumer customers within its AAs. LNB meets these needs by providing traditional loan and deposit services, as well as online banking, internet bill-pay, mobile banking, and telephone banking. The bank also offers various government guaranteed loan products. Bank lobby and drive through services are offered Monday through Friday 8:00 AM to 5:00 PM at all locations. Limited Saturday hours are offered at all drive-through locations.

As of December 31, 2024, LNB assets totaled $1.3 billion, deposits totaled $1.2 billion, and tier one capital totals $115 million. Net loans and leases total $846 million or 65.8 percent of total assets. By dollar volume, the loan portfolio consists of 72.8 percent real estate loans, 16.8 percent commercial businesses, 5.6 percent agricultural, 4.9 percent of other loans, and less than 1 percent individual loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs. LNB's prior CRA Performance Evaluation (PE) was dated September 28, 2022, and resulted in a "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period includes all reported activity from January 1, 2022, to December 31, 2024. During the evaluation period, the only MSA boundary change is the addition of the Dallas/Plano/Irving MSA with the opening of the Texas branch. This partial MSA is limited to only Collin County, Texas. The Lawton MSA, Oklahoma City Partial MSA, and Oklahoma Non-MSA have not changed over the period.

The OCC evaluated the bank using the intermediate small bank performance criteria, which includes a lending test and CD test. The lending test evaluates the bank's record of meeting credit needs of its AA through lending activities. The CD test includes CD lending, investment, and service components. The CD test evaluates responsiveness to CD needs in its AAs.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These

combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. When evaluating the bank's overall performance, the state of Oklahoma carried the greatest weight as it accounts for 95.76 percent of total bank deposits and 95.20 percent of all new origination for HMDA and small businesses.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma[1]: Satisfactory
The Lending Test is rated: Satisfactory
The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution of loans to differing income levels is reasonable.
- Geographic distribution of loans reflects reasonable distributions.
- The bank exhibited adequate responsiveness to community development needs through CD loans, qualified investments and CD services considering the capacity, community, and opportunities for CD.

Description of Institution's Operations in Oklahoma

LNB delineated three AAs in the state of Oklahoma: the Lawton MSA, Oklahoma City Partial MSA, and Oklahoma Non-MSA. The Lawton MSA comprises all geographies in Commanche and Cotton counties. The Oklahoma City Partial MSA includes all geographies in Cleveland, Grady, and McClain counties. The Oklahoma Non-MSA comprises all geographies in Caddo County.

According to the June 30, 2024, FDIC Summary of Deposits reports, LNB branches in Oklahoma totaled 95.8 percent of total deposits. LNB operates eight of nine branches in Oklahoma, representing 88.9 percent of total branches. Competition in the state of Oklahoma is strong. According to the June 30, 2024, FDIC Deposit Market Share Report, the bank has $1.09 billion in deposits with a deposit market share of 0.79 percent, ranking 22 out of 201 banks in the state.

We referenced one community contact during the evaluation period for the Lawton MSA. The local housing and community development agency supports public service organizations, developing and maintaining public parks and streets, and providing housing opportunities to low- and moderate-income families. The demographic of the area is lower income that has stabilized following the pandemic, although there is a lack of desirable housing.

Lawton MSA

The following table provides a summary of demographics, including housing and business information for the Lawton MSA for the evaluation period.

[1] This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Assessment Area(s) - Lawton MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	40	7.50	25.00	42.50	17.50	7.50
Population by Geography	126,652	5.92	21.67	46.51	22.25	3.64
Housing Units by Geography	54,659	7.97	23.60	45.51	20.64	2.28
Owner-Occupied Housing by Geography	24,708	5.01	14.57	49.60	29.82	0.99
Occupied Rental Units by Geography	20,748	9.92	33.73	40.41	12.38	3.56
Vacant Units by Geography	9,203	11.52	25.00	46.01	14.59	2.88
Businesses by Geography	3,352	6.62	31.74	35.86	23.00	2.77
Farms by Geography	204	2.45	9.31	47.06	41.18	0.00
Family Distribution by Income Level	29,491	22.38	17.46	18.73	41.43	0.00
Household Distribution by Income Level	45,456	23.57	15.65	18.68	42.10	0.00
Unemployment rate (%)	5.77	16.75	6.20	5.42	4.02	3.40
Households Below Poverty Level (%)	15.14	27.12	21.54	12.71	7.16	37.64
Median Family Income (30020 - Lawton, OK MSA)		$65,335			Median Housing Value	$101,850
Median Family Income (30020 - Lawton, OK MSA) for 2024		$71,200			Median Gross Rent	$749
					Families Below Poverty Level	11.99

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

The Lawton MSA is in southwest Oklahoma and includes the entirety of Commanche and Cotton Counties. The bank operates three branches and 10 ATMs in the AA. As of the June 20, 2024, FDIC Market Share Report, in the Lawton MSA the bank ranked first out of 12 banks with a deposit market share of 33.27 percent.

Scope of Evaluation in Oklahoma

Examiners conducted a full scope review of the Lawton MSA based on the branch locations and market share of deposits. The Lawton MSA represents 50 percent of LNB's originated home mortgage loans and small business loans in the state of Oklahoma during the evaluation period. The Oklahoma City Partial MSA and the Oklahoma non-MSA received a limited-scope review. LNB's primary lending products in the AA are home mortgage loans and small business loans. Please refer to appendix A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the Lending Test in Oklahoma is rated Satisfactory.

Conclusions for Area Receiving Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Oklahoma was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the state.

Home Mortgage Loans

The percent of home mortgage loans originated or purchased in low-income geographies was slightly below the percentage of owner-occupied housing units and higher than the aggregate percentage of all reporting lenders. The percentage of home mortgage loans originated or purchased in moderate-income geographies was below both the percentage of owner-occupied housing units and aggregate percentage of all reporting lenders.

Refer to table 7 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The percentage of small loans to businesses originated to low-income geographies exceeded both the percentage to businesses and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses originated to moderate-income geographies exceeded both the percentage of businesses and aggregate percentage of all reporting lenders.

Refer to table 9 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Lending Gap Analysis

Examiners analyzed lending patterns and reviewed summary reports and maps of home mortgage loans and small loans to businesses to identify any gaps in the geographic distribution of loans in the AAs. Examiners did not identify any unexplained or conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The percentage of home mortgage loans to low-income borrowers was significantly below the percentage of low-income families and only slightly below the aggregate percentage of all reported lenders. The percentage of home mortgage loans to moderate-income borrowers was significantly below the percentage of moderate-income families and only slightly below the aggregate percentage of all reporting lenders.

Refer to table 8 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The percentage of small loans to business with gross annual revenues of $1 million of less was well below the percentage of businesses and close to the aggregate percentage of all reporting lenders.

Refer to table 10 in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Responses to Complaints

During the evaluation, the bank has not received any CRA related complaints.

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Oklahoma City Partial MSA was consistent with the bank's overall performance under the Lending Test in the full scope area.

Based on limited-scope reviews, the bank's performance under the Lending Test in the Oklahoma non-MSA was weaker than the bank's overall performance under the Lending Test in the full scope area.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Oklahoma is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope and limited-scope reviews, the bank exhibited adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	**Total**			
	#	**% of Total #**	**$(000's)**	**% of Total $**
Full-scope:				
Lawton MSA	**10**	**50.00**	**49,615**	**81.63**
Limited-scope:				
Oklahoma City Partial MSA	**6**	**30.00**	**4,925**	**8.10**
Oklahoma non-MSA	**4**	**20.00**	**6,238**	**10.27**
Total	**20**	**100.00**	**60,778**	**100.00**

During the evaluation period, LNB made 10 loans totaling $49.6 million in the full scope AA consisting of community service ($32.1 million), revitalize/stabilize ($14.5 million), and economic development ($3 million).

The following are examples of CD loans the bank originated or purchased in this AA:

- The bank originated a $16 million loan to an organization that provides medical care to patients who are mostly Medicare or Medicaid recipients.
- The bank originated a $10 million loan to a public school with majority low- and moderate-income (LMI) students to fund necessary school improvements.
- The bank originated three loans totaling approximately $9.2 million focusing on infrastructure and road development for an LMI area.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, set forth the information and data used to evaluate the bank's level of qualified investments. These tables include all qualified investments, including grants and donation, including prior period investments that remain outstanding as of the end of the evaluation period.

Table 4: Qualified Investments										
Assessment Area	**Prior Period***		**Current Period**		**Total**				**Unfunded Commitments****	
	#	**$(000's)**	**#**	**$(000's)**	**#**	**% of Total #**	**$(000's)**	**% of Total $**	**#**	**$(000's)**
Full-scope:										
Lawton MSA	0	0	60	2,653	60	44.12	2,653	53.52	0	0
Limited-scope:										
Oklahoma City Partial MSA	1	130	62	2,161	63	46.32	2,291	46.22	0	0
Oklahoma non-MSA	0	0	13	13	13	9.56	13	0.26	0	0
Total	1	130	135	4,827	136	100.00	4,957	100.00	0	0

LNB qualified investments total $5 million with approximately half going to the Lawton MSA and the Oklahoma City Partial MSA. Qualified investments across all LNB AAs, including municipal bonds and

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

donations, largely focus on supporting local schools, food and housing initiatives, and economic development.

The following are examples of qualified investments in the Lawton MSA:

- The bank purchased approximately $2 million in municipal bonds to provide funds for improvements, transportation, or equipment in local school districts.
- The bank donated approximately $117,500 to a public school system with primarily LMI students. These donations support the school budget, teachers, supplies, and reduced or free lunch system.

Extent to Which the Bank Provides Community Development Services

During the three-year evaluation period, employees provided 551 service hours for the Lawton MSA (232 hours), Oklahoma City Partial MSA (264.5 hours), and Oklahoma non-MSA (54.5 hours). The majority of services hours were employees serving as board members or committee members for different nonprofits focused on community improvement, education, medical services, and technical or financial expertise.

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the CD Test in the Oklahoma City Partial MSA was consistent with the bank's overall performance under the CD Test in the full scope area(s).

The bank's performance under the CD test in the Oklahoma non-MSA was weaker than the bank's overall performance under the CD Test in the full scope area(s).

State Rating

State of Texas

CRA rating for the State of Texas[2]: Needs to Improve
The Lending Test is rated: Needs to Improve
The Community Development Test is rated: Needs to Improve

The major factors that support this rating include:

- The bank did not originate or purchase a sufficient number of home mortgage or small business loans in the AA to perform a meaningful analysis.
- Community development was exclusively comprised of a small volume of qualified investments. The bank made no CD loans in its AA in Texas. The bank did not provide any CD services, which had a negative impact on service performance.

Description of Institution's Operations in Texas

LNB delineated one AA in the state of Texas. In September 2022, a new branch was opened in the Dallas metro area or more specifically Plano, Texas. The branch is located in an office building. The Dallas/Plano/Irving AA is a partial MSA limited to Collin County.

According to the June 30, 2024, FDIC Summary of Deposits reports, the branch in Texas totaled 4.2 percent of total bank deposits. LNB operates one of nine branches in Texas. The Texas branch does not have an ATM.

Competition in the Dallas/Plano/Irving MSA is strong. According to the June 30, 2024, FDIC Deposit Market Share Report in the state of Texas, the bank has $48.3 million in deposits with a deposit market share of 0.11 percent, resulting in a ranking of 51 out of 70 institutions.

The OCC referenced one community contact during the evaluation period for this AA. The organization supports increasing availability of affordable housing to low-income families in a strong economic and a high-income area. The typical demographics of the area are high income individuals. The area is going through a period of transition from a historically low-income area to more moderate- or upper-income area, which is reflected in the increases in the cost of housing. The majority of jobs available are lower paying and service oriented.

Dallas/Plano/Irving MSA

The following table provides a summary of demographics, including housing and business information for the Dallas/Plano/Irving MSA for the evaluation period.

[2] This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Assessment Area(s) - Dallas-Plano-Irving MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	200	1.00	6.00	28.50	62.50	2.00
Population by Geography	988,254	0.76	5.29	27.63	65.56	0.75
Housing Units by Geography	350,086	1.13	5.66	30.08	62.36	0.76
Owner-Occupied Housing by Geography	216,589	0.01	3.02	24.41	72.29	0.27
Occupied Rental Units by Geography	112,111	2.96	9.94	39.60	46.02	1.48
Vacant Units by Geography	21,386	2.91	9.87	37.71	47.55	1.97
Businesses by Geography	61,085	0.24	4.08	32.01	62.54	1.13
Farms by Geography	1,440	0.35	6.60	36.60	55.56	0.90
Family Distribution by Income Level	245,803	12.36	12.30	17.93	57.41	0.00
Household Distribution by Income Level	328,700	14.50	12.49	15.90	57.11	0.00
Unemployment rate (%)	3.98	11.94	3.13	4.04	3.88	5.32
Households Below Poverty Level (%)	5.92	21.30	12.84	7.65	4.02	28.99
Median Family Income (19124 - Dallas-Plano-Irving, TX MD)		$88,315			Median Housing Value	$331,550
Median Family Income (19124 - Dallas-Plano-Irving, TX MD) for 2024		$110,300			Median Gross Rent	$1,493
					Families Below Poverty Level	4.24

FFIEC File - 2020 Census
FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Texas

Examiner conducted a full-scope review of the Dallas/Plano/Irving MSA. The bank did not originate or purchase a sufficient number of home mortgage or small business loans in the AA to perform a meaningful analysis. When evaluating performance under the CD test, the business model was considered due to the limited branch and ATM footprint in the state. There are no limited-scope AAs in the state of Texas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

The bank's performance under the Lending Test in Texas is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Texas was poor.

Distribution of Loans by Income Level of the Geography

The bank exhibited poor geographic distribution of loans in the state.

Home Mortgage Loans

The bank did not originate or purchase a sufficient number of home mortgage loans in the AA to perform a meaningful analysis.

Refer to table 7 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The bank did not originate or purchase a sufficient number of small business loans in the AA to perform a meaningful analysis.

Refer to table 9 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Lending Gap Analysis

The bank did not originate or purchase a sufficient number of home mortgage loans or small business loans in the AA to perform a meaningful analysis.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a poor distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The bank did not originate or purchase a sufficient number of home mortgage loans in this AA to perform a meaningful analysis.

Refer to table 8 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The bank did not originate or purchase a sufficient number of small loans to businesses in this AA to perform a meaningful analysis.

Refer to table 10 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Responses to Complaints

During the evaluation, the bank has not received any CRA related complaints.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibited poor responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	$(000's)	% of Total $
Full-scope:				
Dallas/Plano/Irving MSA	0	0	0	0

During the evaluation period, the bank did not make any CD loans in the AA. LNB's relatively new presence in a very competitive market is a contributing factor to the lack of CD loans. They operate one branch in the AA inside an office building and has 0.11 percent of deposit market share.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, set forth the information and data used to evaluate the bank's level of qualified investments. These tables include all qualified investments, including grants and donations, and prior period investments that remain outstanding as of the end of the evaluation period.

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Dallas/Plano/Irving MSA	0	0	5	6	5	100.00	6	100.00	0	0

The following are examples of qualified investments in the AA:

- The bank made five separate donations totaling $5,950 to an on-the-job training program for women who learn new skills or trades to work towards becoming gainfully employed.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, there have been no qualified service hours in the AA.

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term "full-scope," and those that received a less comprehensive review, designated by the term "limited-scope".

Time Period Reviewed:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage, small business Community development loans, qualified investments, community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of Oklahoma		
Lawton MSA	Full-scope	AA consists of all census tracts in Comanche and Cotton Counties
Oklahoma City Partial MSA	Limited-scope	AA consists of all census tracts in Cleveland, Grady, and McClain Counties
Oklahoma non-MSA	Limited-scope	AA consists of all census tracts in Caddo and Stephens Counties
State of Texas		
Dallas/Plano/Irving MSA	Full-scope	AA consists of partial census tracts in Collin County.

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Multistate Rating
Liberty National Bank	Satisfactory	Satisfactory	Satisfactory
State:			
Oklahoma	Satisfactory	Satisfactory	Satisfactory
Texas	Needs to Improve	Needs to Improve	Needs to Improve

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

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

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

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

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

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

Low-Income: Individual income that is at 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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 percent and less than 120 percent, in the case of a geography

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

Rating Area: A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table 7. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 9. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because arrogate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

Table 10. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: (1) the percentage distribution of businesses with revenues of greater than $1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 11. **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares the percentage distribution of the number of small loans (less than

or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: (1) the percentage distribution of farms with revenues of greater than $1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

State of Oklahoma

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022 - 2024**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Lawton MSA	132	18,985	48.89	9,090	5.01	4.55	3.31	14.57	12.88	14.26	49.60	51.52	51.72	29.82	30.30	29.58	0.99	0.76	1.12
OK Non-MSA	34	3,566	12.59	3,915	--	--	--	5.75	5.88	3.19	60.07	58.82	56.60	34.18	35.29	40.15	--	--	--
OKC MSA	104	32,063	38.52	32,146	0.51	2.88	0.47	4.38	6.73	4.68	57.34	56.73	54.71	37.19	31.73	39.46	0.58	1.92	0.66
Total	**270**	**54,615**	**100.00**	**45,151**	**1.23**	**3.33**	**1.00**	**6.36**	**9.63**	**6.48**	**56.37**	**54.44**	**54.27**	**35.48**	**31.48**	**37.53**	**0.57**	**1.11**	**0.70**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022 - 2024**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Lawton MSA	132	18,985	48.89	9,090	22.38	3.79	4.14	17.46	8.33	11.20	18.73	6.82	20.51	41.43	51.52	35.63	--	29.55	28.53
OK Non-MSA	34	3,566	12.59	3,915	19.40	2.94	6.56	18.04	--	15.07	20.39	2.94	19.36	42.16	35.29	37.16	--	58.82	21.84
OKC MSA	104	32,063	38.52	32,146	17.33	2.88	5.67	16.14	6.73	16.24	23.30	7.69	20.59	43.23	25.00	33.40	--	57.69	24.10
Total	**270**	**54,615**	**100.00**	**45,151**	**18.63**	**3.33**	**5.44**	**16.66**	**6.67**	**15.12**	**21.99**	**6.67**	**20.46**	**42.73**	**39.26**	**34.18**	**--**	**44.07**	**24.79**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024
Assessment Area:	**Total Loans to Small Businesses**				**Low-Income Tracts**			**Moderate-Income Tracts**			**Middle-Income Tracts**			**Upper-Income Tracts**			**Not Available-Income Tracts**		
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**
Lawton MSA	27	3,103	35.06	3,128	6.62	7.41	5.37	31.74	33.33	26.25	35.86	33.33	37.21	23.00	25.93	28.87	2.77	--	2.30
OK Non-MSA	28	2,343	36.36	1,989	--	--	--	10.58	3.57	7.09	54.67	57.14	53.95	34.75	39.29	38.96	--	--	--
OKC MSA	22	4,059	28.57	14,024	0.79	--	0.51	6.27	--	4.53	55.06	72.73	51.38	34.20	27.27	41.59	3.68	--	2.00
Total	**77**	**9,505**	**100.00**	**19,141**	**1.71**	**2.60**	**1.25**	**11.13**	**12.99**	**8.34**	**51.72**	**53.25**	**49.33**	**32.34**	**31.17**	**39.24**	**3.11**	**--**	**1.84**
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2024
Assessment Area:	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Lawton MSA	27	3,103	35.06	3,128	82.46	51.85	60.23	3.46	40.74	14.08	7.41
OK Non-MSA	28	2,343	36.36	1,989	82.31	71.43	60.23	3.60	25.00	14.09	3.57
OKC MSA	22	4,059	28.57	14,024	88.79	72.73	56.09	2.57	22.73	8.64	4.55
Total	**77**	**9,505**	**100.00**	**19,141**	**86.98**	**64.94**	**57.20**	**2.84**	**29.87**	**10.19**	**5.20**
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

State of Texas

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2022 - 2024
Assessment Area:	**Total Home Mortgage Loans**				**Low-Income Tracts**			**Moderate-Income Tracts**			**Middle-Income Tracts**			**Upper-Income Tracts**			**Not Available-Income Tracts**		
	#	**$**	**% of Total Number**	**Overall Market**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**	**% of Owner-Occupied Housing Units**	**% Bank Loans**	**% Aggregate**
Dallas-Plano-Irving MSA	12	2,687	100.00	112,483	0.01	--	0.02	3.02	16.67	4.84	24.41	58.33	32.22	72.29	25.00	62.39	0.27	--	0.52
Total	**12**	**2,687**	**100.00**	**112,483**	**0.01**	**--**	**0.02**	**3.02**	**16.67**	**4.84**	**24.41**	**58.33**	**32.22**	**72.29**	**25.00**	**62.39**	**0.27**	**--**	**0.52**
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2022 - 2024
Assessment Area:	**Total Home Mortgage Loans**				**Low-Income Borrowers**			**Moderate-Income Borrowers**			**Middle-Income Borrowers**			**Upper-Income Borrowers**			**Not Available-Income Borrowers**		
	#	**$**	**% of Total Number**	**Overall Market**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**	**% Families**	**% Bank Loans**	**% Aggregate**
Dallas-Plano-Irving MSA	12	2,687	100.00	112,483	12.36	--	1.82	12.30	8.33	7.53	17.93	--	16.83	57.41	8.33	52.22	--	83.33	21.59
Total	**12**	**2,687**	**100.00**	**112,483**	**12.36**	**--**	**1.82**	**12.30**	**8.33**	**7.53**	**17.93**	**--**	**16.83**	**57.41**	**8.33**	**52.22**	**--**	**83.33**	**21.59**
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, -- HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024
Assessment Area:	**Total Loans to Small Businesses**				**Low-Income Tracts**			**Moderate-Income Tracts**			**Middle-Income Tracts**			**Upper-Income Tracts**			**Not Available-Income Tracts**		
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Aggregate**
Dallas-Plano-Irving MSA	4	442	100.00	83,478	0.24	--	0.19	4.08	--	4.04	32.01	--	25.41	62.54	100.00	68.82	1.13	--	1.54
Total	4	**442**	**100.00**	**83,478**	**0.24**	**--**	**0.19**	**4.08**	**--**	**4.04**	**32.01**	**--**	**25.41**	**62.54**	**100.00**	**68.82**	**1.13**	**--**	**1.54**
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2024
Assessment Area:	**Total Loans to Small Businesses**				**Businesses with Revenues <= 1MM**			**Businesses with Revenues > 1MM**		**Businesses with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Businesses**	**% Bank Loans**	**% Aggregate**	**% Businesses**	**% Bank Loans**	**% Businesses**	**% Bank Loans**
Dallas-Plano-Irving MSA	4	442	100.00	83,478	90.27	50.00	55.78	2.17	50.00	7.56	--
Total	**4**	**442**	**100.00**	**83,478**	**90.27**	**50.00**	**55.78**	**2.17**	**50.00**	**7.56**	**--**
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Liberty National Bank

OKLAHOMA

List of Branches - Lawton MSA - 30020

County: *Comanche*

Type	Address:	City	Census Tract	CT Income
FS Branch	629 SW C Ave	Lawton	25.00	Moderate
FS Branch	4005 W Gore Blvd	Lawton	5.04	Middle
ATM	4401 NW Cache Rd	Lawton	3.00	Middle
ATM	2 SE 45th St	Lawton	20.04	Middle
ATM	920 SW Sheridan Rd	Lawton	15.00	Low
ATM	3401 SW 11th St	Lawton	19.02	Moderate
ATM	315 SW 5th St	Lawton	25.00	Moderate
ATM	617 SW C Ave	Lawton	25.00	Moderate
ATM	4500 SW Lee Blvd	Lawton	5.05	Middle
ATM	2304 E Gore Blvd	Lawton	20.01	Upper
ATM	1311 SW Lee Blvd	Lawton	15.00	Low
FS Branch	23975 St Hwy 49	Lawton	22.02	Upper
FS Branch	8232 St Hwy 17	Elgin	21.01	Middle
ATM	102 ST Hwy 277	Fletcher	21.02	Middle

List of Branches - OKC MSA - 36420

County: *Cleveland*

Type	Address:	City	Census Tract	CT Income
FS Branch	13300 S Pennsylvania Ave	OKC	2016.07	Upper

County: *Grady*

Type	Address:	City	Census Tract	CT Income
FS Branch	1924 S 4th St	Chickasha	10.00	Moderate
ATM	326 W Choctaw Ave	Chickasha	10.00	Moderate

County: *McClain*

Type	Address:	City	Census Tract	CT Income
FS Branch	1525 N Council Rd	Blanchard	4001.04	Middle

List of Branches - Non MSA -

County: *Caddo*

Type	Address:	City	Census Tract	CT Income
FS Branch	1112 S Cob Lake St	Apache	1622.00	Middle*

TEXAS

List of Branches - Dallas-Plano-Irving MSA - 19124

County: *Collin*

Type	Address:	City	Census Tract	CT Income
FS Branch	5550 Granite Pkwy, Ste 155	Plano	316.57	Middle

- All ATMs are non-deposit taking.

*Designated Distressed or Underserved Nonmetropolitan Middle-Income Census Tract

LIBERTY NATIONAL BANK

Branches - Hours of Operations

Location/Branch	Lobby Hours				Drive Through Hours			
			Open	Close			Open	Close
Apache								
1112 S Coblake	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	7:30 AM	6:00 PM
Apache, OK						Sat.	9:00 AM	12:00 PM
Blanchard								
1525 N Council	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	7:30 AM	6:00 PM
Blanchard, OK						Sat.	9:00 AM	12:00 PM
Chickasha								
1924 S 4th St	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	7:30 AM	6:00 PM
Chickasha, OK						Sat.	9:00 AM	12:00 PM
Elgin								
8232 St Hwy 17	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	7:00 AM	6:00 PM
Elgin, OK						Sat.	9:00 AM	12:00 PM
Lawton								
629 SW C Ave	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	7:30 AM	6:00 PM
Lawton, OK						Sat.	9:00 AM	12:00 PM
4005 W Gore Blvd	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	7:30 AM	6:00 PM
Lawton, OK						Sat.	9:00 AM	12:00 PM
Medicine Park								
23975 St Hwy 49	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	8:00 AM	6:00 PM
Lawton, OK						Sat.	9:00 AM	12:00 PM
Oklahoma City								
13300 S Pennsylvania Ave	Mon. -	Fri.	8:00 AM	5:00 PM	Mon. -	Fri.	7:30 AM	6:00 PM
Oklahoma City, OK						Sat.	9:00 AM	12:00 PM
Frisco								
5550 Granite Pkwy, Ste 155	Mon. -	Fri.	8:00 AM	5:00 PM	No Drive Thru			
Plano, TX								

LIBERTY NATIONAL BANK
BRANCHES OPENED OR CLOSED

Branch Closings last 2 years:

None

Branch Openings last 2 years:

None

LIBERTY NATIONAL BANK

CREDIT SERVICES OFFERED

The following types of credit are examples of the various credit opportunities available at Liberty National Bank:

Real Estate Loans

(1) Interim Real Estate Loans, to construct

a.) single family (1-4) residential

(2) Permanent Financing Consumer Real Estate Loans

(3) Commercial Real Estate Loans including,

a.) multi-family residential, including apartments, townhouses, condominiums, ect.
b.) office buildings, churches, warehouses, shopping centers, motels and restaurants

Consumer Loans

1.) Automobile and truck loans
2.) Recreational vehicle loans
3.) Boat loans
4.) Mobile Home loans
5.) Motorcycle loans
6.) Vacation loans
7.) Debt Consolidation loans
8.) Tax loans
9.) Secured/Unsecured personal loans
10.) Home Equity Lines of Credit

Commercial Credit

1.) Seasonal loan for the production and distribution of agricultural products
2.) Farm loans
3.) Livestock loans
4.) Small Business loans
5.) Municipal loans
6.) RE-HAB loans
7.) Construction loans
8.) Permanent loans

LIBERTY NATIONAL BANK

TYPE OF CREDIT EXTENDED

Liberty National Bank's credit and lending services are as follows:

A. Commercial loans are made to commercial enterprises and individuals for business purposes, including but not limited to real estate construction and development, working capital, intermediate term credit to commercial enterprises and community development. Commercial loans are granted to small and large businesses and business individuals.

B. Consumer loans are made to individuals for the financing of consumer goods, including but not limited to automobiles, home purchases, home improvement, home construction, interim loans on construction, farm and ranch operations, recreation, FFA and 4-H projects, and other personal purpose loans.

C. Agricultural loans are made to farmers and ranchers for the purpose of acquiring and financing fixed assets and furnishing working capital. These include but are not limited to the financing of land and buildings, equipment, livestock, feed, crops, and other operation expenses.

D. Approved for government guaranteed and subsidized loans are made to businesses and agricultural borrowers who need and qualify for such financing.

E. Any such credit extended shall be consistent with the loan policies and the safe and sound operations.

LIBERTY NATIONAL BANK

DEPOSIT SERVICES

Kasasa Deposit Accounts
Elite Checking
Classic Club Checking
Savings Accounts
Money Market Accounts
Certificate of Deposit Accounts
Individual Retirement Accounts

Small Business Checking
Business NOW Accounts
Commercial Checking Accounts
IOLTA Accounts

Business Online & Mobile Banking
Retail Online & Mobile Banking
Retail Online Account Opening

ATM/Debit Card Services
ACH Origination
Check Printing
Credit Card
Debit Card Management (Valet/Hub)
Foreign Currency Exchange
Merchant Deposit Capture
Mobile Deposit Capture
Night Drop Services
Notifi Alerts
Official Checks
Overdraft Protection
Paper & e-Statements and Notices
Prepaid & Reloadable Gift Cards
Safety Deposit Boxes
Stop Payments
Touch-tone Teller
Transfer Now
uChoose Debit Card Rewards
Wallet Pay
Zelle

LIBERTY NATIONAL BANK

Schedule of Service Fees

NSF Item Fee - Paid or Returned (per item) $25.00

Consumer Overdraft Fee - Every five (5) consecutive business days

Any account in an overdrawn condition for 5 consecutive business days will be assessed a $25.00 fee and a continuous overdraft fee on each subsequent fifth business day the account remains overdrawn.

Commercial Overdraft Fee - Daily

Overdraft between $0.00 and $2,500.....$6.00
Overdraft between $2,501 and $10,000.....$8.00
Overdraft between $10,001 or greater.....$10.00

There is no limit to the number of per item NSF fees that may be charged on an individual item. And there is no limit to the number of Overdraft fees that may be charged.

Stop Payment Order Fee.....$25.00

ACH Revoke Authorization.....$25.00

ATM / Debit Card Fee

First Card.....Free
Replacement Card Fee.....$7.50
Fee For Non-Liberty National ATM.....$2.00
Liberty National Bank ATMs.....Free

Returned Check Charge.....$10.00
Reclear Fee $2.50
All returned items will be processed twice for reclear unless otherwise requested by the customer.

Dormant/Inactive Charge (monthly fee).....$5.00
If balance is below $1,000

Paper Statement Fee
Statement of account activity.....$2.95

Returned Mail Fee.....$5.00

Teller Services

Zipper Bags.....$3.50
Night Deposit Lock Bags.....$35.00
Official Checks $5.00
Prepaid Gift Cards.....$5.00

Retail Online Banking Service

Online Banking.....Free
Mobile Banking.....Free
Zelle (Email Address, Mobile Phone).....Free

Mobile Deposit.....Free
Bill Pay .....Free
* Rush Delivery $14.95
* Same Day Payment $9.95

There may be other fees applicable within Bill Pay / Zelle as utilized.

Safe Deposit Boxes (Annual fee)

Safe Deposit Size 3 x 5.....$20.00
Safe Deposit Size 4 x 5.....$25.00
Safe Deposit Size 5 x 5.....$30.00
Safe Deposit Size 3 x 10.....$40.00
Safe Deposit Size 4 x 10.....$45.00
Safe Deposit Size 5 x 10.....$50.00
Safe Deposit Size 10 x 10.....$75.00
Safe Deposit Size 16 x 10.....$100.00

Safe Deposit Box Access Maintenance $300.00

Unclaimed Property Fee.....$25.00

Research / Reconciliation (per hour).....$25.00
(minimum one hour)

Garnishments and Levies .....up to $100 + Attorney Fees

Wire Transfers

Domestic Incoming wire fee.....$10.00
Domestic Outgoing wire fee.....$20.00

International Incoming wire fee.....$25.00
International Outgoing wire fee.....$50.00
(additional charges may apply)

Wire Trace, Recall or Return.....$25.00

Foreign Currency Exchange.....$35.00

Notary Services.....Free

Check Printing

Fee depends on style of checks ordered.....At cost
(additional charges may apply)

Temporary Checks (4 per page).....$2.00/page

Business Online Banking Service

Essential Online Banking.....Free
Bill Pay.....Free
Mobile Banking.....Free
Mobile Capture.....Free

Add any of the following for a flat monthly fee of $25.00
•ACH Origination
•Positive Pay
•Wire Origination
•Remote Deposit Capture
°Additional monthly per scanner rental fee.....$20.00
Or
°Purchase (Panini multi feed - At cost)
or have your own compatible scanner,
additional monthly service fee per scanner $10.00

First Tokens Issued......Free
Replacement Tokens per token.....$25.00

Effective Mar 18, 2025

FACTS

WHAT DOES LIBERTY NATIONAL 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 and Transaction or loss history ■ Account balances and Overdraft history ■ Payment history and Checking account information 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 Liberty National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Liberty National 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	Yes	No
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 580-351-2265 or 1-855-351-2265

Who we are	
Who is providing this notice?	**Liberty National Bank**

What we do	
How does Liberty National 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. We limit access to information to those employees for whom access is appropriate and use other physical and electronic safeguards.
How does Liberty National Bank collect my personal information?	We collect your personal information, for example, when you ■ Open an account or provide account information ■ Apply for a loan or pay us by check ■ Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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. *Our affiliate is B.O.E. Bancshares* *Liberty National Bank does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Nonaffiliates we share with can include appraisers and title companies, insurance companies, direct marketing research companies, check printers, and companies that assist us with account benefit programs.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include companies that provide financial products and services.*

Other important information	

LIBERTY NATIONAL BANK
MAPS OF BRANCH ASSESSMENT AREAS

Delineating the boundaries of the market area of a bank facility is based upon several criteria. Population trends, both past and present, community development, traffic patterns, existing and projected levels of commercial and retail development and other economic growth factors are analyzed.

Liberty National Bank has three assessment areas which consist of the following counties and census tracts.

OKLAHOMA

Lawton MSA – Assessment Area:

County: Comanche
Census Tracts: 1.00, 2.00, 3.00, 4.02, 4.03, 4.04, 4.05, 5.03, 5.04, 5.05, 5.06, 6.00, 7.00, 8.00, 9.00, 10.00, 11.00, 14.00, 15.00, 16.00, 17.00, 19.01, 19.02, 20.01, 20.03, 20.04, 20.05, 21.01, 21.02, 22.01, 22.03, 23.01, 23.02, 24.01, 24.03, 24.05, 24.06, 25.00

County: Cotton
Census Tracts: 8711.00, 8712.00, 9999.99

OKC MSA – Assessment Area:

County: Cleveland
Census Tracts: 2001.00, 2002.00, 2003.00, 2004.00, 2005.00, 2006.02, 2006.03, 2006.04, 2007.00, 2008.00, 2009.00, 2010.00, 2011.02, 2011.03, 2011.04, 2012.01, 2012.02, 2012.04, 2012.05, 2013.02, 2013.03, 2014.03, 2014.04, 2014.05, 2015.05, 2015.08, 2015.09, 2015.11, 2015.12, 2015.13, 2015.14, 2016.02, 2016.03, 2016.04, 2016.07, 2016.09, 2016.10, 2016.11, 2016.12, 2017.00, 2018.01, 2018.02, 2019.02, 2019.03, 2019.04, 2020.02, 2020.04, 2020.05, 2020.06, 2020.07, 2020.08, 2021.02, 2021.04, 2021.05, 2021.06, 2021.07, 2022.01, 2022.03, 2022.05, 2022.07, 2022.08, 2023.01, 2023.02, 2024.03, 2024.04, 2024.05, 2024.06, 2025.01, 2025.02, 2026.00

County: Grady
Census Tracts: 1.00, 4.00, 5.01, 5.02, 6.00, 7.01, 7.02, 8.01, 8.02, 9.01, 9.02, 9.04, 9.05, 9.06, 10.00

County: McClain
Census Tracts: 4001.03, 4001.04, 4001.05, 4001.06, 4002.01, 4002.03, 4002.04, 4003.00, 4004.00

Non-MSA – Assessment Area:

County: Caddo

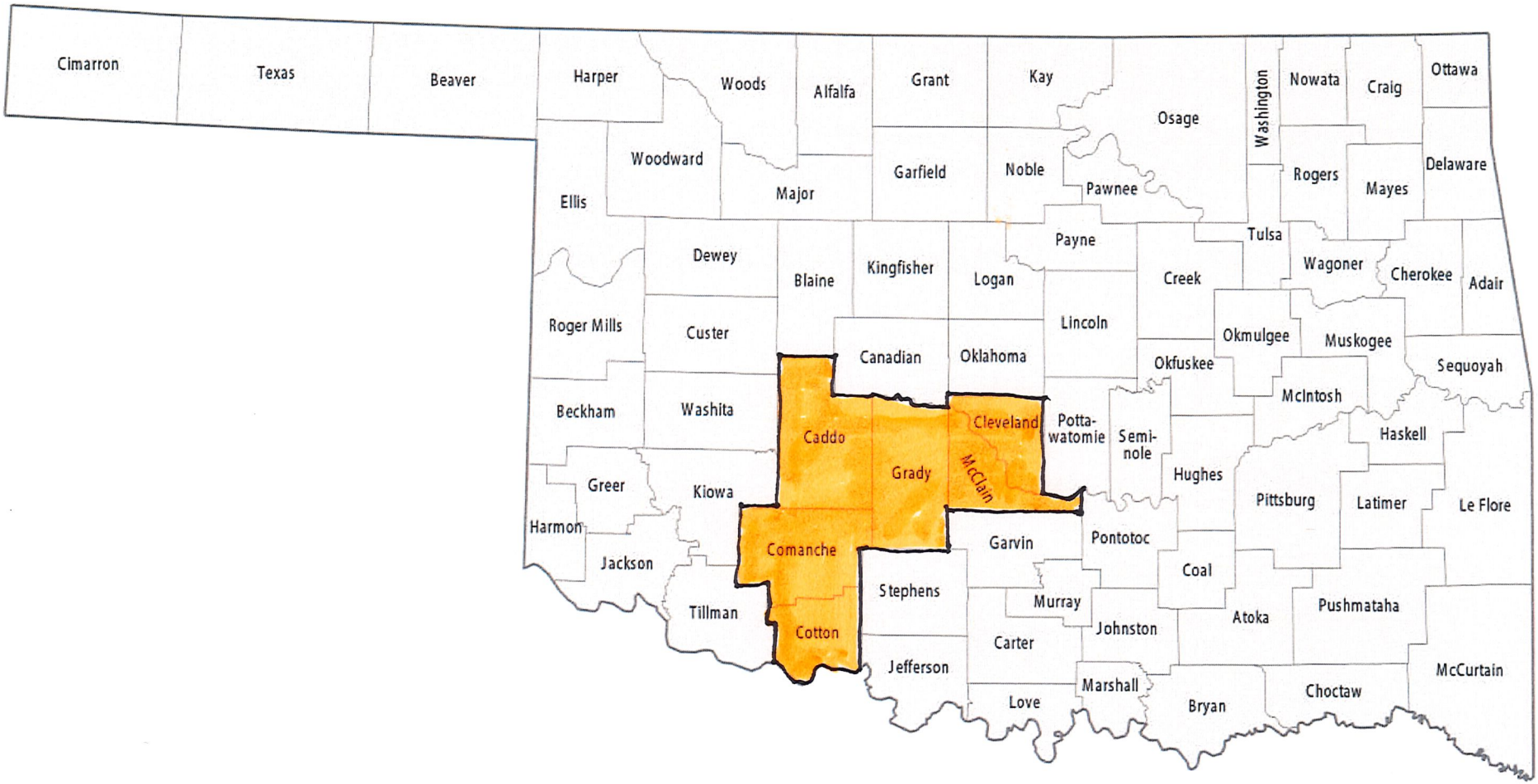
Census Tracts: 1616.01, 1616.02, 1617.00, 1618.00, 1619.00, 1620.00, 1621.01, 1621.02, 1622.00, 1623.00, 9999.99

TEXAS

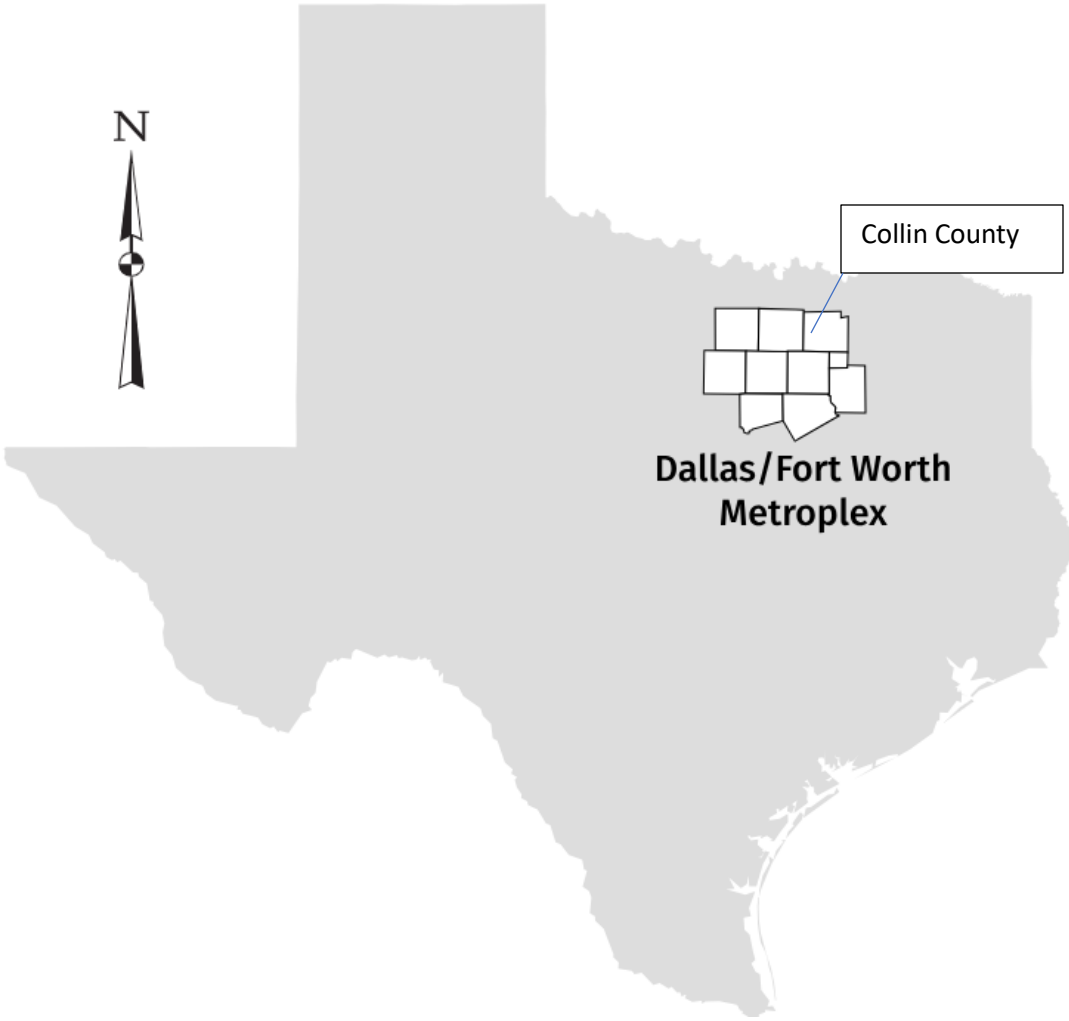
Dallas-Plano-Irving MSA – Assessment Area:

County: Collin

Census Tracts: 301.01, 301.02, 302.01, 302.02, 302.04, 302.05, 302.06, 302.07, 303.01, 303.02, 303.03, 303.04, 303.06, 303.07, 304.03, 304.04, 304.05, 304.06, 304.07, 304.09, 304.10, 305.04, 305.05, 305.06, 305.07, 305.09, 305.10, 305.11, 305.12, 305.15, 305.16, 305.17, 305.18, 305.19, 305.20, 305.21, 305.24, 305.25, 305.29, 305.31, 305.32, 305.33, 305.34, 305.35, 305.36, 305.37, 305.38, 305.39, 305.40, 305.41, 305.42, 305.43, 305.44, 305.45, 305.46, 305.47, 305.48, 305.49, 305.50, 306.04, 306.05, 306.06, 306.07, 306.08, 306.09, 307.01, 307.02, 308.01, 308.02, 309.01, 309.02, 309.03, 310.03, 310.05, 310.06, 310.07, 310.08, 311.01, 311.02, 312.01, 312.02, 313.08, 313.14, 313.18, 313.19, 313.20, 313.21, 313.22, 313.23, 313.24, 313.25, 313.26, 313.27,313.28, 313.29, 313.30, 313.31, 313.32, 313.33, 313.34, 313.35, 313.36, 314.08, 314.11, 314.12, 314.13, 314.14, 314.15, 314.16, 314.17, 314.18, 314.19, 314.20, 314.21, 314.22, 314.23, 314.24, 314.25, 315.04, 315.07, 315.08, 315.09, 315.10, 315.11, 315.12, 316.11, 316.13, 316.21, 316.22, 316.23, 316.24, 316.25, 316.26, 316.27, 316.28, 316.29, 316.30, 316.31, 316.32, 316.33, 316.34,316.35, 316.36, 316.39, 316.41, 316.42, 316.43, 316.45, 316.46, 316.47, 316.49, 316.54, 316.55, 316.57, 316.59, 316.60, 316.61, 316.62, 316.63, 316.64, 316.65, 316.66, 316.67, 316.68, 316.69, 316.70, 316.71, 316.72, 316.73, 316.74, 316.75, 316.76, 316.77, 316.78, 316.79, 316.80, 316.81, 316.82, 317.04, 317.06, 317.08, 317.09, 317.11, 317.13, 317.15, 317.16, 317.17, 317.18, 317.19, 317.20, 317.21, 317.22, 317.23, 317.24, 318.06, 318.07, 318.08, 318.09, 318.10, 318.11


Cimarron
Texas
Beaver
Harper
Woods
Alfalfa
Grant
Kay
Osage
Washington
Nowata
Craig
Ottawa
Woodward
Major
Garfield
Noble
Pawnee
Rogers
Mayes
Delaware
Ellis
Dewey
Blaine
Kingfisher
Logan
Payne
Creek
Tulsa
Wagoner
Cherokee
Adair
Roger Mills
Custer
Canadian
Oklahoma
Lincoln
Okmulgee
Muskogee
Sequoyah
Okfuskee
McIntosh
Beckham
Washita
Caddo
Cleveland
Potta-watomie
Semi-nole
Haskell
Grady
McClain
Hughes
Greer
Kiowa
Pittsburg
Latimer
Le Flore
Harmon
Jackson
Comanche
Garvin
Pontotoc
Coal
Tillman
Stephens
Murray
Atoka
Pushmataha
Cotton
Carter
Johnston
Jefferson
Marshall
Choctaw
McCurtain
Love
Bryan

Texas



LIBERTY NATIONAL BANK

LOAN to DEPOSIT RATIO

Fourth Quarter	2025	71.72%
December 31, 2025		
Third Quarter	2025	83.63%
September 30, 2025		
Second Quarter	2025	80.19%
June 30, 2025		
First Quarter	2025	76.07%
March 31, 2025		
Fourth Quarter	2024	72.39%
December 31, 2024		
Third Quarter	2024	76.03%
September 30, 2024		
Second Quarter	2024	72.42%
June 30, 2024		
First Quarter	2024	71.82%
March 31, 2024		
Fourth Quarter	2023	71.33%
December 31, 2023		
Third Quarter	2023	77.95%
September 30, 2023		
Second Quarter	2023	77.66%
June 30, 2023		
First Quarter	2023	
March 31, 2023		71.43%


Liberty National Bank - Loan to Deposit Ratio
85.00%
80.00%
75.00%
70.00%
65.00%
60.00%
Mar-23
Jun-23
Sep-23
Dec-23
Mar-24
Jun-24
Sep-24
Dec-24
Mar-25
Jun-25
Sep-25
Dec-25

LIBERTY NATIONAL BANK
HOME MORTGAGE DISCLOSURE ACT NOTICE

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

HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).