

WASHITA VALLEY BANK

COMMUNITY REINVESTMENT ACT

PUBLIC FILE

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WRITTEN COMMENTS

WRITTEN COMMENTS

DATE RECEIVED:

NONE

PERFORMANCE EVALUATION

PUBLIC DISCLOSURE

January 22, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Washita Valley Bank
Certificate Number: 2308

204 Hazlett Street
Fort Cobb, Oklahoma 73038

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

1601 Bryan Street, Suite 1410
Dallas, Texas 75201

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

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INSTITUTION RATING

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

Washita Valley Bank's satisfactory Community Reinvestment Act (CRA) performance under the Lending Test supports the overall rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following points summarize the bank's Lending Test performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a substantial majority of its small farm loans in the assessment area.
- An analysis of the geographic distribution of loans was not performed since the assessment area consists solely of middle-income geographies.
- The distribution of borrowers reflects reasonable penetration among farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test conclusion.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from November 5, 2012, to January 22, 2019, the date of the previous evaluation to this evaluation's date. Examiners used the Interagency Small Institution Examination Procedures to evaluate Washita Valley Bank's CRA performance. These procedures include the Lending Test.

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

- Loan-to-deposit ratio,
- Assessment area concentration,
- Geographic distribution,
- Borrower profile, and
- Response to CRA-related complaints.

The bank designated one assessment area consisting of a portion of Caddo County in southwestern Oklahoma. Consequently, examiners evaluated this assessment area using full-scope procedures.

Loan Products Reviewed

Considering the bank's business strategy and the number and dollar volume of loans originated during the evaluation period, examiners determined agricultural loans represent the bank's major product line. Agricultural loans comprise 67.7 percent by dollar volume and 23.5 percent by number of loans originated in 2018.

No other loan types, such as commercial loans at 12.2 percent by dollar volume or consumer loans at 19.5 percent by dollar volume, represent a major product line for the bank. Furthermore, the bank has not originated any home mortgage loans in the past few years. Bank management stated that agricultural lending represents the essential loan product of the bank. Therefore, this evaluation does not include a review of any other loans types.

The following table shows the bank's originations and purchases over the most recent calendar year by loan type.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	105	0.6	1	0.2
Secured by Farmland	1,353	8.4	8	1.0
Secured by 1-4 Family Residential Properties	0	0.0	0	0.0
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	591	3.7	8	1.0
Commercial and Industrial Loans	1,379	8.5	34	4.3
Agricultural Loans	9,585	59.3	178	22.5
Consumer Loans	3,164	19.5	561	71.0
Other Loans	0	0.0	0	0.0
Total Loans	16,177	100.0	790	100.0
<i>Source: Bank Records 1/1/2018 through 12/31/2018.</i>				

Bank records indicate the lending focus remained fairly consistent throughout the evaluation period. However, agricultural lending increased over 10 percent by dollar volume of the total portfolio whereas consumer lending decreased nearly 20 percent by dollar volume of the total portfolio since the prior evaluation. Examiners did not identify any trends from year to year that would materially affect conclusions; therefore, the evaluation presents information for calendar year 2018, the most recent full calendar year of lending data available. The bank originated 184 small farm loans totaling \$9,635,011 in 2018, of which examiners sampled 51 loans totaling \$2,028,943.

While examiners review and present both the number and dollar volume of loans, examiners emphasized performance on the number of loans because the number of loans is a better indicator of the number of farms served. D&B data for 2018 provided a standard of comparison for the small farm loans.

DESCRIPTION OF INSTITUTION

Background

Washita Valley Bank, a \$41.3 million institution, located in Fort Cobb, Oklahoma, operates one full-service office within Caddo County in southwestern Oklahoma. Fort Cobb, located approximately 75 miles southwest of Oklahoma City, has a population of 635. Fort Cobb Bancshares, a one-bank holding company also located in Fort Cobb, Oklahoma, owns the bank. The bank does not have any affiliated financial institutions. The institution received a “Satisfactory” rating at its previous November 5, 2012 FDIC Performance Evaluation based on Interagency Small Institution Examination Procedures.

Operations

Washita Valley Bank functions as a retail bank focusing primarily on agricultural lending in Caddo County. The bank’s office, located in a middle-income census tract, includes an attached drive-thru facility. The bank did not open or close any branches or participate in any merger or acquisition activities since the previous evaluation.

The bank offers a variety of loan products, including agricultural, commercial, and consumer loans. Additionally, the institution provides a variety of deposit services including checking, savings, and certificates of deposit. The institution maintains banking hours typical for the area and the industry. Alternative banking services include bill pay, online banking through the bank’s website, mobile banking, and one automated teller machine.

Ability and Capacity

Over the 24 quarters since the prior evaluation, on average per year, total assets increased 1.1 percent, net loans increased 6.1 percent, and total deposits increased 0.7 percent. As of the September 30, 2018, Report of Condition, Washita Valley Bank recorded a Return on Average Assets of 1.5 percent and a Tier One Leverage Capital ratio of 17.8 percent.

The following table, which reflects the complete asset distribution, shows that cash, securities, and net loans & leases constitute a vast majority of total assets as of September 30, 2018.

Asset Distribution		
Asset Category	\$(000s)	%
Cash	3,890	9.4
Securities	11,609	28.1
Net Loans & Leases	24,724	59.9
Premises & Fixed Assets	89	0.2
Other Real Estate Owned	44	0.1
Intangible Assets	0	0.0
Other Assets	912	2.3
Total Assets	41,268	100.0
<i>Source: Reports of Condition 9/30/2018.</i>		

As shown in the following table, loans outstanding as of the September 30, 2018, Report of Condition reflect a product distribution generally consistent with that of the loan origination mix

discussed under Scope of Evaluation. Agricultural loans at 63.5 percent represent the largest loan type by dollar volume.

Loan Portfolio Distribution as of 9/30/2018		
Loan Category	\$(000s)	%
Construction and Land Development	70	0.3
Secured by Farmland	5,056	20.3
Secured by 1-4 Family Residential Properties	464	1.9
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	1,452	5.8
Total Real Estate Loans	7,042	28.3
Commercial and Industrial Loans	2,626	10.6
Agricultural Loans	10,740	43.2
Consumer Loans	3,973	16.0
Other Loans	481	1.9
Less: Unearned Income	0	0.0
Total Loans	24,862	100.0
<i>Source: Reports of Condition and Income.</i>		

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

DESCRIPTION OF ASSESSMENT AREA

Washita Valley Bank designated a portion in southwestern Caddo County as its sole assessment area. The assessment area, located in the non-metropolitan statistical area of Oklahoma, includes three contiguous middle-income census tracts based on 2015 ACS Data. The assessment area conforms to the CRA regulation.

Economic and Demographic Data

The following table provides additional demographic data for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	100.0	0.0	0.0
Population by Geography	7,405	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	4,048	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	2,140	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	766	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	1,142	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	341	0.0	0.0	100.0	0.0	0.0
Farms by Geography	64	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,903	22.2	21.4	19.6	36.8	0.0
Household Distribution by Income Level	2,906	27.8	18.6	17.9	35.7	0.0
Median Family Income Non-MSAs - OK FFIEC-Estimated Median Family Income for 2018		\$51,698 \$54,500	Median Housing Value Median Gross Rent Families Below Poverty Level			74,863 \$496 14.5%
<i>Source: 2015 ACS Data, 2018 D&B Data, and FFIEC Estimated Median Family Income. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2018 D&B data, the assessment area contains 64 farms. The analysis of small farm loans under the borrower profile criterion compares the distribution of farms by gross annual revenue (GAR) level. The following includes a breakdown of the assessment area's farms by GAR:

- 98.4 percent reported GAR of \$1 million or less, and
- 1.6 percent reported GAR of more than \$1 million.

Service industries represent the largest portion of businesses at 33.8 percent, followed by agriculture at 15.8 percent, retail trade at 9.9 percent, non-classifiable establishments at 9.6 percent, and wholesale trade at 6.7 percent.

Data obtained from the U.S. Bureau of Labor Statistics reflects a November 2018 unemployment rate of 3.3 percent statewide. Caddo County reported an unemployment rate of 3.0 percent for the same time period. Unemployment rates for the state and the county decreased in the last 12 months. The largest employers within the assessment area include Fort Cobb-Broxtton and Carnegie independent school districts, the Farmer's Cooperative in Carnegie, and the Caddo

Kiowa Technology Center in Fort Cobb. The area surrounding the bank's office is primarily rural with wheat, peanuts, and cattle as the primary agricultural products.

Competition

The area contains a good competitive level in the market for financial services based on population. According to the FDIC Deposit Market Share data as of June 30, 2018, 11 financial institutions operated 16 full-service branches within Caddo County. Of these institutions, Washita Valley Bank ranked 7th with a 6.4 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact independent third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine local financial institutions' responsiveness to community needs and available credit and CD opportunities.

Examiners conducted a community contact with an individual that represents a financial service business that operates within the assessment area. The contact stated the local economy has been steady in recent years. The contact considered agricultural lending the most dominant need in the area. Overall, the contact indicated that financial institutions prove responsive to the credit needs of the area.

Considering information from the community contact, bank management, and demographic and economic data, examiners determined agricultural loans represent the primary credit need for the assessment area. Consumer loans represent a secondary credit need.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Washita Valley Bank demonstrated a satisfactory record regarding the Lending Test. A reasonable record regarding borrower profile primarily supports the overall conclusion. Additionally, the evaluation revealed a reasonable LTD ratio and a substantial majority of loans within the assessment area.

For the Lending Test, typically, examiners will first determine whether the presence of any weaker LTD ratio or assessment area concentration performance, individually, warrants downgrading the overall Lending Test conclusion. Absent any such warranted downgrading, examiners will then place more weight on the bank's borrower profile and geographic loan distribution when arriving at the overall Lending Test conclusion.

Loan-to-Deposit Ratio

The bank exhibited a reasonable record regarding its LTD ratio. Reasonable overall and comparative levels support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area's needs when arriving at this conclusion.

Overall Level

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's LTD ratio, calculated from Report of Condition data, averaged 58.9 percent over the past 24 quarters from December 31, 2012, to September 30, 2018. This reflects an increase from the average LTD ratio of 46.0 percent at the prior evaluation. The increase results from a steadily growing lending level since 2012, and the LTD ratio ranged from a low of 44.6 percent as of March 31, 2013, to a high of 73.7 percent as of September 30, 2018. Due to the seasonal nature of agricultural lending, the ratio fluctuates throughout each year, but the overall trend slowly improved over the past six years.

Comparative Level

Washita Valley Bank's LTD ratio reflects reasonable performance when compared to other financial institutions noted within the following table. Examiners identified comparable institutions reporting similar asset sizes and lending emphasis. The bank's average net LTD ratio evidences reasonable performance in comparison to the other institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2018 (\$000s)	Average Net LTD Ratio (%)
Washita Valley Bank, Fort Cobb, Oklahoma	41,268	58.9
All Nations Bank, Calumet, Oklahoma	51,416	45.3
Community State Bank of Canton, Canton, Oklahoma	47,781	61.9
The First Farmers National Bank, Waurika, Oklahoma	43,886	45.3

Source: Reports of Condition and Income 12/31/2012 through 9/30/2018.

Assessment Area Concentration

The institution originated a substantial majority of the loans reviewed within its assessment area as seen in the following table. The bank originated 90.2 percent by number and 82.9 percent by dollar of the small farm loans inside its assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	46	90.2	5	9.8	51	1,683	82.9	346	17.1	2,029

Source: Bank Records 1/1/18 through 12/31/18.

Geographic Distribution

Examiners did not conduct a geographic distribution analysis of loans within the bank's assessment area since the assessment area consists solely of middle-income census tracts. Examiners typically evaluate the distribution of loans in low- and moderate-income census tracts when arriving at conclusions for this factor. Since the assessment area does not include any low- or moderate-income census tracts, this performance factor was not reviewed since it would not impact the overall rating.

Borrower Profile

Small Farm Loans

The distribution of borrowers reflects reasonable penetration among farms of different sizes in the assessment area. Examiners focused on the percentage by number of small farm loans to farms with GARs of \$1 million or less. This factor only considered loans granted inside the bank's assessment area.

The distribution of small farm loans reflects a reasonable penetration of loans to farms with GARs of \$1 million or less. The following table shows the bank originated more than seven out of every ten loans to farms with GARs of \$1 million or less. The analysis also indicates the bank originated 65.2 percent of the small farm loans to farms with GARs of less than \$500,000, further supporting reasonable performance.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
< \$100,000	51.6	23	50.0	401	23.8
\$100,000 - \$249,999	29.7	7	15.2	407	24.2
\$250,000 - \$499,999	10.9	0	0.0	0	0.0
\$500,000 - \$1,000,000	6.2	5	10.9	313	18.6
Subtotal ≤ \$1,000,000	98.4	35	76.1	1,121	66.6
> \$1,000,000	1.6	11	23.9	562	33.4
Revenue Not Available	0.0	0	0.0	0	0.0
Total	100.0	46	100.0	1,683	100.0
<i>Source: 2018 D&B Data and Bank Records 1/1/2018 through 12/31/2018.</i>					

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BRANCH LISTING

BRANCH LISTING

NONE

BRANCHES OPEN/CLOSED

BRANCHES OPENED/CLOSED

NONE

SERVICES AVAILABLE

SERVICES AVAILABLE

DEPOSIT ACCOUNTS:

REGULAR CHECKING
65+ REGULAR CHECKING
MONEY MARKET CHECKING
NOW ACCOUNT CHECKING
PASSBOOK SAVINGS
CERTIFICATES OF DEPOSIT (6 MONTH, 12 MONTH, 18MONTH AND 24 MONTH)
I.R.A.'S

LOANS:

CONSUMER LOANS: (ie. auto loans, personal loans, etc.)
BUSINESS LOANS:
AGRICULTURE LOANS:
REAL ESTATE LOANS:

OTHER SERVICES:

SAFE DEPOSIT BOXES
DRIVE-IN BANKING
ATM / DEBIT CARDS
CASHIER'S CHECKS
MONEY ORDERS
TRAVELERS CHECKS
U.S. SAVINGS BONDS
24 HOUR DEPOSITORY BANK BY MAIL
24-7 VOICE ACCESS PHONE SYSTEM
24-7 ONLINE BANKING

HOURS OF OPERATION:

LOBBY AND DRIVE-THRU:
MONDAY THRU FRIDAY 9:00 AM TO 3:00 PM
FRIDAY EVENING 4:00 PM TO 6:00 PM

ATM:

24-7 LOCATED IN FRONT OF BANK

ASSESSMENT AREA

ASSESSMENT AREA

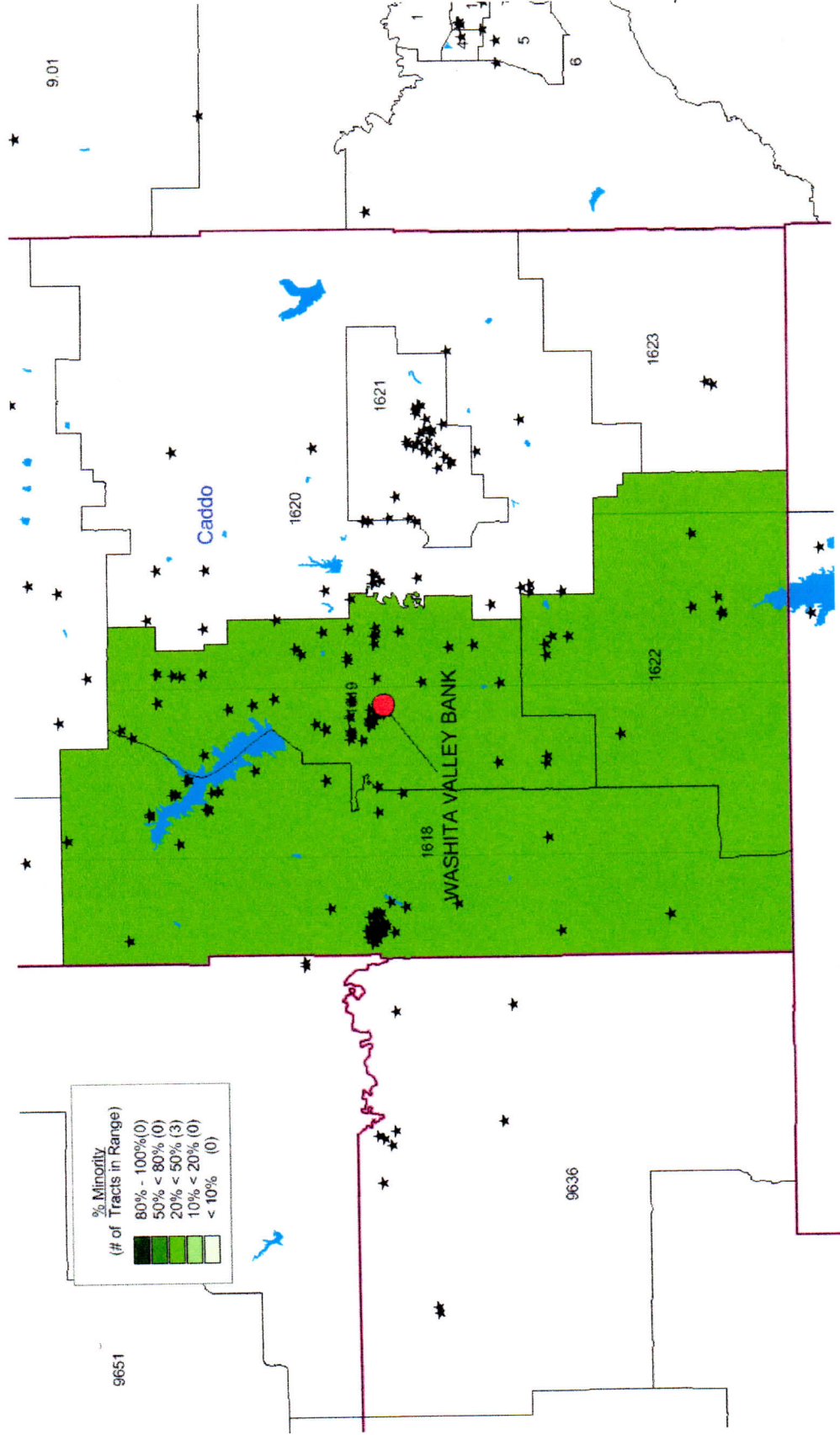
Updated 9-21-2021

Our assessment area is defined by U.S. Census Bureau Block numbers:

1916, 1917, 1918, 1919, 1920, 1921, 1922 and 1923

This is all of Caddo County, State of Oklahoma.

Washita Valley Bank Fort Cobb, OK Cert 2308 all geocoded loans as of 12/31/2018



LOAN-TO-DEPOSIT RATIO

LOAN-TO-DEPOSIT RATIO

2023

END OF 1ST QUARTER - 51.34%
END OF 2ND QUARTER - 49.21%
END OF 3RD QUARTER - 51.13%
END OF 4TH QUARTER - 59.74%

2022

END OF 1ST QUARTER - 57.84%
END OF 2ND QUARTER - 57.18%
END OF 3RD QUARTER - 56.27%
END OF 4TH QUARTER - 55.74%

2021

END OF 1ST QUARTER - 67.21%
END OF 2ND QUARTER - 63.59%
END OF 3RD QUARTER - 62.30%
END OF 4TH QUARTER - 64.37%

2020

END OF 1ST QUARTER - 71.99%
END OF 2ND QUARTER - 66.15%
END OF 3RD QUARTER - 68.90%
END OF 4TH QUARTER - 69.82%

2019

END OF 1ST QUARTER - 72.93%
END OF 2ND QUARTER - 70.01%
END OF 3RD QUARTER - 73.74%
END OF 4TH QUARTER - 76.01%

2018

END OF 1ST QUARTER - 62.14%
END OF 2ND QUARTER - 63.58%
END OF 3RD QUARTER - 73.24%
END OF 4TH QUARTER - 78.59%

2017

END OF 1ST QUARTER - 67.02%
END OF 2ND QUARTER - 62.10%
END OF 3RD QUARTER - 67.39%
END OF 4TH QUARTER - 71.07%