



# LARGE BANK

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

**Public Disclosure**

**May 29, 2006**

**Community Reinvestment Act**  
**Performance Evaluation**

**Bank of Oklahoma, National Association**  
**Charter Number: 13679**

**Bank of Oklahoma Tower**  
**Tulsa, OK 74103**

**Office of the Comptroller of the Currency**

**Midsized Bank Supervision**  
**440 South LaSalle Street 2700**  
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*NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.*

## Table of Contents

<b>OVERALL CRA RATING .....</b>	<b>2</b>
<b>DEFINITIONS AND COMMON ABBREVIATIONS .....</b>	<b>3</b>
<b>DESCRIPTION OF INSTITUTION .....</b>	<b>7</b>
<b>SCOPE OF THE EVALUATION .....</b>	<b>8</b>
<b>FAIR LENDING REVIEW .....</b>	<b>10</b>
<b>CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS .....</b>	<b>11</b>
LENDING TEST .....	11
INVESTMENT TEST .....	22
SERVICE TEST .....	24
<b>APPENDIX A: SCOPE OF EXAMINATION .....</b>	<b>A-1</b>
<b>APPENDIX B: MARKET PROFILES FOR FULL-SCOPE AREAS .....</b>	<b>B-1</b>
<b>APPENDIX C: TABLES OF PERFORMANCE DATA .....</b>	<b>C-1</b>

## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **Outstanding**.

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

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

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

The major factors that support this rating include:

- A majority of BOK’s loans were originated within the bank’s assessment areas.
- BOK originated a significant volume and dollar amount of community development loans during the evaluation period. This, combined with innovative and flexible products, has a positive impact on the Lending Test rating.
- The overall distribution of loans by the income levels of the geography and borrower is adequate.
- The bank has a high level of community development investments and has taken an active role in creating investment opportunities.
- Delivery systems are easily accessible to individuals and businesses of different income levels throughout the bank’s assessment areas.
- Community development services support BOK’s other community development efforts and address community needs.

## Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include additional data on loan pricing, the lien status of the collateral, any requests for pre-approval and loans for manufactured housing.

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

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

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

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

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

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

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

**Metropolitan Division (MD):** As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an

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

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

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

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

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

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

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

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

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

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

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

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

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

## Description of Institution

Bank of Oklahoma, N.A. (BOK) is headquartered in Tulsa, Oklahoma and is the largest locally owned bank in Oklahoma. As of December 31, 2005, BOK reported total assets of \$13 billion, Tier One Capital of \$896 million, and a loan-to-deposit ratio of approximately 96 percent. BOK is a wholly-owned subsidiary of BOK Financial Corporation (BOKF), a multi-bank holding company headquartered in Tulsa. BOKF also owns banks in Arkansas (Bank of Arkansas, N.A.), Texas (Bank of Texas, N.A.), New Mexico (Bank of Albuquerque, N.A.), Colorado (Colorado State Bank & Trust, N.A.), and Arizona (Bank of Arizona, N.A.). BOKF engages in mortgage activities for all banks through the mortgage division of BOK. These activities include the origination, marketing and servicing of conventional and government-sponsored mortgage loans. BOK Mortgage contributed 1 percent of net income for BOK in 2005 compared to 7 percent in 2001. BOK Mortgage services approximately \$4.9 billion of mortgage loans. Approximately 77 percent of these loans are in BOK's primary market area.

BOK is an intrastate bank with seven assessment areas (AA's) within the state of Oklahoma. These are as follows: the Tulsa Region with three counties within the Tulsa, OK MSA (Tulsa, Creek, and Wagoner Counties); the Oklahoma City Region with three counties within the Oklahoma City, OK MSA (Canadian, Cleveland, and Oklahoma Counties); the Muskogee Region (Muskogee, McIntosh, and Pittsburg Counties); Delaware County; Garfield County; Kay County; and Washington County. These AA's include 13 of the 77 counties in Oklahoma (17 percent).

The bank's business strategy focuses on residential real estate and commercial lending activities. Lending products include a variety of commercial, real estate, and consumer loan products. The bank also offers a wide array of retail and commercial deposit products. As of December 31, 2005, net loans represent approximately 48 percent of average assets with commercial and commercial real estate loans accounting for 60 percent of the loan portfolio. Consumer and residential real estate lending accounted for 7 percent and 15 percent of the portfolio, respectively. As is customary in the banking industry, the majority of the real estate mortgage loans originated by BOK are sold into the secondary market. Therefore, these loans do not make up as large a portion of the bank's loan portfolio as might otherwise be expected by the number of loans originated. There are no significant financial or legal barriers limiting BOK's ability to help meet the identified credit needs of its AA's. The bank is financially capable of meeting almost any request for credit, subject to certain legal restrictions applicable to all national banks.

The bank offers a full range of banking products and related financial services through its branch network within the state of Oklahoma. BOK operates 73 banking offices and 309 automated teller machines (ATMs) throughout the state of Oklahoma. In addition to the main office in Tulsa, BOK has 14 stand-alone branches and 17 supermarket branches in the Tulsa Region. BOK's distribution network also includes 14 stand-alone branches and 13 supermarket branches in the Oklahoma City Region, and 5 stand-alone branches and 1 supermarket branch in the Muskogee Region. There are an additional 5 stand-alone and 3 supermarket branches in BOK's other AA's.



## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment, and Service Tests. In evaluating the bank's lending performance, we reviewed their residential mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), small loans to businesses and farms, and community development (CD) loans. With the exception of CD loans, the evaluation period for the Lending Test is January 1, 2002 through December 31, 2005. For CD loans and the Investment and Service Tests, the evaluation period is April 16, 2002 through May 28, 2006. The Investment Test includes a review of investments, grants, and donations made in the bank's AA's that meet the definition of community development investments. The Service Test includes a review of retail and community development services provided in the bank's AA's.

Conclusions regarding the Lending Test are based on the bank's results over three distinct time periods (i.e. 2002, 2003, and 2004 through 2005). This is necessary due to changes in the census data and MSA designations in 2002 and 2003. The 2002 lending data is evaluated using the 1990 Census demographics, while 2003 forward is evaluated using the 2000 Census demographics. Appendix C contains tables reflecting only the data from 2004 through 2005 as it is considered reflective of the bank's overall performance. Also, greater weight was given to this performance test since it more closely reflects the bank's current performance context. The impact of performance from 2002 and 2003 is noted in the narrative comments.

### Data Integrity

Prior to this CRA examination, we verified the accuracy of data available to the public in accordance with the HMDA and CRA regulation. This public data included home mortgage purchase, refinance, improvement, and multifamily loans; and small loans to businesses and farms. We also verified the bank's reporting of community development loans, investments, and services. Based on the results of our review, we considered the lending data to be materially accurate.

### Selection of Areas for Full-Scope Review

As noted, BOK has currently designated the following 7 AA's in Oklahoma: the Muskogee Region consisting of Muskogee, McIntosh and Pittsburg Counties; the Oklahoma City Region consisting of Canadian, Cleveland, and Oklahoma Counties; the Tulsa Region consisting of Tulsa, Creek, and Wagoner Counties; Delaware County; Garfield County; Kay County; and Washington County. For purposes of this evaluation, we performed full-scope reviews for three of the bank's AA's: the Muskogee Region, Oklahoma City Region, and Tulsa Region. The bank maintains a substantial majority of its business in these three AA's with 95 percent of their deposits and 92 percent of total reported HMDA and CRA loans. A limited scope review was conducted in the remaining AA's. Please refer to the table in Appendix A: Scope of the Examination, for additional information.

### Ratings

The bank's overall rating is based primarily on those areas receiving full-scope reviews. Overall conclusions are weighted heaviest based on performance in the Tulsa and Oklahoma City Regions as these two AA's contain the largest share of bank deposits (87 percent) and CRA reportable loans (85 percent) over the evaluation period. As for loan product analysis, HMDA loans originated are weighted heavier than loans to small businesses as they comprise the 82 percent of total CRA reportable loans. Further breaking down the HMDA products, home purchase and refinance loans are weighted considerably heavier than home improvement loans since they represent approximately 90 percent of the total number of HMDA reportable loans. Little weight is given to small farm loans since the number of small farm originations was less than 1 percent of the total number of HMDA and CRA reportable loans.

### **Other**

We conducted a community contact in both the Tulsa and Oklahoma City Regions in connection with this examination. Numerous other community contacts were also conducted during the evaluation period by the OCC and other regulatory agencies to better understand the public's perception of BOK and other bank's performance in the noted AA's. The community contacts were also made to determine credit needs and opportunities in the bank's AA's. A total of 15 community contacts were considered during the review period in the AA's that received a full-scope review. The group of contacts included entities engaged in small business development, affordable housing and neighborhood associations. Community contacts most commonly cited the continuing need for small business and affordable housing loans, and financial education programs. Several commentators noted that investment opportunities in Oklahoma were limited. In aggregate, the comments received were positive concerning the manner in which BOK and other bank's provided needed credit, investment, and services.

## **Fair Lending or Other Illegal Credit Practices Review**

We found no evidence of illegal discrimination or other illegal credit practices.

## Conclusions with Respect to Performance Tests

### LENDING TEST

#### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "High Satisfactory". The overall distribution of loans by the income levels of the geography and borrower is adequate. The rating is bolstered by the positive impact of CD lending, and product innovativeness and flexibility.

#### Lending Activity

Refer to Tables 1 Lending Volume in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank's lending levels reflect a good responsiveness in relation to the bank's deposit market share and area credit needs, particularly regarding home mortgage originations. Home mortgage originations represent 32 percent, 86 percent, and 91 percent of CRA reportable loans in the Muskogee Region, Oklahoma City Region, and Tulsa Region, respectively. Small loans to businesses comprise the majority of the remainder. At less than 1 percent, the volume of BOK's small farm loan originations/purchases is not considered material. Agricultural lending is not a primary business line of BOK.

In the Muskogee Region, BOK ranks first in terms of deposit market share at 26.1 percent. Based on 2004 HMDA aggregate data, BOK ranks eighth in overall market share for home purchase loans at 4.79 percent and second in home improvement loans at 16.18 percent. In refinanced loans, BOK ranks fourth with a 5.33 percent overall market share. Based on 2004 CRA aggregate data, BOK ranks sixth with 7.68 percent in small loans to businesses. While BOK's market share of home mortgage and small loans to businesses is lower than its deposit market share, this performance is good given the level of competition from credit card banks and mortgage companies in this region.

In the Oklahoma City Region, BOK ranks third in deposit market share at 10.6 percent. Based on 2004 HMDA aggregate data, BOK ranks third in overall market share at 5.15 percent in the origination of home purchase loans and seventh in home improvement loans at 3.89 percent. In refinanced loans, BOK ranks thirteenth at 1.74 percent. Based on 2004 CRA aggregate data, BOK ranks fourteenth with 1.95 percent in small loans to businesses. While BOK's market share of home mortgage and small loans to businesses is lower than its deposit market share, this performance is good given the high level of competition from credit card banks and mortgage companies in this region.

In the Tulsa Region, BOK ranks first in terms of deposit market share at 30.06 percent. Based on 2004 HMDA data, BOK ranks second in overall market share in the origination of home purchase loans at 8.61 percent and second in home improvement loans at 13.26 percent. In refinanced home loans, BOK ranks second with an overall market share of 4.99 percent. Based on 2004 CRA aggregate data, BOK ranks eighth with 3.73 percent in small loans to businesses. While BOK's market share of home mortgage and small loans to businesses is

lower than its deposit market share, this performance is good given the high level of competition from credit card banks and mortgage companies in this region.

## **Distribution of Loans by Income Level of the Geography**

The geographic distribution of loans by income level of the geography is adequate.

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

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

#### *Muskogee Region*

There are no low-income CTs in this AA. The bank's performance is based on geographic distribution in moderate-income CTs.

#### Home Purchase

The geographic distribution of home purchase loans is excellent. In 2004-2005, the percentage of home purchase loans in moderate-income geographies exceeds the percentage of owner-occupied housing units. The bank's market share in moderate-income geographies is near its overall market share for home purchase loans. The geographic distribution of home purchase loans is excellent in 2002 and 2003.

#### Home Improvement

The geographic distribution of home improvement loans is good. In 2004-2005, the percentage of home improvement loans in moderate-income geographies is near the percentage of owner-occupied housing units. The bank's market share in moderate-income geographies is lower than its overall market share for home improvement loans. The geographic distribution of home improvement loans is excellent in 2002 and 2003.

#### Home Refinancing

The geographic distribution of home refinance loans is adequate. In 2004-2005, the percentage of home refinance loans in moderate-income geographies is somewhat lower than the percentage of owner-occupied housing units. The bank's market share in moderate-income geographies is near its overall market share for home refinance loans. The geographic distribution of home refinance loans is good in 2002 and adequate in 2003.

#### Multifamily

The geographic distribution of multifamily loans is excellent. In 2005, BOk originated two multifamily loans in the Muskogee Region. One of the loans is located in a moderate-income CT. The percentage of the bank's loans exceeds the percentage of multifamily units located in moderate-income tracts. No market share data is available as the bank did not report any

loans in moderate-income CTs in 2004. BOK also originated 2 multifamily loans in 2002 and 2 multifamily loans in 2003 in moderate-income geographies.

### *Oklahoma City Region*

The number and percentage of owner-occupied housing units in low-income geographies is relatively low at 4,856 units representing 2.03 percent, indicating relatively fewer opportunities to originate home mortgage loans in low-income geographies. This can partially explain lending performance below comparable demographics in low-income CTs, although it does not totally offset poor performance.

### Home Purchase

The geographic distribution of home purchase loans is poor. In 2004-2005, the percentage of home purchase loans in low-income geographies is somewhat lower than the percentage of owner-occupied housing units. The bank's market share in low-income geographies is somewhat lower than its overall market share for home purchase loans. BOK's percentage of home purchase loans in moderate-income geographies is lower than the percentage of owner-occupied housing units. The bank's market share for home purchase loans in moderate-income geographies is near its overall market share. The geographic distribution of home purchase loans is poor in 2002 and 2003.

### Home Improvement

The geographic distribution of home improvement loans is adequate. In 2004-2005, the bank's distribution of home improvement loans in low-income geographies is somewhat lower than the percentage of owner-occupied housing units. The bank's market share in low-income geographies is somewhat lower than its overall market share for home improvement loans. The percentage of home improvement loans in moderate-income geographies is somewhat lower than the percentage of owner-occupied housing units. BOK's market share in moderate-income geographies is somewhat lower than the bank's overall market share. The geographic distribution of home improvement loans is poor in 2002 and adequate in 2003.

### Home Refinancing

The geographic distribution of home refinance loans is poor. In 2004-2005, the percentage of home refinance loans in low-income geographies is lower than the percentage of owner-occupied housing units. The bank's market share in low-income CTs is lower than its overall market share for home refinance loans. Loan originations in moderate-income CTs are lower than the percentage of owner-occupied housing units. The market share of loans in moderate-income CTs is somewhat lower than its overall market share for home refinance loans. The geographic distribution of home refinance loans is poor in 2002 and 2003.

### Multifamily

The geographic distribution of multifamily loans is adequate. In 2004-2005, BOK originated 2 multifamily loans in the Oklahoma City Region. Neither loan is located in a low- or moderate-income CT. BOK originated 3 multifamily loans in 2002 with 1 in a moderate-income

geography. BOk did not originate any multifamily loans in low- or moderate-income CTs in 2003.

### *Tulsa Region*

The number and percentage of owner-occupied housing units in low-income geographies is relatively low at 2,092 units representing 1.18 percent, indicating relatively fewer opportunities to originate home mortgage loans in low-income geographies. This can partially explain lending performance below comparable demographics in low-income CTs, although it does not totally offset poor performance.

### Home Purchase

The geographic distribution of home purchase loans is adequate. In 2004-2005, the percentage of home purchase loans in low-income geographies is somewhat lower than the percentage of owner-occupied housing units. The bank's market share in low-income geographies exceeds its overall market share for home purchase loans. The percentage of home purchase loans in moderate-income geographies is somewhat lower than the percentage of owner-occupied housing units. The bank's market share in moderate-income geographies is near its overall market share for home purchase loans. The geographic distribution of home purchase loans is poor in 2002 and adequate in 2003.

### Home Improvement

The geographic distribution of home improvement loans is adequate. In 2004-2005, the percentage of home improvement loans in low-income geographies is near the percentage of owner-occupied housing units. The bank's market share of home improvement loans in low-income geographies exceeds its overall market share for home improvement loans. The percentage of home improvement loans in moderate-income geographies is somewhat lower than the percentage of owner-occupied housing units. The bank's market share in moderate-income geographies is near its overall market share for home improvement loans. The geographic distribution of home improvement loans is poor in 2002 and adequate in 2003.

### Home Refinancing

The geographic distribution of home refinance loans is poor. In 2004-2005, the percentage of home refinance loans in low-income geographies is somewhat lower than the percentage of owner-occupied housing units. The percentage of loans in moderate-income CTs is lower than the percentage of owner-occupied housing units. BOk's market share in low-income and moderate-income geographies is lower than its overall market share for home refinance loans. The geographic distribution of home refinance loans is poor in 2002 and 2003.

### Multifamily

The geographic distribution of multifamily loans is excellent. In 2005, BOk originated 10 multifamily loans in the Tulsa Region. The percentage of multifamily loans in low-income CTs exceeds the percentage of multifamily units located in low-income tracts. No market share data is available as the bank did not report any loans in low-income CTs in 2004. The percentage of multifamily loans in moderate-income CTs significantly exceeds the percentage

of multifamily units located in moderate-income tracts. The bank's market share data in moderate-income geographies exceeds its overall market share for multifamily loans. BOK also originated five multifamily loans in 2002 with 1 in a low-income geography. They did not originate any multifamily loans in low-income or moderate-income CTs in 2003.

### ***Small Loans to Businesses***

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

#### *Muskogee Region*

BOK's geographic distribution of small loans to businesses is excellent. The percentage of small loans to businesses in moderate-income CTs exceeds the percentage of businesses located in moderate-income tracts. The bank's market share for moderate-income geographies exceeds its overall market share for small loans to businesses. The geographic distribution of loans to small businesses is excellent in 2002 and 2003.

#### *Oklahoma City Region*

BOK's geographic distribution of small loans to businesses is excellent. The percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses located in low-income tracts. BOK's market share of small loans to businesses in low-income geographies significantly exceeds its overall market share. BOK's percentage of small loans to businesses in moderate-income geographies is near the percentage of businesses located in moderate-income CTs. The bank's market share of loans in moderate-income geographies exceeds its overall market share for small loans to businesses. The geographic distribution of loans to small businesses is good in 2002 and excellent in 2003.

#### *Tulsa Region*

BOK's geographic distribution of small loans to businesses is excellent. The percentage of small loans to businesses in low-income tracts exceeds the percentage of businesses located in low-income tracts. The bank's market share of loans in low-income tracts exceeds its overall market share for small loans to businesses. BOK's percentage of small loans to businesses in moderate-income geographies is near the percentage of businesses located in moderate-income CTs. The bank's market share of loans in moderate-income geographies is near its overall market share for small loans to businesses. The geographic distribution of loans to small businesses is excellent in 2002 and 2003.

### ***Small Loans to Farms***

Refer to Table 7 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Small loans to farms comprised approximately 5 percent of total loans reported in the Muskogee Region, 0.14 percent of total loans reported in the Oklahoma City Region, and 0.40 percent of total loans reported in the Tulsa Region. Therefore, an analysis was not conducted for this loan type due to the low volume of loans reported.



### ***Lending Gap Analysis***

A lending gap analysis was conducted on the 2004-2005 evaluation period. There were no unexplained conspicuous gaps identified.

### ***Inside/Outside Ratio***

A majority of BOK's home mortgage loans originated in the combined AA's. For the 2004-2005 evaluation period, approximately 63 percent of the number and 57 percent of the dollar amount originated in the bank's combined AA's. A substantial majority of small loans to businesses, approximately 87 percent of the number and 81 percent of the dollar amount also originated in BOK's combined AA's. Performance in 2002 and 2003 was similar.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of the borrower is adequate.

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

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

In evaluating the borrower distribution of home mortgage loans, we considered the number of households that live below the poverty level and the barriers that this may have on home ownership. The percentage of total households living below poverty level based on the 2000 census data is 18 percent, 13 percent, and 11 percent in Muskogee Region, Oklahoma City Region, and Tulsa Region, respectively. This serves as a partial mitigating factor in each AA for why the number of home mortgage loans to low-income borrowers is below the percentage of low-income families, especially in the Muskogee Region. However, this does not totally offset poor performance.

### ***Muskogee Region***

#### **Home Purchase**

BOK has done a good job of addressing the low-income and moderate-income borrower credit needs for home purchase loans. In 2004-2005, the percentage of home purchase loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds its overall market share for home purchase loans. The borrower distribution of home purchase loans is good in 2002 and adequate in 2003.

#### **Home Improvement**

BOK has done a good job of addressing the low-income and moderate-income borrower credit needs for home improvement loans. In 2004-2005, the percentage of home improvement

loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share of home improvement loans for low-income and moderate-income borrowers exceeds the bank's overall market share for home improvement loans. The borrower distribution of home improvement loans is adequate in 2002 and excellent in 2003.

### Home Refinance

BOK has done a good job of addressing the low-income and moderate-income borrower credit needs for home refinance loans. In 2004-2005, the percentage of home refinance loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The market share of home refinance loans to low-income and moderate-income borrowers exceeds the bank's overall market share for home refinance loans. The borrower distribution of home refinance loans is poor in 2002 and good in 2003.

### *Oklahoma City Region*

### Home Purchase

BOK has done an excellent job of addressing the low-income and moderate-income borrower credit needs for home purchase loans. In 2004-2005, the percentage of home purchase loans to low-income borrowers is somewhat lower than the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share to low-income and moderate-income borrowers exceeds its overall market share for home purchase loans. The borrower distribution of home purchase loans is excellent in 2002 and adequate in 2003.

### Home Improvement

BOK has done an adequate job of addressing the low-income and moderate-income borrower credit needs for home improvement loans. In 2004-2005, the percentage of home improvement loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of home improvement loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families. The percentage of home improvement loans for low-income and moderate-income borrowers is somewhat lower than its overall market share for home improvement loans. The borrower distribution of home improvement loans is adequate in 2002 and 2003.

### Home Refinance

BOK has done an adequate job of addressing the low-income and moderate-income borrower credit needs for home refinance loans. In 2004-2005, the percentage of home refinance loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of home refinance loans to moderate-income borrowers is near the percentage of moderate-income families in the AA. The bank's market share to low-income and moderate-income borrowers is near its overall market share for home refinance loans. The borrower distribution of home refinance loans is poor in 2002 and good in 2003.

*Tulsa Region*Home Purchase

BOK has done an excellent job of addressing the low-income and moderate-income borrower credit needs for home purchase loans. In 2004-2005, the percentage of home purchase loans to low-income borrowers is somewhat lower than the percentage of low-income families in the AA. The percentage of home purchase loans to moderate-income significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers exceeds its overall market share for home purchase loans. The borrower distribution of home purchase loans is excellent in 2002 and adequate in 2003.

Home Improvement

BOK has done an adequate job of addressing the low-income and moderate-income borrower credit needs for home improvement loans. In 2004-2005, the percentage of home improvement loans to low-income borrowers is lower than the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families. The market share of loans to low-income and moderate-income borrowers is near its overall market share for home improvement loans. The borrower distribution of home improvement loans is poor in 2002 and adequate in 2003.

Home Refinance

BOK has done an adequate job of addressing the low-income and moderate-income borrower credit needs for home refinance loans. In 2004-2005, the percentage of home refinance loans to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share for low-income and moderate-income borrowers is somewhat lower than its overall market share for home refinance loans. The borrower distribution of home refinance loans is poor in 2002 and adequate in 2003.

***Small Loans to Businesses***

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

*Muskogee Region*

BOK's penetration of small loans to businesses with revenues of \$1 million or less is good. In 2004-2005, the percentage of small loans to businesses is near the percentage of businesses with revenues of \$1 million or less in the AA. The bank's market share to businesses with revenues of \$1 million or less exceeds the bank's overall market share for small loans to businesses, regardless of revenue size. The borrower distribution of loans to small businesses is good in 2002 and 2003.

*Oklahoma City Region*

BOK's penetration of small loans to businesses with revenues of \$1 million or less is good. In 2004-2005, the percentage of small loans to businesses is somewhat lower than the percentage of businesses with revenues of \$1 million or less in the AA. The bank's market share to businesses with revenues of \$1 million or less exceeds its overall market share of small loans to businesses, regardless of revenue size. The borrower distribution of loans to small businesses is good in 2002 and 2003.

### *Tulsa Region*

BOK's penetration of small loans to businesses with revenues of \$1 million or less is good. In 2004-2005, the percentage of small loans to businesses is somewhat lower than the percentage of businesses with revenues of \$1 million or less in the AA. The bank's market share to businesses with revenues of \$1 million or less exceeds its overall market share of small loans to businesses, regardless of revenue size. The borrower distribution of loans to small businesses is good in 2002 and 2003.

### **Small Loans to Farms**

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Small loans to farms comprised approximately 5 percent of total loans reported in the Muskogee Region, 0.14 percent of total loans reported in the Oklahoma City Region, and 0.40 percent of total loans reported in the Tulsa Region. Therefore, an analysis was not conducted for this loan type due to the low volume of loans reported.

### **Community Development Lending**

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

Community development lending has a very positive impact on the Lending Test conclusions, particularly in the Tulsa and Oklahoma City Regions. CD lending also has a positive impact in the Muskogee Region. The bank's CD loans primarily help to revitalize and stabilize low- and moderate-income (LMI) geographies, particularly in areas designated as either federal or state Enterprise Zones. Although the opportunities for CD lending in the Tulsa Region and Oklahoma City Region are relatively high, the number and dollar amount of CD loans originated by BOK in these areas is considered significant.

### *Muskogee Region*

The bank originated a good level of CD loans within the Muskogee Region during the evaluation period. BOK originated 7 CD loans totaling \$6.1 million. This includes 2 loans

totaling \$1.2 million for affordable housing, 4 loans totaling \$800,000 for services targeted to LMI individuals, and 1 loan totaling \$4 million for revitalization and stabilization of LMI areas.

An example of community development loans and commitments is highlighted below:

BOK originated a loan for \$4 million to finance construction of a new distribution facility located within a moderate-income CT. The project utilized new markets tax credits. The facility contributed to the creation of 70 new jobs in the area.

### *Oklahoma City Region*

The bank originated an excellent level of CD loans within the Oklahoma City Region during the evaluation period. BOK originated 33 CD loans totaling \$61.7 million. This includes 5 loans totaling \$4.3 million for affordable housing, 12 loans totaling \$4.5 million for services targeting LMI individuals, 1 loan totaling \$1.7 million for economic development, and 15 loans totaling \$51.1 million for revitalization and stabilization of LMI areas. A substantial portion of downtown Oklahoma City is located in a federally designated Empowerment Zone. The bank has a substantial amount of lending in this area, primarily related to revitalization and stabilization.

Examples of community development loans and commitments are highlighted below:

BOK originated 3 loans totaling \$19.5 million to an entity for construction of a retail shopping center, a theatre, and an office building located within a moderate-income CT. The tract is part of the federally designated Oklahoma City Enterprise Zone. These facilities contributed to job creation and helped revitalize and stabilize the area.

BOK originated a \$3.3 million loan to purchase and renovate a 224 unit apartment complex located across the street from a moderate-income CT. Rents are well below the average fair market rents available in the area and help meet a need for affordable housing for LMI families.

BOK originated a \$5.4 million loan for permanent financing of real estate and equipment purchases for a specialty hospital. The hospital is located in a moderate-income CT within the federally designated Oklahoma City Enterprise Zone. The hospital will create jobs and bring needed medical services to the area.

### *Tulsa Region*

The bank originated an excellent level of CD loans within the Tulsa Region during the evaluation period. BOK originated 33 CD loans totaling \$46.8 million. This includes 9 loans totaling \$7.8 million for affordable housing, 15 loans totaling \$5.6 million for services targeting LMI individuals, 2 loans totaling \$4.5 million for economic development, and 7 loans totaling \$28.9 million for revitalization and stabilization of LMI areas. Several CTs within Tulsa County have been designated as part of the Oklahoma Enterprise Zone. The bank has made loans in several of these tracts and has helped to revitalize and stabilize these areas.

Examples of community development loans and commitments are highlighted below:

BOK originated 4 loans totaling \$23.5 million for construction, capital expenditures and expansion of a small business. The business headquarters and manufacturing facilities are located within moderate-income CTs. Both tracts are part of the state designated City of Tulsa Enterprise Zone. The expansion has resulted in the creation of over 200 jobs and helped to revitalize and stabilize the areas in which they are located.

BOK originated a construction loan and provided permanent financing of \$3.1 million for a City of Tulsa designated affordable housing revitalization project. The project has set aside 32 of the 49 units for low-income families.

BOK originated 2 loans totaling \$4.5 million for capital expenditures and product line expansion of a business located within a moderate-income CT. The tract is part of the state designated City of Tulsa Enterprise Zone. The expansion has resulted in the creation of over 60 jobs and helped to revitalize and stabilize the area.

### *Statewide Region*

The bank originated 5 CD loans totaling \$17.5 million in the evaluation period to a business located within their broader statewide region. The loans were used for capital expenditures to expand a manufacturing facility that has grown to 400 employees. The facility is located in a county designated as an Oklahoma Enterprise Zone and is adjacent to one of the bank's AA's. Employees are drawn from the region, including the bank's AA.

### **Product Innovation and Flexibility**

Product innovation and flexibility has a positive impact on the Lending Test conclusions for BOK. The bank uses innovative and flexible underwriting guidelines to meet the mortgage needs of low- and moderate-income individuals through the *Zero-Down Homeward Bound Mortgage Program*.

This product provides financing in LMI geographies or to LMI families and individuals for purchasing or refinancing a home. The program offers 15 or 30 year fixed rate mortgages up to \$165,000 with no down payment requirements, a loan to value up to 103 percent (includes closing costs and any prepaid insurance), and does not require private mortgage insurance. BOKF (BOK's parent company) originally set aside \$100 million for this particular program.

In 2005, Freddie Mac began buying loans from this program which required various internal changes on their part as this was a unique product for them. According to Freddie Mac, BOK is the only originator in the region selling this type of loan into the secondary market and they regard it as both flexible and innovative. Freddie Mac's participation has created additional capacity for BOK to originate these loans.

A breakdown of the number of loans and dollars originated during the evaluation period in the full-scope AA's are: Muskogee Region - 119 loans totaling \$8.2 million; OKC Region - 1,581 loans totaling \$132.2 million; and the Tulsa Region - 1,679 loans totaling \$152.2 million. In the limited scope AA's, the bank has originated 22 loans totaling \$1.8 million. Overall, loan originations under the program totaled 3,401, aggregating \$294.4 million during the evaluation period.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's lending performance in Delaware County, Garfield County, Kay County, and Washington County is consistent with the bank's overall "High Satisfactory" rating performance under the Lending Test. The performance in the limited scope AA's has a neutral impact on the bank's overall performance. The combined limited scope AA's represent 8 percent of the reported loans and 5 percent of the bank's total deposits.

## INVESTMENT TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test is rated "Outstanding". Investment levels are high and the bank has taken a more active role in creating investment opportunities.

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

BOK has made qualified investments totaling \$66.7 million during the evaluation period of April 16, 2002 through May 28, 2006. This equates to 7.5 percent of Tier 1 Capital. The investments are distributed throughout the 7 AA's with the vast majority (98 percent) in the Tulsa and Oklahoma City Regions. This correlates with the fact that 87 percent of BOK's deposits come from these two AA's. Additionally, prior period investments of \$4.3 million remain outstanding.

The majority of the dollar amount of qualified investments (90 percent) represents mortgage-backed securities (MBS). BOK purchased \$63.9 million of these qualified mortgages during the evaluation period. BOK participates in a program to purchase pools of affordable housing mortgages originated in its AA's. The Investment Portfolio Manager has distributed the bank's AA information to various mortgage originators and securities dealers who, in turn, provide lists of new mortgages available for sale. The Manager then selects mortgages and the originator or broker pools them into a MBS, which is purchased by the bank. The security is split between BOK and affiliates based on the location of the mortgage origination. The bank has developed a model in which city, state, and income information is input to verify that each mortgage qualifies. Purchase of these MBS creates additional lending capacity for affordable housing in the bank's affected AA's. Affordable housing has been identified as a primary need in the bank's full scope AA's. Also of significance, although not included in the investment totals, BOK purchased an additional \$7.9 million of MBS in the portions of the Tulsa and Oklahoma City MSA's that are adjacent to the bank's AA's.

Investments also consist of grants and donations extended in all AA's to organizations that promote community development as defined by the regulation. The bank has created an innovative program that focuses on building strong partnerships with non-profit agencies in the communities it serves. The program is called the Adopt-An-Agency Program. The bank directs resources, both in dollars and volunteer hours, to these identified agencies in their AA's. These agencies serve in the areas of affordable housing, community services, financial

education, and economic development. BOK has contributed \$2.7 million in grants and donations to qualified programs during the evaluation period.

The bank recognized the need for innovative investments for the purpose of promoting economic and industrial development, promoting creation and retention of jobs, and engaging in other public welfare investments to meet the needs of the communities served. Therefore, BOK and BOKF formed a community development company (BOKF Community Development Corporation) to address these needs throughout the organization's AA's.

### *Muskogee Region*

The bank has an adequate level of qualified investments in the Muskogee Region totaling \$474,000. Mortgage backed securities purchased during the evaluation period totaled \$457,000 in addition to grants and donations of \$17,000. Grant and donations were to organizations that provide affordable housing, urban renewal, and other social services that target low- and moderate-income individuals or families.

### *Oklahoma City Region*

BOK has an excellent level of qualified investments in the Oklahoma City Region totaling \$45 million. Mortgage backed securities purchased during the evaluation period totaled \$44.5 million. Additionally, grants and donations of \$562,000 were made to organizations providing affordable housing, urban renewal, and other social services targeting low- and moderate-income individuals or families.

Prior period investments include the purchase of Low Income Housing Tax Credits (LIHTCs) in 2 affordable housing projects in the AA. These LIHTCS were purchased in 1998 with an original cost of \$5.8 million and now have an amortized book balance of \$4.3 million.

### *Tulsa Region*

BOK has an excellent level of qualified investments in the Tulsa Region totaling \$20.6 million. Mortgage backed securities purchased during the evaluation period totaled \$18.4 million. Additionally, grants and donations totaling \$2.2 million were made to organizations providing affordable housing, urban renewal, and other social services targeting low- and moderate-income individuals or families. BOK also contributed \$75,000 to the start-up of the CDC mentioned earlier.

BOK has entered into a "Sponsorship Agreement" with the City of Tulsa for exclusive title sponsorship of a new arena being constructed in downtown Tulsa. For these rights, BOK agreed to pay the City of Tulsa \$11 million over a 20 year period. The City can use the monies to offset construction and operating costs of the arena over the 20 years. The arena is located in a moderate-income CT that is part of the City of Tulsa Enterprise Zone. Construction of the arena is also part of a Tulsa County tax payer approved economic development and revitalization plan called "Vision 2025". The arena will create 73 full-time jobs and attract businesses and residents to this distressed downtown area. In this evaluation period, BOK has thus far paid the city \$625,000. While not technically meeting the definition of a "qualified investment," BOK's long-term commitment to this project and surrounding area is worth consideration given the community development impact.



## **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited scope reviews, the bank's investment performance in the Delaware County, Garfield County, Kay County, and Washington County AA's is consistent with the bank's overall "Outstanding" performance under the Investment Test.

## **SERVICE TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test is rated "Outstanding". The rating is primarily based on the geographic distribution of full-service banking offices and ATMs, and the strong commitment to CD services in the bank's full scope AA's. This rating is supported by the fact that 70 percent of all service outlets in the full scope AA's, including traditional branches, in-store branches, full-service ATMs and cash dispensing ATMs are located in or within 2 miles of a low-income or moderate-income geography.

### **Retail Banking Services**

BOK's delivery systems are reasonably accessible to essentially all portions of the bank's 3 full scope review AA's and 4 limited review AA's. BOK provides a wide range of services at each of its 73 branches. At the traditional stand-alone branches, drive-through banking and safe-deposit services are commonly available. Services and hours provided at the various branches are not dependent upon the income-geography of the branch, and do not vary in a way that would inconvenience customers living throughout any of BOK's AA's. Thirty-four of BOK's 73 branches (47 percent) operate through relationships with supermarkets. These branches provide convenient banking and extended hours, including weekend hours and services on several holidays.

BOK operates 65 branches (89 percent) in the full scope AA's. In addition to these branch facilities, BOK operates 289 proprietary ATMs in the full scope AA's. Of these, 93 are full-service (i.e. accepts deposits) and 196 are cash-dispensing only. However, all ATMs allow customers to transfer between accounts and obtain account balances.

BOK has several alternative delivery systems for many of its products and services. This includes 24-hour Express Banking, toll-free banking, group banking, and on-line banking. The Express Banking telephone system allows twenty-four hour access for both loan and deposit services, and incorporates the use of a language-line service that is available in many languages. These services expand the opportunity for conducting business without traveling to a branch office or ATM. The services are readily available and beneficial to individuals of all income levels.

Loan and deposit services available throughout the AA's include mortgage products (including affordable housing mortgage products), small business banking products (including SBA guaranteed loans), and several retail deposit products.

Refer to Table 15 in Appendix C for statistics and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

### *Muskogee Region*

The distribution of branches in the Muskogee Region is good. There are 6 branches in this AA. One branch, representing 17 percent of BOK's total branches in the region, is in a moderate-income CT. This is near the percentage of population in moderate-income CTs in the AA. There are no low-income CTs in the Muskogee Region. Additionally, 2 of 8 ATMs (25 percent) in the AA are in moderate-income CTs. There were no branch openings or closings in the Muskogee Region since the previous performance evaluation.

### *Oklahoma City Region*

The distribution of branches in the Oklahoma City Region is excellent. There are no branches in low-income CTs. There are 5 branches in moderate-income CTs. This distribution is somewhat lower than the percentage of population in low-income and moderate-income CTs in the AA. However, a majority of the bank's branches are accessible to low-income and moderate-income geographies and individuals. Twenty-one of the bank's 27 branches (78 percent) are located in or within 2 miles of a low-income or moderate-income CT. Additionally, 117 of the 156 ATMs (75 percent) in this AA are located in or within 2 miles of a low-income or moderate-income CT. Of the 4 branches opened since the previous performance evaluation, 1 or 25 percent was in a moderate-income CT. Two branches were closed in the AA since the previous performance evaluation, 1 in a middle-income CT and 1 in an upper-income CT.

### *Tulsa Region*

The distribution of branches in the Tulsa Region is excellent. There are 2 branches in low-income CTs and 4 branches in moderate-income CTs. This distribution exceeds the percentage of low-income CTs, and is somewhat lower than the percentage of population in moderate-income CTs. However, a majority of the bank's branches are accessible to low-income and moderate-income geographies and individuals. Twenty-two of the bank's 32 branches (69 percent) are located in or within 2 miles of a low-income or moderate-income CT. Additionally, 86 of the 125 ATMs (69 percent) in this AA are located in or within 2 miles of a low-income or moderate-income CT. Of the 7 branches opened since the previous performance evaluation, 1 or 14 percent is in a low-income CT and 1 or 14 percent is in a moderate-income CT.

## **Community Development Services**

Overall, BOK provides an excellent level of community development services in each of the full scope review AA's. These services are directly related to providing financial services for non-profits whose primary purpose is community development. BOK's community development activities include providing technical assistance on financial matters to non-profit organizations or small businesses which promote community revitalization, community development, or affordable housing.

The strategy of the Community Development Banking Group is to reach low- and moderate-income individuals and families with products and services through various partnerships. Examples of BOK's involvement in community development service projects include the "Adopt-An-Agency Program", FDIC financial education curricula, matched savings programs and the Earned Income Tax Credit program. A number of BOK executives and employees also serve in various leadership capacities related to providing financial services with these organizations.

One innovative approach to fostering the bank's active and on-going involvement in the community is the "Adopt-An-Agency Program". The program is a partnership program between leading non-profit agencies and the bank in each of the bank's AA's. The goal is to promote and provide community development services for low-income and moderate-income individuals and families. The program is implemented through the retail branch locations using volunteer support to provide a wide variety of community development services related to affordable housing, economic development, and financial education.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited scope reviews, the bank's service performance in the Delaware County, Garfield County, Kay County, and Washington County AA's is consistent with the bank's overall "Outstanding" performance under the Service Test.

## 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 metropolitan and non-metropolitan areas 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”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): (01/01/2002-12/31/2005) Investment and Service Tests and CD Loans: (04/16/2002-05/28/2006)	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Bank of Oklahoma, National Association (BOK) Tulsa, Oklahoma	Home Mortgage Loans, Small Loans to Businesses and Farms, Community Development Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
Muskogee Region Oklahoma City Region Tulsa Region Delaware County Garfield County Kay County Washington County	Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Muskogee, McIntosh, Pittsburg County Oklahoma, Canadian, Cleveland County Tulsa, Creek, Wagoner County

## Appendix B: Market Profiles for Full-Scope Areas

### Muskogee Region

Demographic Information for Full Scope Area: Muskogee Region						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	35	0.00	20.00	68.57	11.43	0.00
Population by Geography	132,860	0.00	19.45	64.20	16.35	0.00
Owner-Occupied Housing by Geography	37,831	0.00	15.78	66.59	17.63	0.00
Business by Geography	7,145	0.00	17.70	68.64	13.66	0.00
Farms by Geography	300	0.00	16.00	70.67	13.33	0.00
Family Distribution by Income Level	36,299	21.73	18.55	20.91	38.81	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,621	0.00	23.37	65.54	11.09	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		35,517 41,300 18%	Median Housing Value Unemployment Rate (2000 US Census)	54,797 2.68%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2005 HUD updated MFI

The Muskogee Region includes three adjacent non-MSA counties in Eastern Oklahoma: Muskogee County, McIntosh County, and Pittsburg County. The largest towns in this region include Muskogee, McAlester, and Checotah. BOK has 6 full-service branches located in the Muskogee Region. This includes 5 traditional branches and 1 supermarket branch. BOK also operates 5 full service ATMs and 3 cash dispensing ATMs in the AA.

Based on 2000 U.S. Census data, total population of the AA is 132,860. The 2005 HUD adjusted median family income for the Muskogee Region is \$41,300. In 2005, non-farm businesses represent 97 percent (8,502) of total businesses in the AA. The majority of these businesses (54 percent) are considered small with revenues of less than \$1 million.

This AA accounts for a relatively modest percentage of the deposits and loans for BOK. The AA maintains approximately 8 percent of BOK's total deposits and 7 percent of total CRA reported loans. As of June 30, 2005, BOK ranks first with 26.1 percent of FDIC-insured bank deposits in the AA.

The economic conditions in the Muskogee Region are good and the outlook is favorable. As of April 30, 2006, unemployment was 4.4 percent in Muskogee County, 4.2 percent in McIntosh County, and 3.6 percent in Pittsburg County. Government, retail, health, and service sectors account for the majority of the employers in the AA. The leading employers include the State of Oklahoma, McAlester Army Ammunition Plant, Georgia-Pacific Corporation, Muskogee Regional Medical Center, and the Muskogee School District.

Mortgage lending competition is strong. Competitors include community banks, regional banks, and mortgage companies. Also affecting lending opportunities is the fact that 18 percent of the households are below the poverty level. The limitation of disposable income for

families living below the poverty level negatively affects their ability to qualify for home ownership.

During the examination, we reviewed one community contact conducted in the Muskogee Region. The contact is involved in the residential real estate market and indicated that banks in the area are active in providing for housing credit needs, including those of low- and moderate-income. They did not identify any needs not fulfilled by area financial institutions.

## Oklahoma City Region

Demographic Information for Full Scope Area: Oklahoma City Region						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	303	7.59	29.70	34.98	26.07	1.65
Population by Geography	956,161	4.02	27.66	36.55	31.67	0.09
Owner-Occupied Housing by Geography	239,042	2.03	21.31	38.38	38.29	0.00
Business by Geography	54,383	5.24	25.47	37.07	29.35	2.87
Farms by Geography	1,160	2.41	15.60	42.07	39.31	0.60
Family Distribution by Income Level	250,547	19.66	17.74	21.39	41.21	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	93,705	6.09	39.76	36.77	17.38	0.00
Median Family Income		44,898		Median Housing Value	78,215	
HUD Adjusted Median Family Income for 2005		52,350		Unemployment Rate	2.38%	
Households Below Poverty Level		13%		(2000 US Census)		

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

Source: 2000 US Census and 2005 HUD updated MFI

The Oklahoma City Region includes Oklahoma County, Cleveland County, and Canadian County within the Oklahoma City MSA. The largest cities in this region include Oklahoma City, Norman and Edmond. BOK has 27 full-service branches located in the Oklahoma City Region. This includes 14 traditional branches and 13 supermarket branches. BOK also operates 34 full service ATMs and 122 cash dispensing ATMs in the AA.

Based on 2000 U.S. Census data, total population of the AA is 956,161. The 2005 HUD median family income for the Oklahoma City MSA is \$52,350. In 2005, non-farm businesses represented 98 percent (59,456) of total businesses in the AA. The majority of these businesses (62 percent) are considered small with revenues of less than \$1 million.

This AA accounts for a large percentage of the deposits and loans for BOK. The AA maintains approximately 26 percent of BOK's total deposits and 39 percent of total CRA reported loans. As of June 30, 2005, BOK ranks third with 10.6 percent of FDIC-insured bank deposits in the AA.

The economic conditions in the Oklahoma City Region are good and the outlook is favorable. As of April 30, 2006, unemployment was 3.8 percent in Oklahoma County, 2.9 percent in Cleveland County, and 2.8 percent in Canadian County. Government, health, education, retail and service sectors account for the majority of the employers in the AA. The leading employers include the State of Oklahoma, Tinker Air Force Base, U.S. Postal Service, University of Oklahoma, INTEGRIS Health Center, Oklahoma City School District, City of Oklahoma City, W.H. Braum, Hertz Corporation, and University of Oklahoma Medical Center. Job growth is expected to continue within the Oklahoma City Region. Growth should occur in all major industry sectors except manufacturing. Various service sectors will continue to lead the growth, but healthy movement is also expected in the natural resources & mining, construction, and governmental sectors.

Mortgage lending competition continues to be fierce, with competitors including community and regional banks, mortgage companies, and anti-poverty organizations. Also affecting lending opportunities is the fact that 13 percent of the households are below the poverty level. The limitation of disposable income for families living below the poverty level negatively affects their ability to qualify for home ownership.

During the examination, we reviewed several community contacts that were conducted in the Oklahoma City Region. The group of contacts included entities engaged in small business development, affordable housing and neighborhood associations. Community contacts most commonly cited the continuing need for small business and affordable housing loans, and financial education programs.



## Tulsa Region

Demographic Information for Full Scope Area: Tulsa Region						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	212	3.30	24.53	39.15	33.02	0.00
Population by Geography	688,157	2.23	22.79	43.49	31.49	0.00
Owner-Occupied Housing by Geography	176,883	1.18	18.48	44.80	35.54	0.00
Business by Geography	40,385	1.33	24.82	40.45	33.40	0.00
Farms by Geography	869	0.35	18.41	46.38	34.87	0.00
Family Distribution by Income Level	184,078	19.35	18.11	21.39	41.15	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	68,949	4.13	34.01	46.37	15.48	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		45,678 53,150 11%	Median Housing Value Unemployment Rate (2000 US Census)	84,173 2.39%		

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

Source: 2000 US Census and 2005 HUD updated MFI

The Tulsa Region includes Tulsa County, Creek County, and Wagoner County within the Tulsa MSA. The largest cities in this region include Tulsa, Broken Arrow, and Sapulpa. BOK has 32 full-service branches located in the Tulsa Region. This includes the main bank, 14 traditional branches and 17 supermarket branches. BOK also operates 54 full service ATMs and 71 cash dispensing ATMs in the AA.

Based on 2000 U.S. Census data, total population of the AA is 688,157. The 2005 HUD median family income for the Tulsa MSA is \$53,150. In 2005, non-farm businesses represent 98 percent (44,451) of total businesses in the AA. The majority of these businesses (63 percent) are considered small with revenues of less than \$1 million.

This AA accounts for the largest percentage of the deposits and loans for BOK. The AA maintains approximately 61 percent of BOK's total deposits and 47 percent of total CRA reported loans. In terms of deposit market share, BOK ranks first with approximately 30.1 percent of FDIC-insured bank deposits in the AA as of June 30, 2005.

The economic conditions in the Tulsa Region are good and the outlook is favorable. As of April 30, 2006, unemployment was 3.5 percent in Tulsa County, 3.6 percent in Creek County, and 3.2 percent in Wagoner County. Government, health, financial and service sectors account for the majority of the employers in the AA. The leading employers include the State of Oklahoma, American Airlines, Tulsa Public Schools, St. Francis Hospital, City of Tulsa, St. John's Medical Center, ONEOK, and BOK. Job growth is expected to continue in most sectors within the Tulsa Region with the exception of manufacturing jobs. The largest sources of new jobs are expected to be in the health care, construction, energy, local government, accommodations and food service, and temporary employment sectors.

Mortgage lending competition continues to be fierce, with competitors including community and regional banks, mortgage companies, and anti-poverty organizations. Also affecting lending opportunities is the fact that 11 percent of the households are below the poverty level. The limitation of disposable income for families living below the poverty level negatively affects their ability to qualify for home ownership.

During the examination, we reviewed several community contacts conducted in the Tulsa Region. The group of contacts included entities engaged in small business development, affordable housing, and neighborhood associations. Community contacts most commonly cited the continuing need for small business loans, affordable housing loans, and financial education programs.

## Appendix C: Tables of Performance Data

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### Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA; (2) Partially geocoded loans (loans where no CT is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

**Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s AA may receive positive CRA consideration. Refer to Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption in the MA/AA column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AA’s” or “Out of AA.” “Out of AA” is used ONLY if the bank has otherwise adequately met the CD lending needs of its AA.

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

**Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents

market share information based on the most recent aggregate market data available.

- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents market share information based on the most recent aggregate market data available.

- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/AA.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the

investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's AA. See Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item in the MA/AA column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AA's" or "Out of AA." "Out of the AA" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its AA.

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

Table 1. Lending Volume

LENDING VOLUME		Geography: OKLAHOMA 2004-2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area (2004):	% of Rated Area Loans (#) in MA/AA <sup>*</sup>	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans <sup>**</sup>		Total Reported Loans		% of Rated Area Deposits in MA/AA <sup>***</sup>
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Muskogee Region	7.07	557	35,993	450	74,272	54	4,505	7	6,056	1,068	120,826	8.08
Oklahoma City Region	38.66	4,707	474,066	1,090	235,404	8	541	33	61,665	5,838	771,676	25.97
Tulsa Region	46.68	5,560	549,833	1,449	356,799	7	1,760	33	46,816	7,049	955,208	60.59
<b>Limited Review:</b>												
STATEWIDE AREA	0.03	0	0	0	0	0	0	5	17,500	5	17,500	N/A
Delaware County OK	1.51	145	15,646	78	8,809	5	573	0	0	228	25,028	1.52
Garfield County OK	4.61	567	40,977	128	27,946	0	0	1	1,425	696	70,348	1.41
Kay County OK	0.33	37	1,950	13	4,823	0	0	0	0	50	6,773	0.59
Washington County OK	1.11	113	7,526	52	10,181	3	290	0	0	168	17,997	1.84

<sup>\*</sup> Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

<sup>\*\*</sup> The evaluation period for Community Development Loans is from April 16, 2002 to May 28, 2006.

<sup>\*\*\*</sup> Deposit Data as of June 30, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: OKLAHOMA 2004-2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>*</sup>					
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Muskogee Region	253	3.24	0.00	0.00	15.78	17.79	66.59	60.87	17.63	21.34	4.75	0.00	4.30	4.73	5.08	
Oklahoma City Region	3,470	44.38	2.03	0.40	21.31	14.35	38.38	40.81	38.29	44.44	5.15	1.33	4.75	6.07	4.63	
Tulsa Region	3,514	44.94	1.18	0.46	18.48	10.19	44.80	40.35	35.54	49.00	8.64	9.02	8.03	8.58	8.84	
<b>Limited Review:</b>																
Delaware County OK	62	0.79	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.15	0.00	0.00	4.15	0.00	
Garfield County OK	460	5.88	0.00	0.00	8.52	6.09	61.85	53.70	29.62	40.22	22.45	0.00	23.08	22.85	21.90	
Kay County OK	14	0.18	0.00	0.00	4.49	0.00	64.32	64.29	31.19	35.71	1.00	0.00	0.00	0.88	1.28	
Washington County OK	46	0.59	0.00	0.00	10.41	2.17	37.70	47.83	51.88	50.00	1.64	0.00	0.00	2.03	1.62	

<sup>\*</sup> Based on 2004 Peer Mortgage Data (Western)

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

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



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: OKLAHOMA 2004-2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Muskogee Region	147	10.56	0.00	0.00	15.78	13.61	66.59	61.22	17.63	25.17	16.18	0.00	7.50	18.96	15.63
Oklahoma City Region	440	31.61	2.03	0.91	21.31	14.09	38.38	33.64	38.29	51.36	3.90	2.15	2.82	3.13	5.32
Tulsa Region	710	51.01	1.18	0.99	18.48	13.38	44.80	37.18	35.54	48.45	13.26	14.29	11.73	10.13	17.87
<b>Limited Review:</b>															
Delaware County OK	31	2.23	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.04	0.00	0.00	11.04	0.00
Garfield County OK	23	1.65	0.00	0.00	8.52	8.70	61.85	60.87	29.62	30.43	9.48	0.00	18.18	9.59	6.25
Kay County OK	12	0.86	0.00	0.00	4.49	0.00	64.32	75.00	31.19	25.00	8.89	0.00	0.00	10.77	4.35
Washington County OK	29	2.08	0.00	0.00	10.41	3.45	37.70	48.28	51.88	48.28	5.39	0.00	4.35	6.00	5.08

\* Based on 2004 Peer Mortgage Data (Western)

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: OKLAHOMA 2004-2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography <sup>†</sup>				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Muskogee Region	155	6.30	0.00	0.00	15.78	10.32	66.59	70.97	17.63	18.71	5.33	0.00	3.97	6.61	3.09	
Oklahoma City Region	795	32.30	2.03	0.13	21.31	10.57	38.38	35.09	38.29	54.21	1.75	0.36	1.02	1.60	2.17	
Tulsa Region	1,326	53.88	1.18	0.53	18.48	9.43	44.80	37.41	35.54	52.64	5.01	2.67	3.12	4.20	6.55	
<b>Limited Review:</b>																
Delaware County OK	52	2.11	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.57	0.00	0.00	3.57	0.00	
Garfield County OK	84	3.41	0.00	0.00	8.52	1.19	61.85	50.00	29.62	48.81	5.61	0.00	1.82	4.90	7.42	
Kay County OK	11	0.45	0.00	0.00	4.49	0.00	64.32	63.64	31.19	36.36	1.89	0.00	0.00	1.89	2.05	
Washington County OK	38	1.54	0.00	0.00	10.41	2.63	37.70	34.21	51.88	63.16	2.79	0.00	1.72	2.60	3.06	

<sup>†</sup> Based on 2004 Peer Mortgage Data (Western)

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: OKLAHOMA 2004-2005						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Muskogee Region	2	14.29	0.00	0.00	32.68	50.00	44.49	0.00	22.84	50.00	50.00	0.00	0.00	0.00	100.00
Oklahoma City Region	2	14.29	4.66	0.00	37.37	0.00	35.37	100.00	22.60	0.00	1.63	0.00	0.00	4.65	0.00
Tulsa Region	10	71.43	3.61	10.00	24.70	70.00	40.68	10.00	31.01	10.00	3.30	0.00	7.69	0.00	0.00
<b>Limited Review:</b>															
Delaware County OK	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Garfield County OK	0	0.00	0.00	0.00	10.91	0.00	58.52	0.00	30.58	0.00	0.00	0.00	0.00	0.00	0.00
Kay County OK	0	0.00	0.00	0.00	3.53	0.00	58.97	0.00	37.50	0.00	0.00	0.00	0.00	0.00	0.00
Washington County OK	0	0.00	0.00	0.00	27.43	0.00	5.16	0.00	67.41	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2004 Peer Mortgage Data (Western)

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

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

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: OKLAHOMA 2004-2005					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>*</sup>										
	#	% of Total**	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Muskogee Region	450	13.99	0.00	0.00	17.70	22.22	68.64	57.56	13.66	20.22	7.68	0.00	11.61	7.21	8.83						
Oklahoma City Region	1,046	32.52	5.24	9.18	25.47	20.08	37.07	37.28	29.35	33.46	1.95	4.50	2.00	1.95	1.67						
Tulsa Region	1,449	45.06	1.33	1.93	24.82	22.02	40.45	30.50	33.40	45.55	3.73	5.98	3.65	3.31	4.44						
<b>Limited Review:</b>																					
Delaware County OK	78	2.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.87	0.00	0.00	5.31	0.00						
Garfield County OK	128	3.98	0.00	0.00	9.21	2.34	69.01	76.56	21.78	21.09	5.05	0.00	3.33	6.42	2.86						
Kay County OK	13	0.40	0.00	0.00	15.71	30.77	56.01	38.46	28.28	30.77	0.75	0.00	1.33	0.54	0.96						
Washington County OK	52	1.62	0.00	0.00	32.61	26.92	33.26	44.23	34.13	28.85	2.02	0.00	1.66	3.04	1.47						

<sup>\*</sup> Based on 2004 Peer Small Business Data -- US and PR

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

<sup>\*\*\*</sup> Source Data - Dun and Bradstreet (2004).

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OKLAHOMA 2004-2005						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>*</sup>				
	#	% of Total <sup>**</sup>	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Muskogee Region	54	70.13	0.00	0.00	16.00	9.26	70.67	70.37	13.33	20.37	3.35	0.00	0.92	4.00	6.17
Oklahoma City Region	8	10.39	2.41	0.00	15.60	0.00	42.07	25.00	39.31	75.00	1.31	0.00	0.00	0.42	3.67
Tulsa Region	7	9.09	0.35	0.00	18.41	0.00	46.38	42.86	34.87	57.14	0.42	0.00	0.00	0.81	0.00
<b>Limited Review:</b>															
Delaware County OK	5	6.49	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.89	0.00	0.00	0.89	0.00
Garfield County OK	0	0.00	0.00	0.00	5.71	0.00	78.37	0.00	15.92	0.00	0.00	0.00	0.00	0.00	0.00
Kay County OK	0	0.00	0.00	0.00	1.46	0.00	72.68	0.00	25.85	0.00	0.00	0.00	0.00	0.00	0.00
Washington County OK	3	3.90	0.00	0.00	20.35	0.00	50.44	33.33	29.20	66.67	1.22	0.00	0.00	0.79	3.33

<sup>\*</sup> Based on 2004 Peer Small Business Data -- US and PR

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

<sup>\*\*\*</sup> Source Data - Dun and Bradstreet (2004).

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: OKLAHOMA 2004-2005										Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>*</sup>					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Muskogee Region	253	3.26	21.73	10.28	18.55	27.67	20.91	18.97	38.81	43.08	6.78	7.33	7.61	5.22	7.22	
Oklahoma City Region	3,453	44.45	19.66	13.76	17.74	32.03	21.39	21.46	41.21	32.75	6.05	8.97	9.22	4.23	4.61	
Tulsa Region	3,482	44.82	19.35	11.29	18.11	33.80	21.39	20.96	41.15	33.95	10.22	13.85	14.59	8.24	7.79	
<b>Limited Review:</b>																
Delaware County OK	62	0.80	21.33	4.84	19.98	9.68	21.85	14.52	36.84	70.97	5.05	8.11	3.64	1.72	6.20	
Garfield County OK	459	5.91	15.45	23.75	15.10	30.94	23.69	19.83	45.76	25.49	25.72	48.51	37.81	21.88	13.07	
Kay County OK	14	0.18	18.73	7.14	17.06	35.71	19.93	28.57	44.27	28.57	1.27	0.00	1.85	0.94	1.38	
Washington County OK	46	0.59	14.22	6.52	14.41	30.43	19.86	21.74	51.52	41.30	1.85	1.59	3.32	1.17	1.54	

<sup>\*</sup> Based on 2004 Peer Mortgage Data (Western)

<sup>\*\*</sup> As a percentage of loans with borrower income information available. No information was available for 0.6% of loans originated and purchased by bank.

<sup>\*\*\*</sup> Percentage of Families is based on the 2000 Census information.

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

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA 2004-2005										Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>*</sup>					
	#	% of Total**	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
<b>Full Review:</b>																
Muskogee Region	140	10.33	21.73	12.14	18.55	23.57	20.91	18.57	38.81	45.71	16.21	25.00	22.89	13.19	12.57	
Oklahoma City Region	427	31.51	19.66	8.43	17.74	13.11	21.39	23.65	41.21	54.80	4.06	3.07	2.59	3.17	5.78	
Tulsa Region	695	51.29	19.35	9.78	18.11	19.14	21.39	22.59	41.15	48.49	14.22	12.06	12.13	12.99	16.80	
<b>Limited Review:</b>																
Delaware County OK	31	2.29	21.33	0.00	19.98	25.81	21.85	16.13	36.84	58.06	12.16	0.00	10.34	5.56	19.40	
Garfield County OK	23	1.70	15.45	13.04	15.10	21.74	23.69	26.09	45.76	39.13	11.11	22.22	18.18	3.13	11.11	
Kay County OK	11	0.81	18.73	0.00	17.06	9.09	19.93	9.09	44.27	81.82	8.54	0.00	5.88	5.00	12.50	
Washington County OK	28	2.07	14.22	10.71	14.41	39.29	19.86	21.43	51.52	28.57	6.25	16.67	8.16	4.00	4.40	

<sup>\*</sup> Based on 2004 Peer Mortgage Data (Western)

<sup>\*\*</sup> As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by bank.

<sup>\*\*\*</sup> Percentage of Families is based on the 2000 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OKLAHOMA 2004-2005								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Muskogee Region	151	6.43	21.73	6.62	18.55	21.19	20.91	19.87	38.81	52.32	6.60	6.98	7.25	5.31	6.97
Oklahoma City Region	744	31.70	19.66	6.45	17.74	15.99	21.39	24.46	41.21	53.09	1.98	1.32	1.56	1.86	2.39
Tulsa Region	1,276	54.37	19.35	7.60	18.11	18.42	21.39	23.82	41.15	50.16	5.90	4.61	4.92	5.49	6.86
<b>Limited Review:</b>															
Delaware County OK	52	2.22	21.33	1.92	19.98	9.62	21.85	25.00	36.84	63.46	4.12	0.00	1.10	7.41	4.07
Garfield County OK	76	3.24	15.45	9.21	15.10	11.84	23.69	18.42	45.76	60.53	6.69	4.65	4.96	5.77	8.27
Kay County OK	10	0.43	18.73	0.00	17.06	10.00	19.93	10.00	44.27	80.00	2.04	0.00	0.00	1.19	3.33
Washington County OK	38	1.62	14.22	10.53	14.41	18.42	19.86	23.68	51.52	47.37	3.22	5.45	2.54	3.33	3.05

\* Based on 2004 Peer Mortgage Data (Western)

\*\* As a percentage of loans with borrower income information available. No information was available for 4.6% of loans originated and purchased by bank.

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

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



**Table11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OKLAHOMA 2004-2005			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share <sup>*</sup>	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Muskogee Region	450	13.80	62.84	60.22	61.33	18.89	19.78	7.68	9.78
Oklahoma City Region	1,090	33.44	65.13	50.18	45.05	27.61	27.34	1.95	2.82
Tulsa Region	1,449	44.45	65.24	47.83	44.38	22.84	32.78	3.73	4.96
<b>Limited Review:</b>									
Delaware County OK	78	2.39	65.20	73.08	73.08	14.10	12.82	4.87	7.82
Garfield County OK	128	3.93	66.14	51.56	49.22	23.44	27.34	5.05	7.33
Kay County OK	13	0.40	65.62	30.77	7.69	23.08	69.23	0.75	0.69
Washington County OK	52	1.60	67.01	53.85	42.31	36.54	21.15	2.02	1.54

<sup>\*</sup> Based on 2004 Peer Small Business Data -- US and PR

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

<sup>\*\*\*</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2004).

<sup>\*\*\*\*</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 1.3% of small loans to businesses originated and purchased by the bank.

**Table12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			Geography: OKLAHOMA 2004-2005		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share <sup>*</sup>	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Muskogee Region	54	70.13	92.00	92.59	77.78	16.67	5.56	3.35	3.28
Oklahoma City Region	8	10.39	86.81	37.50	75.00	25.00	0.00	1.31	0.90
Tulsa Region	7	9.09	88.26	85.71	57.14	0.00	42.86	0.42	0.49
<b>Limited Review:</b>									
Delaware County OK	5	6.49	89.90	100.00	60.00	40.00	0.00	0.89	0.89
Garfield County OK	0	0.00	93.47	0.00	0.00	0.00	0.00	0.00	0.00
Kay County OK	0	0.00	91.71	0.00	0.00	0.00	0.00	0.00	0.00
Washington County OK	3	3.90	94.69	66.67	66.67	33.33	0.00	1.22	0.63

<sup>\*</sup> Based on 2004 Peer Small Business Data -- US and PR

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

<sup>\*\*\*</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2004).

<sup>\*\*\*\*</sup> Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.0% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
				Geography: OKLAHOMA 2004-2005		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005			
MA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments	
	#	\$(000's)	# <sup>***</sup>	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Muskogee Region	0	0	27	474	27	474	0.67	0	0
Oklahoma City Region	2	4,313	91	45,041	91	49,354	69.46	0	0
Tulsa Region	0	0	122	20,609	122	20,609	29.00	0	0
<b>Limited Review:</b>									
Delaware County OK	0	0	2	335	2	335	0.47	0	0
Garfield County OK	0	0	14	154	14	154	0.22	0	0
Kay County OK	0	0	3	1	3	1	0.00	0	0
Washington County OK	0	0	14	131	14	131	0.18	0	0

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

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

<sup>\*\*\*</sup> Bank purchases MBS's with mortgages located throughout all of the bank's AA's. Number is based on allocation of MBS's containing mortgages within each AA.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS								Geography: OKLAHOMA 2004-2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Deposit	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposit in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Muskogee Region	8.08	6	8.22	0.00	16.67	50.00	33.33	0	0	0	0	0	0	0.00	19.45	64.20	16.35
Oklahoma City Region	25.97	27	36.99	0.00	19.23	30.77	50.00	4	2	0	+1	-1	+2	4.02	27.66	36.55	31.67
Tulsa Region	60.59	32	43.84	6.25	12.50	43.75	37.50	7	0	+1	+1	+4	+1	2.23	22.79	43.49	31.49
<b>Limited Review:</b>																	
Delaware County OK	1.52	2	2.74	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Garfield County OK	1.41	1	1.37	0.00	0.00	0.00	100.0	0	1	0	0	-1	0	0.00	10.27	63.73	26.00
Kay County OK	0.59	2	2.74	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	5.42	66.22	28.36
Washington County OK	1.84	3	4.11	0.00	33.33	0.00	66.67	0	0	0	0	0	0	0.00	14.48	36.54	48.98