

VAST BANK, N.A.
COMMUNITY REINVESTMENT ACT
PUBLIC FILE INFORMATION

BANK LOCATIONS AND HOURS OF OPERATION

Main Location:	Downtown Location 110 N Elgin Ave Suite 500 Tulsa, OK 74120 Lobby Hours: 8:30am-5:00pm M-F	Census Tract: 0025.00 Tulsa County ATM Available
Branch Locations:	Utica Location 2020 E. 21st Street Tulsa, OK 74114 Lobby Hours: 9:00am-5:00pm M-F Motor Bank: 9:00am-6:00pm M-F	Census Tract: 0043.01 Tulsa County ATM Available
	Yale Location 4812 E 81 st Street Tulsa, OK 74137 Lobby Hours: 9:00am-5:00pm M-F Motor Bank: 9:00am-6:00pm M-F	Census Tract: 0076.31 Tulsa County ATM Available
	61st Street 10615 E. 61st Street Tulsa, OK 74133 Lobby Hours: 9:00am-5:00pm M-F Motor Bank: 9:00am-6:00pm M-F	Census Tract: 0090.03 Tulsa County

ASSESSMENT AREA

Vast Bank defines its assessment area as the counties and tracts listed below:

Tulsa County	Whole County
Rogers County	Whole County
Wagoner County	Whole County
Creek County	Whole County
Osage County	Whole County

BRANCHES AND ATMS OPENED AND CLOSED DURING THIS AND THE PRIOR TWO YEARS

Opened: None

Closed: Bixby

SERVICES OFFERED BY VAST BANK**Deposit Products**

The bank offers the following types of deposit products: Easy checking, Interest Plus checking, Rewards checking, Personal/Commercial savings, Money Market, Premium Money Market, Small business checking, Business plus checking, Non-profit checking, Commercial checking, and various term Time Deposit (CDs) and Individual Retirement accounts (IRAs).

Commercial Loans

The bank offers the following types of commercial loans: Revolving and advancing lines of credit; short-term working capital loans; long-term fixed asset loans; carryover debt term loans; floor plan lines of credit; energy loans; and SBA loans.

Consumer Loans

The bank offers the following types of consumer loans: Home equity lines of credit; consumer revolving lines of credit; loans to finance the purchase of new and used vehicles, boats, aircraft, recreational vehicles; loans to finance the purchase of consumer goods; loans for payment of educational, medical, tax, vacation, or other personal expenses; and loans for home improvement. Both secured and unsecured loans are offered by the bank. Secured loans may be collateralized by cash equivalent collateral, unencumbered personal assets, or equity in real estate.

Real Estate Loans

The bank offers the following types of real estate loans: Residential mortgage loans which conform with conventional market guidelines and are sold to investors; interim residential mortgage loans; rental property loans; home improvement and second mortgage loans; home equity lines of credit; residential construction loans; commercial real estate loans; commercial construction loans; land development loans; raw land loans

VAST BANK'S 2023 – LOAN-TO-DEPOSIT RATIO

Time Period	Vast Bank's Call Report		LTD
	Net Loans/Leases	Total Deposits	
2023 - 1st QTR	616,870	744,320	83%
2023 - 2nd QTR	621,964	853,669	73%
2023 - 3rd QTR	574,218	908,882	63%
2023 - 4th QTR	518,064	703,315	74%