



**Chickasaw  
Community  
Bank**

## CRA PUBLIC FILE CONTENTS

## CRA Public File Contents

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**Chickasaw  
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## CRA PUBLIC NOTICE



**Chickasaw  
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## **Community Reinvestment Act Public Notice**

You are entitled to certain information about our operations and performances under the Community Reinvestment Act (CRA). The information about our offices, such as their locations and provided services; the public section of our most recent CRA performance evaluation, prepared by the Federal Reserve Bank of Kansas City (FRB), and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses. You may review this information today.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of banks that are scheduled for a CRA examination by the Reserve Bank in that quarter. This list is available from Assistant Vice President of Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Dr, Kansas City, MO 64198. You may send written comments about our performance in helping to meet community credit needs to: Bryan Vaughan, CRA Officer, 7500 W. Memorial Rd., Oklahoma City, OK 73142; and Assistant Vice President of Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Chickasaw Banc Holding Company, a bank holding company. You may request from Assistant Vice President of Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, MO 64198 an announcement of applications covered by bank holding companies.



**Chickasaw  
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## LOCATIONS AND HOURS OF OPERATION

## Locations and hours of operation

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### Memorial Road Location

7500 W. Memorial Rd.  
Oklahoma City, OK 73142

Census Tract: 1085.28

24-Hour ATM Access

### Lobby Hours

Monday – Friday  
09:00 AM – 05:00 PM

Saturday  
9:00 AM – 1:00 PM

### Drive-Thru Hours

Monday – Friday  
08:00 AM – 06:00 PM

Saturday  
9:00 AM – 1:00 PM

## Locations and hours of operation

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### Downtown Tulsa (opened 2022)

15 W. 6<sup>th</sup> St., Suite 2105  
Tulsa, OK 74119

24-Hour ATM Access

#### Lobby Hours

Monday – Friday  
09:00 AM – 04:00 PM



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**LOCATIONS CLOSED**



## Locations Closed

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### Meridian Location (Closed 3-31-2023)

909 S Meridian Ave  
Oklahoma City, OK 73108

Census Tract: 1086.01

### Downtown Oklahoma City (Closed 7-21-2023)

115 Park Avenue  
Oklahoma City, OK 73102

Census Tract: 1036.01



**Chickasaw  
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# LIST OF PRODUCTS AND SERVICES

## List of Products and Services

### Deposit

<p><b>Checking Accounts</b></p> <ul style="list-style-type: none"><li>▪ Free Checking</li><li>▪ Senior Checking</li><li>▪ Mobile Checking</li><li>▪ Now Account</li><li>▪ Kasasa Cash Checking</li><li>▪ Kasasa Cash Back Checking</li><li>▪ Commercial Checking</li><li>▪ The Absolutely Best Business Checking</li><li>▪ Premium Checking</li><li>▪ HSA Checking</li></ul>	<p><b>Savings Accounts</b></p> <ul style="list-style-type: none"><li>▪ Savings</li><li>▪ Money Market</li><li>▪ Special Money Market</li><li>▪ Mobile Savings</li><li>▪ Kasasa Saver with Kasasa Cash</li><li>▪ Kasasa Saver with Kasasa Cash Back</li></ul>
<p><b>Certificates of Deposit/IRAs</b></p> <ul style="list-style-type: none"><li>▪ CD terms from 30 days to 5 years</li><li>▪ Traditional IRA terms from 1 year to 5 years</li></ul>	<p><b>Services Offered</b></p> <ul style="list-style-type: none"><li>▪ Personal and Business debit cards</li><li>▪ Online banking w/bill pay</li><li>▪ Mobile banking</li><li>▪ Wire transfers (domestic &amp; foreign)</li><li>▪ Cashier's Checks</li><li>▪ Gift Cards</li><li>▪ Overdraft Privilege</li><li>▪ Auto Transfers</li><li>▪ Collections</li><li>▪ Coin counting</li><li>▪ Business eBanking</li><li>▪ Merchant Services (business credit card acceptance)</li><li>▪ Remote Deposit Capture</li><li>▪ Positive Pay</li><li>▪ Business Mobile Banking</li><li>▪ Business Cash Management (ACH/Direct Deposit)</li></ul>

# List of Products and Services

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## Commercial

<ul style="list-style-type: none"><li>▪ Auto and Deposit Secured Loans</li><li>▪ Commercial RE</li><li>▪ Equipment</li><li>▪ Construction Loans</li></ul>	
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## Mortgage

<ul style="list-style-type: none"><li>▪ HUD-184</li><li>▪ FHA</li><li>▪ USDA</li><li>▪ VA</li><li>▪ Conventional</li></ul>	
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**FEE SCHEDULE**



Chickasaw Community Bank  
ccb.bank

**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

Authorized Overdraft Charge will be charged per item for paying overdrafts created by check, in-person withdrawal, or other electronic means	\$29.00
Bag Lock (Contract Required)	\$30.00
Bag Zipper	\$5.00
Balance Checkbook (One Hour Minimum)	\$50.00
Card Replacement Fee	\$5.00
Cashier's Check (Customer)	\$5.00
Cashier's Check (On Us Exchange)	\$25.00
Charge Back Item Fee (Per Item)	\$15.00
Check Cashing Fee (Non Customer) (Min. or 10%)	\$20.00
Closing Fee (New Account - 180 Days or Less)	\$25.00
Coin Counting (Non Customers) \$25.00 or	10.000% of Total Coin (whichever is greater)
Collection Item (Foreign)	\$60.00
Collection Item (US Incoming/Outgoing)	\$40.00
Credit Verification Fee (VOD)	\$30.00
Daily Overdraft Charge (Commercial Accounts - Per Day)	\$5.00
Daily Overdraft Charge (Personal Accounts - Per Day)	\$3.00
Dormant Account Fees	\$25.00
Fax Machine (Per Page)	\$1.00
Garnishment or Levy Fee (Each)	\$100.00
Gift Card Fee (Per Card)	\$5.00
Loan Payment Book Fee (1st Book Free)	\$7.50
Non-Sufficient Funds Charge (NSF) will be charged per item for paying and returning overdrafts created by check, in-person withdrawal, or other electronic means	\$29.00
Photo Copies (Non Customer - Each Page)	\$1.00
Research Copy	\$3.00
Research Fee (One Hour Minimum)	\$100.00
Statement Instant Printout Fee (Over 2 Per Month)	\$5.00
Statement Mid-Cycle Fee (Per Page)	\$5.00
Stop Payment (Each)	\$35.00
Transfer of Funds (Automatic Transfer for Overdraft)	\$3.00
Wire Transfer Fee (Domestic via Correspondent)	\$30.00
Wire Transfer Fee (Foreign via Correspondent)	\$50.00
Wire Transfer Fee (Incoming Fed Wire)	\$50.00

**Right of Off Set:**

Chickasaw Community Bank may (without prior notice and when permitted by law) set off any liability owed to the Bank by a customer by charging the liability against any other account(s) including jointly owned accounts, owned by the customer at the Bank. This right of set off does not apply to this account if prohibited by law (including IRAs).

**Removing Signature of Joint Account Owners:**

To remove an owner from a jointly owned account, the account must be closed and a new account opened.

**Notification of Loss Policy:**

If bank statements, checks or registers are lost or stolen, the account must be closed and a new account must be opened to prevent any loss to the customer or Chickasaw Community Bank.





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## LOAN-TO-DEPOSIT RATIOS



**Chickasaw  
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Bank**

## **LOANS TO DEPOSIT RATIOS**

(Last 3 Years plus Current)

<b><u>Quarter Ending</u></b>	<b><u>Loans</u></b>	<b><u>Deposits</u></b>	<b><u>Ratio</u></b>
March 31, 2020	\$ 155,829,869	\$ 172,816,812	90.17%
June 30, 2020	\$ 205,627,227	\$ 212,141,628	96.93%
September 30, 2020	\$ 196,876,944	\$ 209,082,683	94.16%
December 31, 2020	\$ 177,286,819	\$ 241,130,506	73.52%
March 31, 2021	\$ 202,232,735	\$ 245,193,527	82.48%
June 30, 2021	\$ 142,262,945	\$ 296,787,322	72.10%
September 30, 2021	\$ 156,061,315	\$ 311,456,524	76.12%
December 31, 2021	\$ 154,801,859	\$ 310,796,667	77.11%
March 31, 2022	\$ 268,802,504	\$ 322,276,387	83.41%
June 30, 2022	\$ 314,139,863	\$ 380,334,411	82.60%
September 30, 2022	\$ 339,396,547	\$ 422,244,990	80.38%
December 31, 2022	\$ 366,253,220	\$ 439,755,557	83.29%
March 31, 2023	\$ 372,146,105	\$ 453,694,178	82.03%
June 30, 2023	\$ 363,419,781	\$ 451,082,412	80.57%
September 30, 2023	\$ 355,371,072	\$ 445,026,089	79.85%
December 31, 2023	\$ 338,228,046	\$ 411,961,024	82.10%

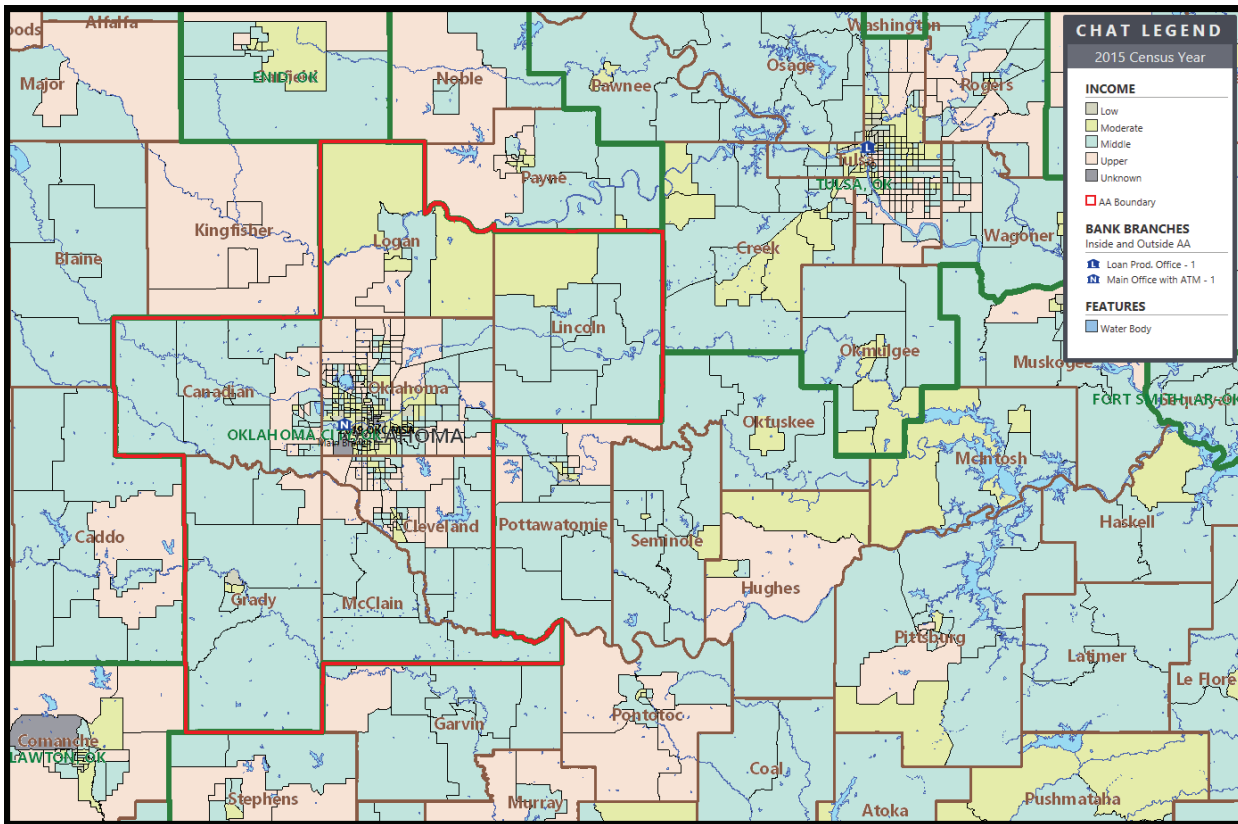


**Chickasaw  
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## MAP OF ASSESSMENT AREAS



APPENDIX A – MAP OF THE ASSESSMENT AREA



2022 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 36420 - OKLAHOMA CITY, OK

State: 40 - OKLAHOMA (OK)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	017	3001.00	Moderate	No	79.02	\$84,900	\$67,088	\$59,400	2422	23.78	576	630	1165
40	017	3002.01	Middle	No	115.18	\$84,900	\$97,788	\$86,587	6406	20.64	1322	2330	2637
40	017	3002.02	Upper	No	122.17	\$84,900	\$103,722	\$91,842	4347	26.71	1161	1321	1797
40	017	3003.00	Moderate	No	55.59	\$84,900	\$47,196	\$41,791	3286	42.33	1391	587	1429
40	017	3004.00	Low	No	44.23	\$84,900	\$37,551	\$33,250	1183	63.23	748	178	520
40	017	3005.00	Middle	No	84.14	\$84,900	\$71,435	\$63,250	2958	38.10	1127	934	1560
40	017	3006.00	Moderate	No	78.50	\$84,900	\$66,647	\$59,010	3385	31.79	1076	857	1381
40	017	3007.01	Middle	No	82.59	\$84,900	\$70,119	\$62,083	1848	37.07	685	220	416
40	017	3007.02	Upper	No	130.43	\$84,900	\$110,735	\$98,047	5034	33.81	1702	842	1213
40	017	3008.02	Upper	No	130.46	\$84,900	\$110,761	\$98,068	3606	23.24	838	766	890
40	017	3008.03	Upper	No	176.61	\$84,900	\$149,942	\$132,763	3313	17.42	577	781	841
40	017	3008.04	Upper	No	147.99	\$84,900	\$125,644	\$111,250	3769	33.24	1253	496	665
40	017	3008.05	Upper	No	120.31	\$84,900	\$102,143	\$90,443	7091	27.19	1928	1466	1618
40	017	3008.06	Upper	No	142.33	\$84,900	\$120,838	\$106,993	4604	33.34	1535	928	1006
40	017	3009.01	Middle	No	113.38	\$84,900	\$96,260	\$85,234	6764	30.09	2035	1530	1909
40	017	3009.02	Upper	No	122.27	\$84,900	\$103,807	\$91,912	2423	27.86	675	717	889
40	017	3009.04	Moderate	No	71.12	\$84,900	\$60,381	\$53,466	5945	43.45	2583	777	1248
40	017	3009.05	Upper	No	125.85	\$84,900	\$106,847	\$94,602	5998	27.36	1641	1264	1532
40	017	3010.01	Middle	No	99.55	\$84,900	\$84,518	\$74,833	1061	33.65	357	158	246
40	017	3010.03	Middle	No	108.87	\$84,900	\$92,431	\$81,844	7086	29.59	2097	1444	1721
40	017	3010.06	Middle	No	102.14	\$84,900	\$86,717	\$76,786	3313	37.16	1231	723	809
40	017	3010.10	Middle	No	115.60	\$84,900	\$98,144	\$86,898	3624	38.41	1392	667	908
40	017	3010.11	Middle	No	118.06	\$84,900	\$100,233	\$88,750	5883	31.23	1837	857	953
40	017	3010.12	Upper	No	174.74	\$84,900	\$148,354	\$131,354	2674	41.74	1116	529	552
40	017	3010.13	Upper	No	142.29	\$84,900	\$120,804	\$106,964	6444	36.50	2352	1196	1614
40	017	3010.14	Upper	No	121.36	\$84,900	\$103,035	\$91,228	5218	37.54	1959	844	1049

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

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40	017	3010.15	Moderate	No	61.21	\$84,900	\$51,967	\$46,012	2227	37.00	824	112	238
40	017	3011.00	Upper	No	125.06	\$84,900	\$106,176	\$94,009	6059	24.23	1468	1765	2286
40	017	3012.01	Middle	No	83.91	\$84,900	\$71,240	\$63,077	3766	24.99	941	902	1583
40	017	3012.02	Upper	No	124.55	\$84,900	\$105,743	\$93,631	2460	20.73	510	919	1189
40	017	3013.01	Upper	No	172.52	\$84,900	\$146,469	\$129,688	2830	27.81	787	577	624
40	017	3013.02	Upper	No	136.72	\$84,900	\$116,075	\$102,775	5444	23.25	1266	1281	1357
40	017	3014.06	Upper	No	133.84	\$84,900	\$113,630	\$100,615	5268	26.67	1405	1661	2030
40	017	3014.07	Upper	No	127.15	\$84,900	\$107,950	\$95,582	6348	22.84	1450	1881	2173
40	017	3014.08	Upper	No	165.29	\$84,900	\$140,331	\$124,250	2055	18.44	379	564	602
40	017	3014.09	Middle	No	87.45	\$84,900	\$74,245	\$65,742	2763	29.21	807	624	1000
40	017	3014.10	Middle	No	117.55	\$84,900	\$99,800	\$88,365	5500	26.84	1476	1581	1948
40	027	2001.00	Unknown	No	0.00	\$84,900	\$0	\$0	338	31.36	106	6	146
40	027	2002.00	Moderate	No	65.36	\$84,900	\$55,491	\$49,132	1724	34.22	590	395	868
40	027	2003.00	Moderate	No	74.64	\$84,900	\$63,369	\$56,111	3512	39.27	1379	880	1602
40	027	2004.00	Middle	No	83.72	\$84,900	\$71,078	\$62,936	1795	34.54	620	406	948
40	027	2005.00	Middle	No	96.90	\$84,900	\$82,268	\$72,847	3573	26.00	929	414	1749
40	027	2006.02	Unknown	No	0.00	\$84,900	\$0	\$0	3302	35.49	1172	532	1566
40	027	2006.03	Low	No	49.26	\$84,900	\$41,822	\$37,035	2996	46.70	1399	197	823
40	027	2006.04	Middle	No	80.84	\$84,900	\$68,633	\$60,772	3191	37.92	1210	510	1208
40	027	2007.00	Unknown	No	0.00	\$84,900	\$0	\$0	245	36.33	89	0	20
40	027	2008.00	Middle	No	95.30	\$84,900	\$80,910	\$71,641	7444	34.32	2555	1994	2531
40	027	2009.00	Middle	No	100.78	\$84,900	\$85,562	\$75,762	4069	32.10	1306	1077	1636
40	027	2010.00	Middle	No	80.34	\$84,900	\$68,209	\$60,399	5895	36.93	2177	1014	1847
40	027	2011.02	Upper	No	143.50	\$84,900	\$121,832	\$107,875	2871	21.66	622	712	1156
40	027	2011.03	Middle	No	84.04	\$84,900	\$71,350	\$63,173	3643	30.41	1108	778	1039
40	027	2011.04	Upper	No	128.38	\$84,900	\$108,995	\$96,510	2110	28.44	600	357	689
40	027	2012.01	Low	No	48.39	\$84,900	\$41,083	\$36,375	2258	30.91	698	110	481
40	027	2012.02	Unknown	No	0.00	\$84,900	\$0	\$0	6015	30.51	1835	16	59
40	027	2012.04	Moderate	No	53.78	\$84,900	\$45,659	\$40,427	3850	40.21	1548	0	259

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

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40	027	2012.05	Middle	No	116.36	\$84,900	\$98,790	\$87,473	4705	38.68	1820	783	1142
40	027	2013.02	Middle	No	83.23	\$84,900	\$70,662	\$62,569	3988	44.73	1784	139	1233
40	027	2013.03	Moderate	No	77.54	\$84,900	\$65,831	\$58,288	4941	39.87	1970	475	1179
40	027	2014.03	Upper	No	138.50	\$84,900	\$117,587	\$104,115	6463	29.35	1897	2115	2760
40	027	2014.04	Middle	No	87.59	\$84,900	\$74,364	\$65,845	4215	33.26	1402	517	605
40	027	2014.05	Upper	No	139.11	\$84,900	\$118,104	\$104,570	6593	33.32	2197	1825	2368
40	027	2015.05	Upper	No	155.38	\$84,900	\$131,918	\$116,806	5791	25.44	1473	1860	2093
40	027	2015.08	Middle	No	84.19	\$84,900	\$71,477	\$63,287	3052	35.35	1079	585	917
40	027	2015.09	Upper	No	129.70	\$84,900	\$110,115	\$97,500	5428	32.52	1765	1367	1707
40	027	2015.11	Middle	No	102.46	\$84,900	\$86,989	\$77,024	2801	31.31	877	695	1186
40	027	2015.12	Middle	No	105.98	\$84,900	\$89,977	\$79,667	3724	28.20	1050	1487	1935
40	027	2015.13	Upper	No	164.18	\$84,900	\$139,389	\$123,421	2981	28.45	848	780	893
40	027	2015.14	Upper	No	153.70	\$84,900	\$130,491	\$115,543	5334	29.96	1598	1337	1646
40	027	2016.02	Middle	No	91.30	\$84,900	\$77,514	\$68,636	2920	36.82	1075	788	1159
40	027	2016.03	Moderate	No	75.08	\$84,900	\$63,743	\$56,442	3845	37.09	1426	735	1323
40	027	2016.04	Middle	No	81.94	\$84,900	\$69,567	\$61,595	3910	40.72	1592	637	1149
40	027	2016.07	Upper	No	122.63	\$84,900	\$104,113	\$92,188	6721	38.46	2585	1552	2032
40	027	2016.09	Upper	No	155.23	\$84,900	\$131,790	\$116,688	5027	38.95	1958	1367	1552
40	027	2016.10	Upper	No	153.86	\$84,900	\$130,627	\$115,664	4338	37.07	1608	1160	1204
40	027	2016.11	Upper	No	124.47	\$84,900	\$105,675	\$93,571	2264	33.17	751	591	697
40	027	2016.12	Middle	No	98.53	\$84,900	\$83,652	\$74,071	5340	32.81	1752	1359	1939
40	027	2017.00	Upper	No	160.85	\$84,900	\$136,562	\$120,915	5060	31.46	1592	1191	1298
40	027	2018.01	Upper	No	153.73	\$84,900	\$130,517	\$115,565	4409	35.63	1571	2067	2113
40	027	2018.02	Middle	No	115.41	\$84,900	\$97,983	\$86,758	3789	30.80	1167	907	1058
40	027	2019.02	Middle	No	82.66	\$84,900	\$70,178	\$62,137	4660	46.31	2158	1081	1544
40	027	2019.03	Middle	No	98.99	\$84,900	\$84,043	\$74,417	3098	51.36	1591	798	1001
40	027	2019.04	Middle	No	93.49	\$84,900	\$79,373	\$70,281	5376	49.72	2673	1270	1877
40	027	2020.02	Middle	No	88.67	\$84,900	\$75,281	\$66,654	4309	37.73	1626	768	1388

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40	027	2020.04	Middle	No	87.40	\$84,900	\$74,203	\$65,703	3893	33.78	1315	1172	1401
40	027	2020.05	Middle	No	92.95	\$84,900	\$78,915	\$69,877	6564	44.68	2933	1563	2405
40	027	2020.06	Moderate	No	68.17	\$84,900	\$57,876	\$51,250	3433	49.37	1695	372	698
40	027	2020.07	Middle	No	103.78	\$84,900	\$88,109	\$78,015	4954	41.48	2055	1112	1432
40	027	2020.08	Upper	No	121.83	\$84,900	\$103,434	\$91,581	5105	33.38	1704	1707	2040
40	027	2021.02	Middle	No	90.23	\$84,900	\$76,605	\$67,829	2543	29.73	756	634	1095
40	027	2021.04	Middle	No	109.27	\$84,900	\$92,770	\$82,143	2433	32.80	798	589	796
40	027	2021.05	Middle	No	84.10	\$84,900	\$71,401	\$63,221	4473	32.84	1469	962	1571
40	027	2021.06	Middle	No	109.37	\$84,900	\$92,855	\$82,220	6264	34.39	2154	2283	2686
40	027	2021.07	Upper	No	156.52	\$84,900	\$132,885	\$117,663	3335	33.37	1113	786	1018
40	027	2022.01	Upper	No	129.98	\$84,900	\$110,353	\$97,708	4806	30.65	1473	1299	1597
40	027	2022.03	Middle	No	108.88	\$84,900	\$92,439	\$81,852	5945	35.19	2092	1299	1990
40	027	2022.05	Middle	No	119.75	\$84,900	\$101,668	\$90,019	8093	36.17	2927	2182	2613
40	027	2022.07	Middle	No	100.10	\$84,900	\$84,985	\$75,250	646	33.75	218	151	151
40	027	2022.08	Middle	No	99.61	\$84,900	\$84,569	\$74,879	2754	36.06	993	525	559
40	027	2023.01	Upper	No	156.51	\$84,900	\$132,877	\$117,652	6821	26.15	1784	1904	2137
40	027	2023.02	Middle	No	97.04	\$84,900	\$82,387	\$72,950	6621	25.15	1665	1981	2407
40	027	2024.03	Upper	No	125.12	\$84,900	\$106,227	\$94,053	5637	22.69	1279	1872	2069
40	027	2024.04	Middle	No	98.40	\$84,900	\$83,542	\$73,971	4307	22.80	982	1189	1684
40	027	2024.05	Upper	No	122.10	\$84,900	\$103,663	\$91,786	6617	28.64	1895	1488	1985
40	027	2024.06	Middle	No	89.79	\$84,900	\$76,232	\$67,500	3294	30.09	991	983	1230
40	027	2024.07	Middle	No	90.46	\$84,900	\$76,801	\$68,000	3207	25.69	824	826	1053
40	027	2025.01	Middle	No	111.18	\$84,900	\$94,392	\$83,580	4666	23.34	1089	1383	1965
40	027	2025.02	Middle	No	119.50	\$84,900	\$101,456	\$89,830	2663	22.61	602	636	932
40	027	2026.00	Moderate	No	64.32	\$84,900	\$54,608	\$48,355	2541	31.84	809	704	1242
40	051	0001.00	Low	No	44.59	\$84,900	\$37,857	\$33,523	942	27.07	255	184	502
40	051	0004.00	Middle	No	89.86	\$84,900	\$76,291	\$67,549	3123	30.42	950	916	1645
40	051	0005.01	Middle	No	94.53	\$84,900	\$80,256	\$71,062	3414	30.40	1038	800	1273
40	051	0005.02	Middle	No	113.07	\$84,900	\$95,996	\$85,000	3607	24.34	878	885	1289

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40	051	0006.00	Middle	No	88.05	\$84,900	\$74,754	\$66,189	4985	22.33	1113	1475	2152
40	051	0007.01	Middle	No	87.68	\$84,900	\$74,440	\$65,913	3370	20.68	697	1144	1653
40	051	0007.02	Middle	No	84.97	\$84,900	\$72,140	\$63,875	3206	19.78	634	1186	1633
40	051	0008.01	Upper	No	140.07	\$84,900	\$118,919	\$105,294	3298	19.68	649	822	1016
40	051	0008.02	Upper	No	128.42	\$84,900	\$109,029	\$96,538	4876	20.04	977	1598	1948
40	051	0009.01	Middle	No	104.07	\$84,900	\$88,355	\$78,235	2348	19.42	456	694	1156
40	051	0009.02	Middle	No	110.70	\$84,900	\$93,984	\$83,219	6316	21.14	1335	1723	2191
40	051	0009.04	Middle	No	115.09	\$84,900	\$97,711	\$86,518	3898	21.60	842	1216	1372
40	051	0009.05	Upper	No	166.62	\$84,900	\$141,460	\$125,250	3996	17.97	718	1196	1278
40	051	0009.06	Middle	No	107.79	\$84,900	\$91,514	\$81,033	3514	22.91	805	895	1014
40	051	0010.00	Moderate	No	67.45	\$84,900	\$57,265	\$50,703	3902	41.16	1606	661	1652
40	081	9611.00	Middle	No	93.22	\$84,900	\$79,144	\$70,078	4647	24.17	1123	1251	2093
40	081	9612.00	Middle	No	84.13	\$84,900	\$71,426	\$63,243	3889	20.21	786	1264	1764
40	081	9613.00	Moderate	No	76.49	\$84,900	\$64,940	\$57,500	4263	19.09	814	1503	2231
40	081	9614.01	Moderate	No	75.05	\$84,900	\$63,717	\$56,420	3002	19.75	593	850	1289
40	081	9614.02	Middle	No	94.12	\$84,900	\$79,908	\$70,755	4726	24.23	1145	1722	2135
40	081	9615.00	Moderate	No	73.37	\$84,900	\$62,291	\$55,156	5172	20.90	1081	1351	2074
40	081	9616.00	Middle	No	87.97	\$84,900	\$74,687	\$66,131	2884	20.77	599	935	1268
40	081	9617.00	Middle	No	87.00	\$84,900	\$73,863	\$65,401	4875	24.02	1171	1656	2287
40	083	6001.01	Middle	No	83.19	\$84,900	\$70,628	\$62,538	2360	27.25	643	675	966
40	083	6002.00	Moderate	No	62.66	\$84,900	\$53,198	\$47,102	2975	30.72	914	607	1099
40	083	6003.00	Moderate	No	79.20	\$84,900	\$67,241	\$59,537	2386	25.15	600	674	901
40	083	6004.01	Upper	No	157.44	\$84,900	\$133,667	\$118,348	6015	26.88	1617	1557	1708
40	083	6004.02	Upper	No	199.86	\$84,900	\$169,681	\$150,240	3243	25.19	817	929	1061
40	083	6005.01	Upper	No	130.56	\$84,900	\$110,845	\$98,145	3778	22.71	858	926	1042
40	083	6005.02	Upper	No	122.75	\$84,900	\$104,215	\$92,277	5924	23.51	1393	1781	2098
40	083	6006.00	Middle	No	100.38	\$84,900	\$85,223	\$75,461	4215	47.90	2019	930	1453
40	083	6007.00	Middle	No	90.00	\$84,900	\$76,410	\$67,656	4376	18.28	800	1617	2142

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40	083	6008.01	Upper	No	211.64	\$84,900	\$179,682	\$159,091	5582	25.82	1441	1307	1624
40	083	6008.02	Upper	No	135.52	\$84,900	\$115,056	\$101,875	4415	21.99	971	1182	1290
40	083	6009.03	Upper	No	134.52	\$84,900	\$114,207	\$101,125	1830	22.79	417	690	848
40	083	6010.00	Moderate	No	54.39	\$84,900	\$46,177	\$40,887	2456	40.92	1005	374	1182
40	087	4001.03	Upper	No	130.70	\$84,900	\$110,964	\$98,250	5572	23.19	1292	1712	2103
40	087	4001.04	Middle	No	99.37	\$84,900	\$84,365	\$74,701	5465	21.21	1159	1562	1949
40	087	4001.05	Middle	No	110.50	\$84,900	\$93,815	\$83,063	4063	25.40	1032	1315	1578
40	087	4001.06	Upper	No	128.22	\$84,900	\$108,859	\$96,389	5559	24.45	1359	1602	1965
40	087	4002.01	Middle	No	99.91	\$84,900	\$84,824	\$75,104	3861	26.44	1021	1124	1591
40	087	4002.03	Middle	No	88.47	\$84,900	\$75,111	\$66,506	4925	26.13	1287	1194	1559
40	087	4002.04	Upper	No	124.85	\$84,900	\$105,998	\$93,857	5410	29.09	1574	1545	1786
40	087	4003.00	Middle	No	82.15	\$84,900	\$69,745	\$61,756	5624	34.69	1951	1313	2239
40	087	4004.00	Middle	No	83.69	\$84,900	\$71,053	\$62,917	1183	24.18	286	285	471
40	109	1001.00	Moderate	No	76.76	\$84,900	\$65,169	\$57,705	3040	43.75	1330	904	1629
40	109	1002.01	Middle	No	112.38	\$84,900	\$95,411	\$84,479	1570	33.69	529	418	593
40	109	1002.02	Middle	No	80.60	\$84,900	\$68,429	\$60,592	1639	52.65	863	326	686
40	109	1002.03	Middle	No	88.26	\$84,900	\$74,933	\$66,351	2538	53.03	1346	592	1094
40	109	1003.00	Upper	No	138.11	\$84,900	\$117,255	\$103,824	2681	23.69	635	1071	1448
40	109	1004.00	Low	No	42.03	\$84,900	\$35,683	\$31,595	1955	93.15	1821	336	1025
40	109	1005.00	Low	No	47.19	\$84,900	\$40,064	\$35,474	1898	86.72	1646	268	684
40	109	1008.00	Moderate	No	74.83	\$84,900	\$63,531	\$56,250	2260	54.56	1233	451	1027
40	109	1009.00	Upper	No	140.37	\$84,900	\$119,174	\$105,521	1532	33.81	518	535	733
40	109	1010.00	Low	No	40.83	\$84,900	\$34,665	\$30,694	2892	54.91	1588	146	677
40	109	1011.00	Moderate	No	58.53	\$84,900	\$49,692	\$44,003	832	35.82	298	202	375
40	109	1012.00	Middle	No	82.50	\$84,900	\$70,043	\$62,019	1107	35.14	389	223	608
40	109	1013.00	Low	No	37.04	\$84,900	\$31,447	\$27,846	2886	92.41	2667	461	1358
40	109	1014.00	Unknown	No	0.00	\$84,900	\$0	\$0	1055	87.68	925	398	749
40	109	1015.00	Moderate	No	69.63	\$84,900	\$59,116	\$52,344	1912	64.02	1224	400	752
40	109	1018.00	Upper	No	189.12	\$84,900	\$160,563	\$142,163	1499	26.08	391	410	725

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40	109	1019.00	Upper	No	135.85	\$84,900	\$115,337	\$102,122	2623	36.45	956	696	1322
40	109	1020.00	Middle	No	106.53	\$84,900	\$90,444	\$80,083	2798	44.85	1255	648	1375
40	109	1021.00	Moderate	No	61.31	\$84,900	\$52,052	\$46,090	2112	49.67	1049	568	953
40	109	1022.00	Moderate	No	57.90	\$84,900	\$49,157	\$43,524	2693	66.77	1798	541	1108
40	109	1023.00	Moderate	No	67.29	\$84,900	\$57,129	\$50,583	3166	60.87	1927	632	1568
40	109	1024.00	Moderate	No	59.60	\$84,900	\$50,600	\$44,808	2906	70.37	2045	432	1182
40	109	1025.00	Upper	No	141.82	\$84,900	\$120,405	\$106,607	1594	33.69	537	4	70
40	109	1032.00	Upper	No	158.18	\$84,900	\$134,295	\$118,906	2633	50.63	1333	94	127
40	109	1033.00	Moderate	No	59.56	\$84,900	\$50,566	\$44,773	1445	76.40	1104	199	567
40	109	1039.00	Moderate	No	54.49	\$84,900	\$46,262	\$40,962	3788	84.05	3184	604	1284
40	109	1041.00	Low	No	36.31	\$84,900	\$30,827	\$27,295	3001	78.47	2355	300	1302
40	109	1042.00	Moderate	No	61.76	\$84,900	\$52,434	\$46,429	2209	88.55	1956	363	765
40	109	1043.00	Low	No	49.54	\$84,900	\$42,059	\$37,244	3266	86.04	2810	770	1502
40	109	1044.00	Moderate	No	51.11	\$84,900	\$43,392	\$38,421	3491	88.20	3079	508	1383
40	109	1045.00	Moderate	No	69.87	\$84,900	\$59,320	\$52,525	3333	86.20	2873	463	1102
40	109	1046.00	Low	No	45.34	\$84,900	\$38,494	\$34,083	985	82.94	817	172	385
40	109	1047.00	Moderate	No	71.73	\$84,900	\$60,899	\$53,920	1198	70.87	849	82	483
40	109	1048.00	Moderate	No	50.02	\$84,900	\$42,467	\$37,601	3323	81.91	2722	532	1135
40	109	1049.00	Low	No	49.76	\$84,900	\$42,246	\$37,409	3734	81.71	3051	834	1400
40	109	1050.00	Unknown	No	0.00	\$84,900	\$0	\$0	2269	84.09	1908	373	725
40	109	1051.01	Middle	No	105.56	\$84,900	\$89,620	\$79,350	2347	46.78	1098	283	528
40	109	1052.01	Low	No	44.54	\$84,900	\$37,814	\$33,482	1576	93.27	1470	539	1024
40	109	1052.02	Low	No	32.55	\$84,900	\$27,635	\$24,471	1194	94.39	1127	200	456
40	109	1053.00	Moderate	No	69.45	\$84,900	\$58,963	\$52,206	3223	75.61	2437	405	1064
40	109	1054.00	Low	No	42.49	\$84,900	\$36,074	\$31,944	2021	75.01	1516	350	781
40	109	1055.00	Moderate	No	57.18	\$84,900	\$48,546	\$42,989	3060	82.25	2517	539	1010
40	109	1056.00	Low	No	21.97	\$84,900	\$18,653	\$16,516	4731	82.20	3889	517	1408
40	109	1059.03	Moderate	No	65.29	\$84,900	\$55,431	\$49,083	2804	57.45	1611	727	1184

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40	109	1059.04	Moderate	No	61.61	\$84,900	\$52,307	\$46,319	4027	65.31	2630	770	1525
40	109	1059.05	Moderate	No	55.32	\$84,900	\$46,967	\$41,587	2978	60.58	1804	746	1220
40	109	1059.06	Moderate	No	73.88	\$84,900	\$62,724	\$55,536	2938	58.37	1715	830	1260
40	109	1059.07	Low	No	47.84	\$84,900	\$40,616	\$35,968	4607	72.00	3317	563	1605
40	109	1060.00	Middle	No	103.67	\$84,900	\$88,016	\$77,930	2281	71.81	1638	736	982
40	109	1061.00	Middle	No	90.52	\$84,900	\$76,851	\$68,047	3214	81.21	2610	1006	1361
40	109	1062.00	Moderate	No	79.43	\$84,900	\$67,436	\$59,710	1462	88.58	1295	634	840
40	109	1063.01	Low	No	35.09	\$84,900	\$29,791	\$26,380	3512	82.60	2901	411	1334
40	109	1063.02	Moderate	No	52.81	\$84,900	\$44,836	\$39,698	4589	81.74	3751	701	1692
40	109	1063.03	Middle	No	97.75	\$84,900	\$82,990	\$73,482	3530	57.79	2040	613	1625
40	109	1064.01	Upper	No	332.58	\$84,900	\$282,360	\$250,001	2167	14.26	309	740	890
40	109	1064.02	Upper	No	290.02	\$84,900	\$246,227	\$218,015	2127	21.34	454	852	1051
40	109	1064.03	Moderate	No	78.69	\$84,900	\$66,808	\$59,152	4818	27.65	1332	1631	2378
40	109	1065.01	Upper	No	143.05	\$84,900	\$121,449	\$107,532	2872	25.66	737	1123	1345
40	109	1065.02	Moderate	No	76.61	\$84,900	\$65,042	\$57,589	3850	46.44	1788	799	1438
40	109	1065.03	Upper	No	121.77	\$84,900	\$103,383	\$91,541	1758	27.19	478	606	670
40	109	1066.01	Moderate	No	58.30	\$84,900	\$49,497	\$43,828	3148	46.06	1450	740	1315
40	109	1066.02	Moderate	No	64.90	\$84,900	\$55,100	\$48,789	2575	46.87	1207	436	606
40	109	1066.06	Middle	No	97.16	\$84,900	\$82,489	\$73,042	1983	38.38	761	586	855
40	109	1066.07	Moderate	No	67.94	\$84,900	\$57,681	\$51,076	3384	48.14	1629	823	1088
40	109	1066.08	Middle	No	101.58	\$84,900	\$86,241	\$76,364	3189	29.23	932	1021	1379
40	109	1066.09	Middle	No	91.45	\$84,900	\$77,641	\$68,750	1033	31.46	325	360	558
40	109	1066.10	Unknown	No	0.00	\$84,900	\$0	\$0	1235	38.22	472	510	589
40	109	1066.11	Moderate	No	50.36	\$84,900	\$42,756	\$37,862	2583	56.14	1450	139	396
40	109	1067.02	Moderate	No	72.76	\$84,900	\$61,773	\$54,694	4006	56.32	2256	975	1470
40	109	1067.04	Middle	No	97.13	\$84,900	\$82,463	\$73,016	2434	37.96	924	539	788
40	109	1067.05	Middle	No	85.41	\$84,900	\$72,513	\$64,205	2677	46.25	1238	771	1041
40	109	1067.06	Unknown	No	0.00	\$84,900	\$0	\$0	3635	50.01	1818	896	1042
40	109	1067.08	Upper	No	138.92	\$84,900	\$117,943	\$104,427	3203	46.49	1489	983	1013

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40	109	1067.09	Moderate	No	55.49	\$84,900	\$47,111	\$41,719	2480	72.78	1805	280	483
40	109	1067.10	Moderate	No	64.48	\$84,900	\$54,744	\$48,472	4258	59.09	2516	556	1202
40	109	1068.01	Moderate	No	67.84	\$84,900	\$57,596	\$51,000	1774	35.91	637	210	476
40	109	1068.02	Middle	No	81.97	\$84,900	\$69,593	\$61,621	2001	38.18	764	390	627
40	109	1068.03	Moderate	No	65.52	\$84,900	\$55,626	\$49,256	3261	47.90	1562	528	947
40	109	1068.04	Moderate	No	74.55	\$84,900	\$63,293	\$56,042	3848	57.56	2215	672	1055
40	109	1069.02	Moderate	No	73.55	\$84,900	\$62,444	\$55,288	2492	51.97	1295	518	757
40	109	1069.03	Middle	No	92.76	\$84,900	\$78,753	\$69,733	6139	38.20	2345	1358	1920
40	109	1069.06	Middle	No	80.48	\$84,900	\$68,328	\$60,500	3283	61.86	2031	608	743
40	109	1069.07	Middle	No	97.84	\$84,900	\$83,066	\$73,553	2106	56.84	1197	468	688
40	109	1069.09	Middle	No	94.49	\$84,900	\$80,222	\$71,029	1790	50.00	895	466	641
40	109	1069.10	Moderate	No	72.81	\$84,900	\$61,816	\$54,738	2663	50.32	1340	656	923
40	109	1069.11	Middle	No	108.00	\$84,900	\$91,692	\$81,188	1893	50.18	950	629	756
40	109	1069.12	Low	No	31.01	\$84,900	\$26,327	\$23,311	3198	65.20	2085	404	775
40	109	1069.13	Moderate	No	50.97	\$84,900	\$43,274	\$38,315	4556	68.22	3108	568	1077
40	109	1069.14	Middle	No	80.39	\$84,900	\$68,251	\$60,433	4311	63.72	2747	482	1397
40	109	1069.16	Moderate	No	57.30	\$84,900	\$48,648	\$43,074	2481	73.16	1815	205	694
40	109	1069.17	Low	No	32.58	\$84,900	\$27,660	\$24,492	3359	80.47	2703	342	687
40	109	1070.01	Moderate	No	60.02	\$84,900	\$50,957	\$45,123	5918	77.02	4558	897	2047
40	109	1070.02	Moderate	No	65.92	\$84,900	\$55,966	\$49,559	2108	61.62	1299	384	760
40	109	1071.01	Unknown	No	0.00	\$84,900	\$0	\$0	1243	70.31	874	0	0
40	109	1071.03	Moderate	No	52.73	\$84,900	\$44,768	\$39,643	2031	75.87	1541	349	540
40	109	1071.04	Low	No	41.57	\$84,900	\$35,293	\$31,250	2880	71.35	2055	644	1200
40	109	1072.06	Moderate	No	62.56	\$84,900	\$53,113	\$47,031	4555	60.15	2740	742	1520
40	109	1072.07	Middle	No	90.33	\$84,900	\$76,690	\$67,907	2191	53.13	1164	307	783
40	109	1072.12	Moderate	No	70.69	\$84,900	\$60,016	\$53,140	5979	56.82	3397	1046	1789
40	109	1072.13	Moderate	No	66.81	\$84,900	\$56,722	\$50,227	4913	68.59	3370	662	1322
40	109	1072.14	Middle	No	87.12	\$84,900	\$73,965	\$65,494	3184	68.15	2170	861	1288

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	109	1072.15	Low	No	43.55	\$84,900	\$36,974	\$32,738	4293	74.73	3208	547	1218
40	109	1072.16	Moderate	No	63.19	\$84,900	\$53,648	\$47,500	3096	74.26	2299	300	761
40	109	1072.17	Moderate	No	54.32	\$84,900	\$46,118	\$40,833	2134	79.10	1688	653	881
40	109	1072.18	Moderate	No	55.07	\$84,900	\$46,754	\$41,403	3107	76.18	2367	548	1076
40	109	1072.19	Moderate	No	74.64	\$84,900	\$63,369	\$56,111	3257	80.17	2611	599	1013
40	109	1072.20	Moderate	No	55.24	\$84,900	\$46,899	\$41,526	3840	78.13	3000	471	1283
40	109	1072.21	Moderate	No	78.19	\$84,900	\$66,383	\$58,776	2395	69.02	1653	557	811
40	109	1072.22	Moderate	No	75.16	\$84,900	\$63,811	\$56,500	1869	71.43	1335	323	538
40	109	1072.23	Moderate	No	62.80	\$84,900	\$53,317	\$47,214	2867	74.12	2125	1121	1426
40	109	1072.24	Middle	No	85.86	\$84,900	\$72,895	\$64,541	3676	53.48	1966	951	1363
40	109	1072.25	Moderate	No	63.71	\$84,900	\$54,090	\$47,895	2976	73.32	2182	588	865
40	109	1072.26	Moderate	No	77.78	\$84,900	\$66,035	\$58,472	3178	69.70	2215	493	796
40	109	1073.02	Low	No	47.69	\$84,900	\$40,489	\$35,852	2979	70.93	2113	567	1037
40	109	1073.03	Moderate	No	54.27	\$84,900	\$46,075	\$40,800	1544	44.11	681	224	509
40	109	1073.05	Unknown	No	0.00	\$84,900	\$0	\$0	1312	67.23	882	139	401
40	109	1073.06	Low	No	41.46	\$84,900	\$35,200	\$31,172	3739	67.21	2513	524	1356
40	109	1074.01	Middle	No	109.22	\$84,900	\$92,728	\$82,108	5990	71.25	4268	1701	2685
40	109	1074.04	Middle	No	89.04	\$84,900	\$75,595	\$66,938	3376	62.26	2102	754	1116
40	109	1074.05	Moderate	No	77.74	\$84,900	\$66,001	\$58,438	4997	53.85	2691	1288	2023
40	109	1074.06	Middle	No	92.94	\$84,900	\$78,906	\$69,867	7600	53.24	4046	1080	2504
40	109	1074.07	Middle	No	97.78	\$84,900	\$83,015	\$73,508	553	33.09	183	167	502
40	109	1076.01	Moderate	No	51.88	\$84,900	\$44,046	\$39,005	2148	49.39	1061	205	610
40	109	1076.04	Moderate	No	68.14	\$84,900	\$57,851	\$51,224	2025	42.86	868	415	907
40	109	1076.05	Moderate	No	66.46	\$84,900	\$56,425	\$49,961	2150	39.91	858	270	942
40	109	1076.08	Middle	No	80.37	\$84,900	\$68,234	\$60,417	3991	42.40	1692	1147	1582
40	109	1077.03	Middle	No	112.03	\$84,900	\$95,113	\$84,219	3645	36.32	1324	952	1290
40	109	1077.04	Moderate	No	64.52	\$84,900	\$54,777	\$48,500	1657	48.46	803	444	677
40	109	1077.05	Moderate	No	70.04	\$84,900	\$59,464	\$52,656	1998	38.44	768	523	783
40	109	1077.06	Moderate	No	57.23	\$84,900	\$48,588	\$43,021	2770	46.68	1293	597	993

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40	109	1077.07	Moderate	No	76.71	\$84,900	\$65,127	\$57,670	1282	38.38	492	210	517
40	109	1078.01	Middle	No	80.92	\$84,900	\$68,701	\$60,828	3603	62.25	2243	592	1243
40	109	1078.04	Moderate	No	65.82	\$84,900	\$55,881	\$49,479	2395	41.75	1000	541	982
40	109	1078.05	Moderate	No	64.85	\$84,900	\$55,058	\$48,750	2580	54.34	1402	548	1047
40	109	1078.06	Moderate	No	68.78	\$84,900	\$58,394	\$51,708	4101	45.92	1883	1107	1635
40	109	1078.07	Moderate	No	58.03	\$84,900	\$49,267	\$43,625	2866	48.60	1393	949	1257
40	109	1078.08	Middle	No	84.14	\$84,900	\$71,435	\$63,250	1932	53.31	1030	381	664
40	109	1078.09	Middle	No	82.81	\$84,900	\$70,306	\$62,250	1734	49.54	859	352	666
40	109	1078.10	Moderate	No	63.94	\$84,900	\$54,285	\$48,071	2660	45.45	1209	505	1174
40	109	1079.00	Moderate	No	57.40	\$84,900	\$48,733	\$43,148	1608	89.05	1432	383	887
40	109	1080.03	Low	No	49.65	\$84,900	\$42,153	\$37,328	3765	72.24	2720	335	1051
40	109	1080.05	Middle	No	107.04	\$84,900	\$90,877	\$80,469	2449	68.19	1670	679	922
40	109	1080.06	Middle	No	102.98	\$84,900	\$87,430	\$77,412	4039	48.25	1949	1210	1546
40	109	1080.07	Middle	No	102.35	\$84,900	\$86,895	\$76,944	3330	40.39	1345	966	1166
40	109	1080.08	Moderate	No	63.38	\$84,900	\$53,810	\$47,647	4277	58.73	2512	817	1733
40	109	1080.09	Moderate	No	60.08	\$84,900	\$51,008	\$45,169	3003	58.04	1743	848	1317
40	109	1080.10	Moderate	No	58.01	\$84,900	\$49,250	\$43,611	3127	57.12	1786	504	1117
40	109	1080.11	Moderate	No	72.78	\$84,900	\$61,790	\$54,712	3959	79.39	3143	678	1389
40	109	1081.01	Upper	No	259.68	\$84,900	\$220,468	\$195,208	4298	23.96	1030	1537	1600
40	109	1081.06	Upper	No	176.98	\$84,900	\$150,256	\$133,043	6494	19.85	1289	2410	2585
40	109	1081.07	Upper	No	191.58	\$84,900	\$162,651	\$144,018	3416	16.57	566	1009	1105
40	109	1081.09	Upper	No	205.29	\$84,900	\$174,291	\$154,324	5852	18.80	1100	1891	2105
40	109	1081.10	Upper	No	151.75	\$84,900	\$128,836	\$114,074	4343	24.08	1046	1412	1602
40	109	1081.13	Upper	No	121.02	\$84,900	\$102,746	\$90,977	5001	31.33	1567	1035	1559
40	109	1081.14	Upper	No	157.97	\$84,900	\$134,117	\$118,750	4837	30.49	1475	862	1357
40	109	1082.01	Middle	No	96.96	\$84,900	\$82,319	\$72,888	3763	27.88	1049	732	1314
40	109	1082.03	Moderate	No	70.57	\$84,900	\$59,914	\$53,050	3247	38.10	1237	542	1323
40	109	1082.04	Middle	No	82.19	\$84,900	\$69,779	\$61,786	2916	52.71	1537	533	887

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40	109	1082.07	Low	No	35.58	\$84,900	\$30,207	\$26,750	1031	46.36	478	7	273
40	109	1082.08	Moderate	No	59.54	\$84,900	\$50,549	\$44,763	3836	43.74	1678	434	1301
40	109	1082.15	Middle	No	102.54	\$84,900	\$87,056	\$77,083	4741	29.32	1390	1952	2299
40	109	1082.16	Middle	No	101.18	\$84,900	\$85,902	\$76,058	3158	33.72	1065	671	1262
40	109	1082.17	Middle	No	111.20	\$84,900	\$94,409	\$83,592	4073	31.18	1270	1084	1672
40	109	1082.22	Upper	No	236.13	\$84,900	\$200,474	\$177,500	1899	17.17	326	508	557
40	109	1082.23	Upper	No	210.87	\$84,900	\$179,029	\$158,516	5227	18.54	969	1664	1776
40	109	1082.24	Upper	No	203.02	\$84,900	\$172,364	\$152,614	3500	21.97	769	839	899
40	109	1082.25	Upper	No	140.58	\$84,900	\$119,352	\$105,679	3252	25.58	832	992	1239
40	109	1082.26	Middle	No	106.21	\$84,900	\$90,172	\$79,839	2549	50.18	1279	378	656
40	109	1082.27	Upper	No	203.94	\$84,900	\$173,145	\$153,304	2272	33.76	767	774	774
40	109	1082.28	Upper	No	190.81	\$84,900	\$161,998	\$143,438	1988	23.19	461	445	581
40	109	1082.29	Upper	No	128.25	\$84,900	\$108,884	\$96,406	3417	30.44	1040	845	1143
40	109	1082.30	Middle	No	114.04	\$84,900	\$96,820	\$85,724	2478	40.76	1010	565	772
40	109	1082.31	Upper	No	205.26	\$84,900	\$174,266	\$154,297	2350	20.00	470	522	589
40	109	1082.32	Upper	No	158.89	\$84,900	\$134,898	\$119,444	3228	17.81	575	958	1118
40	109	1082.33	Upper	No	149.79	\$84,900	\$127,172	\$112,599	4320	39.17	1692	1204	1587
40	109	1082.34	Upper	No	170.88	\$84,900	\$145,077	\$128,452	5086	32.01	1628	1536	1645
40	109	1082.35	Upper	No	143.28	\$84,900	\$121,645	\$107,708	2620	41.68	1092	803	919
40	109	1082.36	Middle	No	118.86	\$84,900	\$100,912	\$89,348	2023	39.05	790	462	898
40	109	1082.37	Upper	No	175.47	\$84,900	\$148,974	\$131,905	3156	38.12	1203	821	964
40	109	1082.38	Middle	No	109.20	\$84,900	\$92,711	\$82,092	2176	37.36	813	596	727
40	109	1083.01	Moderate	No	66.75	\$84,900	\$56,671	\$50,179	2162	72.34	1564	911	1100
40	109	1083.02	Middle	No	95.99	\$84,900	\$81,496	\$72,163	5293	40.36	2136	966	1336
40	109	1083.04	Middle	No	109.75	\$84,900	\$93,178	\$82,500	4894	26.95	1319	1195	1841
40	109	1083.07	Middle	No	80.19	\$84,900	\$68,081	\$60,282	4811	59.51	2863	1214	1744
40	109	1083.09	Low	No	45.02	\$84,900	\$38,222	\$33,843	2278	83.89	1911	461	830
40	109	1083.10	Moderate	No	72.20	\$84,900	\$61,298	\$54,276	3026	68.27	2066	440	776
40	109	1083.14	Moderate	No	63.76	\$84,900	\$54,132	\$47,930	2911	59.05	1719	262	519

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40	109	1083.17	Upper	No	127.01	\$84,900	\$107,831	\$95,474	3910	36.06	1410	1295	1536
40	109	1083.18	Upper	No	136.39	\$84,900	\$115,795	\$102,528	5748	42.47	2441	1603	2109
40	109	1083.19	Middle	No	81.96	\$84,900	\$69,584	\$61,612	3947	40.99	1618	435	798
40	109	1083.20	Middle	No	114.99	\$84,900	\$97,627	\$86,439	3492	21.65	756	534	823
40	109	1083.21	Moderate	No	54.70	\$84,900	\$46,440	\$41,122	1500	65.27	979	40	447
40	109	1083.22	Moderate	No	53.75	\$84,900	\$45,634	\$40,406	4147	64.79	2687	277	611
40	109	1083.23	Upper	No	142.14	\$84,900	\$120,677	\$106,850	4272	46.21	1974	722	950
40	109	1083.24	Upper	No	237.31	\$84,900	\$201,476	\$178,393	1987	24.81	493	570	747
40	109	1083.25	Upper	No	121.70	\$84,900	\$103,323	\$91,485	5623	45.53	2560	1446	1867
40	109	1083.26	Moderate	No	68.51	\$84,900	\$58,165	\$51,500	3149	42.58	1341	254	241
40	109	1084.02	Middle	No	117.59	\$84,900	\$99,834	\$88,393	1373	21.78	299	524	641
40	109	1084.03	Middle	No	111.08	\$84,900	\$94,307	\$83,500	1946	28.21	549	685	886
40	109	1084.04	Middle	No	114.30	\$84,900	\$97,041	\$85,925	3430	33.79	1159	979	1593
40	109	1085.06	Middle	No	107.33	\$84,900	\$91,123	\$80,682	3333	27.69	923	1050	1447
40	109	1085.07	Upper	No	142.41	\$84,900	\$120,906	\$107,054	1227	20.70	254	455	573
40	109	1085.08	Middle	No	106.73	\$84,900	\$90,614	\$80,234	1817	40.84	742	487	660
40	109	1085.13	Upper	No	134.01	\$84,900	\$113,774	\$100,739	3699	40.55	1500	1097	1511
40	109	1085.14	Middle	No	91.45	\$84,900	\$77,641	\$68,750	4972	52.47	2609	884	1229
40	109	1085.15	Middle	No	108.39	\$84,900	\$92,023	\$81,480	5029	33.35	1677	969	1567
40	109	1085.20	Upper	No	235.71	\$84,900	\$200,118	\$177,188	2048	23.54	482	600	783
40	109	1085.21	Middle	No	94.53	\$84,900	\$80,256	\$71,063	1408	61.08	860	217	264
40	109	1085.23	Upper	No	146.91	\$84,900	\$124,727	\$110,435	6118	45.05	2756	1742	2202
40	109	1085.24	Middle	No	107.75	\$84,900	\$91,480	\$81,000	5056	38.03	1923	1786	1921
40	109	1085.25	Middle	No	97.60	\$84,900	\$82,862	\$73,367	2135	46.89	1001	551	774
40	109	1085.26	Middle	No	85.31	\$84,900	\$72,428	\$64,135	4986	49.42	2464	1030	1289
40	109	1085.27	Middle	No	112.73	\$84,900	\$95,708	\$84,744	5716	41.95	2398	1223	1681
40	109	1085.28	Upper	No	143.56	\$84,900	\$121,882	\$107,917	2285	40.88	934	626	766
40	109	1085.29	Upper	No	186.32	\$84,900	\$158,186	\$140,063	2781	27.58	767	871	921

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40	109	1085.30	Upper	No	126.65	\$84,900	\$107,526	\$95,208	3963	44.11	1748	847	1152
40	109	1085.31	Upper	No	213.80	\$84,900	\$181,516	\$160,714	5237	29.94	1568	1350	1575
40	109	1085.32	Upper	No	185.57	\$84,900	\$157,549	\$139,500	1493	21.97	328	525	542
40	109	1085.33	Upper	No	183.63	\$84,900	\$155,902	\$138,036	1676	21.66	363	535	602
40	109	1085.34	Upper	No	131.13	\$84,900	\$111,329	\$98,571	5155	38.00	1959	850	1013
40	109	1085.35	Upper	No	169.92	\$84,900	\$144,262	\$127,736	11132	34.11	3797	2670	2996
40	109	1085.36	Upper	No	137.18	\$84,900	\$116,466	\$103,125	4907	32.79	1609	1557	1880
40	109	1085.37	Upper	No	125.06	\$84,900	\$106,176	\$94,013	3412	25.73	878	1046	1380
40	109	1085.38	Upper	No	144.99	\$84,900	\$123,097	\$108,990	2656	35.32	938	793	1048
40	109	1086.03	Upper	No	124.21	\$84,900	\$105,454	\$93,369	5155	40.04	2064	1153	1681
40	109	1086.04	Middle	No	99.16	\$84,900	\$84,187	\$74,545	4966	47.54	2361	1545	1849
40	109	1087.01	Upper	No	142.53	\$84,900	\$121,008	\$107,143	2625	29.83	783	737	862
40	109	1087.06	Middle	No	93.75	\$84,900	\$79,594	\$70,479	2894	32.14	930	846	1081
40	109	1087.07	Middle	No	119.77	\$84,900	\$101,685	\$90,034	4377	36.99	1619	1297	1443
40	109	1087.08	Middle	No	113.80	\$84,900	\$96,616	\$85,550	4431	22.43	994	1429	1785
40	109	1087.09	Upper	No	124.71	\$84,900	\$105,879	\$93,750	3510	21.68	761	1296	1486
40	109	1087.10	Upper	No	125.41	\$84,900	\$106,473	\$94,275	3925	30.47	1196	1108	1352
40	109	1087.11	Upper	No	134.85	\$84,900	\$114,488	\$101,373	3275	21.01	688	970	1118
40	109	1087.12	Upper	No	124.85	\$84,900	\$105,998	\$93,854	2388	28.64	684	691	734
40	109	1087.13	Upper	No	142.35	\$84,900	\$120,855	\$107,009	3882	24.86	965	991	1237
40	109	1088.02	Middle	No	118.13	\$84,900	\$100,292	\$88,802	5208	25.90	1349	1837	2183
40	109	1088.03	Low	No	38.77	\$84,900	\$32,916	\$29,145	940	93.19	876	333	479
40	109	1088.04	Middle	No	116.40	\$84,900	\$98,824	\$87,500	2981	41.80	1246	867	1075
40	109	1088.05	Moderate	No	79.63	\$84,900	\$67,606	\$59,865	3590	36.41	1307	1032	1646
40	109	1088.06	Upper	No	139.75	\$84,900	\$118,648	\$105,054	1787	27.31	488	458	562
40	109	1088.07	Upper	No	134.77	\$84,900	\$114,420	\$101,310	1414	33.24	470	422	484
40	109	1089.00	Moderate	No	74.99	\$84,900	\$63,667	\$56,373	3712	34.86	1294	915	1527
40	109	1090.01	Middle	No	115.15	\$84,900	\$97,762	\$86,563	2138	26.99	577	631	745
40	109	1090.03	Middle	No	85.63	\$84,900	\$72,700	\$64,375	4696	22.76	1069	1323	1876

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40	109	1090.04	Upper	No	121.56	\$84,900	\$103,204	\$91,377	3642	24.41	889	1247	1549
40	109	1092.02	Middle	No	98.94	\$84,900	\$84,000	\$74,375	2908	25.72	748	1065	1281
40	109	1092.03	Upper	No	243.52	\$84,900	\$206,748	\$183,056	4017	22.45	902	1019	1210
40	109	1092.04	Upper	No	256.75	\$84,900	\$217,981	\$193,000	2440	17.87	436	715	678
40	109	1092.05	Upper	No	256.98	\$84,900	\$218,176	\$193,178	2713	24.77	672	1164	1219
40	109	1093.00	Middle	No	87.18	\$84,900	\$74,016	\$65,536	2047	32.39	663	580	1189
40	109	1094.00	Upper	No	220.45	\$84,900	\$187,162	\$165,714	1775	26.65	473	422	701
40	109	1095.00	Low	No	45.12	\$84,900	\$38,307	\$33,919	3337	87.50	2920	560	1559
40	109	1096.00	Unknown	No	0.00	\$84,900	\$0	\$0	793	40.61	322	4	39
40	109	1097.00	Upper	No	175.93	\$84,900	\$149,365	\$132,250	2418	45.08	1090	249	256
40	109	1098.00	Moderate	No	73.77	\$84,900	\$62,631	\$55,455	686	70.55	484	62	165
40	109	1099.00	Middle	No	93.87	\$84,900	\$79,696	\$70,568	1564	46.23	723	49	140
40	109	1100.00	Low	No	38.24	\$84,900	\$32,466	\$28,750	1552	67.33	1045	200	585
40	109	9800.01	Unknown	No	0.00	\$84,900	\$0	\$0	61	55.74	34	0	0
40	109	9800.02	Unknown	No	0.00	\$84,900	\$0	\$0	0	0.00	0	0	0
40	109	9800.03	Unknown	No	0.00	\$84,900	\$0	\$0	42	80.95	34	0	0
40	109	9800.04	Unknown	No	0.00	\$84,900	\$0	\$0	14	35.71	5	0	0
40	109	9800.05	Unknown	No	0.00	\$84,900	\$0	\$0	1	100.00	1	0	0
40	109	9800.06	Unknown	No	0.00	\$84,900	\$0	\$0	44	43.18	19	0	0
40	109	9800.07	Upper	No	127.33	\$84,900	\$108,103	\$95,714	192	30.73	59	19	26
40	109	9800.08	Unknown	No	0.00	\$84,900	\$0	\$0	6	33.33	2	0	0
40	109	9800.09	Unknown	No	0.00	\$84,900	\$0	\$0	58	67.24	39	0	0

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2022 FFIEC Census Report - Summary Census Demographic Information

MSA/MD: 46140 - TULSA, OK

State: 40 - OKLAHOMA (OK)



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	037	0201.01	Middle	No	91.55	\$81,300	\$74,430	\$66,106	2333	25.42	593	453	771
40	037	0201.02	Moderate	No	60.67	\$81,300	\$49,325	\$43,807	1508	32.89	496	295	572
40	037	0201.03	Upper	No	133.39	\$81,300	\$108,446	\$96,313	2940	22.11	650	853	966
40	037	0206.02	Moderate	No	76.81	\$81,300	\$62,447	\$55,463	3417	31.72	1084	801	1315
40	037	0206.03	Upper	No	132.81	\$81,300	\$107,975	\$95,893	3412	34.85	1189	1186	1649
40	037	0206.04	Middle	No	113.85	\$81,300	\$92,560	\$82,206	3218	31.70	1020	945	1108
40	037	0207.02	Middle	No	100.58	\$81,300	\$81,772	\$72,625	3582	27.14	972	898	1405
40	037	0207.04	Moderate	No	76.17	\$81,300	\$61,926	\$55,000	1421	15.69	223	469	748
40	037	0207.05	Middle	No	106.21	\$81,300	\$86,349	\$76,691	2846	21.89	623	1041	1230
40	037	0207.06	Middle	No	89.05	\$81,300	\$72,398	\$64,301	5498	24.10	1325	1331	1995
40	037	0207.07	Middle	No	99.02	\$81,300	\$80,503	\$71,500	2291	25.58	586	714	836
40	037	0208.00	Moderate	No	58.86	\$81,300	\$47,853	\$42,500	3057	19.79	605	1117	1797
40	037	0209.00	Middle	No	88.24	\$81,300	\$71,739	\$63,715	2998	29.15	874	778	1239
40	037	0210.00	Moderate	No	56.42	\$81,300	\$45,869	\$40,743	3681	35.13	1293	792	1673
40	037	0211.01	Moderate	No	75.40	\$81,300	\$61,300	\$54,444	2949	24.52	723	874	1316
40	037	0211.02	Moderate	No	77.67	\$81,300	\$63,146	\$56,087	3603	25.67	925	934	1497
40	037	0212.01	Middle	No	117.14	\$81,300	\$95,235	\$84,583	1899	25.43	483	619	770
40	037	0212.02	Middle	No	90.62	\$81,300	\$73,674	\$65,433	3829	34.08	1305	1212	1620
40	037	0213.00	Moderate	No	69.99	\$81,300	\$56,902	\$50,536	2274	33.69	766	506	990
40	037	0214.01	Upper	No	166.37	\$81,300	\$135,259	\$120,125	2120	24.20	513	567	700
40	037	0214.02	Middle	No	81.09	\$81,300	\$65,926	\$58,555	4413	33.22	1466	1040	1717
40	037	0215.00	Middle	No	101.23	\$81,300	\$82,300	\$73,098	5791	30.34	1757	1585	2303
40	037	0216.00	Middle	No	90.84	\$81,300	\$73,853	\$65,590	2674	28.23	755	769	1057
40	111	0001.00	Moderate	No	50.78	\$81,300	\$41,284	\$36,667	2546	70.58	1797	458	1194
40	111	0002.00	Low	No	40.40	\$81,300	\$32,845	\$29,172	2655	51.41	1365	632	1406
40	111	0003.00	Low	No	38.95	\$81,300	\$31,666	\$28,125	2738	44.89	1229	489	1211

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40	111	0004.00	Moderate	No	64.74	\$81,300	\$52,634	\$46,745	4456	46.07	2053	1178	1991
40	111	0005.00	Middle	No	98.44	\$81,300	\$80,032	\$71,080	3624	33.72	1222	1287	1696
40	111	0006.01	Middle	No	99.98	\$81,300	\$81,284	\$72,193	3015	35.46	1069	952	1214
40	111	0006.02	Middle	No	97.81	\$81,300	\$79,520	\$70,625	4086	34.73	1419	1175	1718
40	111	0007.00	Middle	No	98.33	\$81,300	\$79,942	\$71,000	3558	37.86	1347	1024	1694
40	111	0008.00	Middle	No	102.40	\$81,300	\$83,251	\$73,942	2809	36.31	1020	1073	1513
40	111	0009.01	Middle	No	86.43	\$81,300	\$70,268	\$62,406	2919	34.94	1020	973	1436
40	111	0009.02	Moderate	No	62.85	\$81,300	\$51,097	\$45,386	4300	36.42	1566	1087	2131
40	113	9400.01	Moderate	No	68.14	\$81,300	\$55,398	\$49,202	5393	41.33	2229	1450	2518
40	113	9400.03	Middle	No	91.90	\$81,300	\$74,715	\$66,360	4406	32.32	1424	1482	2267
40	113	9400.04	Middle	No	92.33	\$81,300	\$75,064	\$66,667	2356	31.62	745	912	1313
40	113	9400.05	Middle	No	106.92	\$81,300	\$86,926	\$77,206	4075	34.04	1387	1569	1932
40	113	9400.06	Moderate	No	66.98	\$81,300	\$54,455	\$48,364	5403	87.38	4721	1169	2360
40	113	9400.07	Middle	No	102.64	\$81,300	\$83,446	\$74,115	4480	23.19	1039	1732	2167
40	113	9400.08	Middle	No	98.81	\$81,300	\$80,333	\$71,346	2858	31.21	892	857	1458
40	113	9400.09	Upper	No	121.02	\$81,300	\$98,389	\$87,381	3521	27.44	966	1214	1455
40	113	9400.11	Middle	No	90.02	\$81,300	\$73,186	\$65,000	1220	26.15	319	517	794
40	113	9400.12	Low	No	44.83	\$81,300	\$36,447	\$32,375	2014	50.50	1017	712	1110
40	113	9400.13	Moderate	No	67.06	\$81,300	\$54,520	\$48,424	2195	50.39	1106	619	1207
40	113	9400.14	Middle	No	96.38	\$81,300	\$78,357	\$69,590	3914	32.58	1275	930	1269
40	113	9400.15	Moderate	No	58.46	\$81,300	\$47,528	\$42,214	3983	31.51	1255	959	1416
40	117	9571.00	Moderate	No	72.80	\$81,300	\$59,186	\$52,571	3715	23.15	860	1011	1748
40	117	9572.00	Middle	No	93.59	\$81,300	\$76,089	\$67,581	4223	23.51	993	1411	2049
40	117	9573.00	Moderate	No	75.30	\$81,300	\$61,219	\$54,375	3066	22.28	683	897	1360
40	117	9574.00	Middle	No	111.00	\$81,300	\$90,243	\$80,147	2380	22.23	529	896	1309
40	117	9575.00	Moderate	No	72.64	\$81,300	\$59,056	\$52,454	2169	44.17	958	622	1199
40	117	9999.99	Middle	No	84.83	\$81,300	\$68,967	\$61,250	15553	25.87	4023	4837	7665
40	131	0501.01	Moderate	No	66.11	\$81,300	\$53,747	\$47,738	4998	43.86	2192	784	1349
40	131	0501.03	Middle	No	99.54	\$81,300	\$80,926	\$71,875	2482	37.83	939	538	912

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40	131	0501.04	Moderate	No	64.53	\$81,300	\$52,463	\$46,599	2148	42.18	906	281	879
40	131	0501.05	Upper	No	126.70	\$81,300	\$103,007	\$91,484	5383	33.77	1818	1394	1862
40	131	0502.01	Upper	No	120.60	\$81,300	\$98,048	\$87,083	2614	37.49	980	886	1078
40	131	0502.02	Moderate	No	65.00	\$81,300	\$52,845	\$46,932	2972	41.08	1221	703	1492
40	131	0502.03	Middle	No	89.29	\$81,300	\$72,593	\$64,471	1507	31.39	473	437	691
40	131	0503.01	Middle	No	80.73	\$81,300	\$65,633	\$58,295	2501	34.79	870	785	1058
40	131	0503.02	Middle	No	88.21	\$81,300	\$71,715	\$63,697	2634	35.76	942	750	1097
40	131	0503.03	Middle	No	117.12	\$81,300	\$95,219	\$84,565	3084	36.06	1112	981	1165
40	131	0503.04	Middle	No	113.80	\$81,300	\$92,519	\$82,171	3305	30.32	1002	1196	1443
40	131	0504.03	Upper	No	134.31	\$81,300	\$109,194	\$96,983	5489	32.67	1793	2005	2279
40	131	0504.04	Middle	No	111.82	\$81,300	\$90,910	\$80,741	7678	33.72	2589	2016	2338
40	131	0504.05	Upper	No	203.06	\$81,300	\$165,088	\$146,618	4221	25.97	1096	1361	1486
40	131	0504.06	Upper	No	182.27	\$81,300	\$148,186	\$131,607	3645	24.25	884	1056	1221
40	131	0504.07	Middle	No	111.95	\$81,300	\$91,015	\$80,833	2338	40.38	944	704	920
40	131	0504.08	Middle	No	96.89	\$81,300	\$78,772	\$69,960	2902	39.73	1153	674	1320
40	131	0504.09	Upper	No	127.39	\$81,300	\$103,568	\$91,982	1887	38.21	721	697	847
40	131	0505.01	Middle	No	93.48	\$81,300	\$75,999	\$67,500	3258	31.49	1026	907	1195
40	131	0505.02	Middle	No	82.85	\$81,300	\$67,357	\$59,821	3391	30.64	1039	1014	1412
40	131	0506.01	Middle	No	108.83	\$81,300	\$88,479	\$78,583	3934	35.97	1415	1139	1413
40	131	0506.02	Middle	No	115.34	\$81,300	\$93,771	\$83,279	3638	32.41	1179	1409	1567
40	131	0506.03	Upper	No	125.80	\$81,300	\$102,275	\$90,833	2450	30.98	759	802	926
40	131	0506.04	Upper	No	120.41	\$81,300	\$97,893	\$86,944	3996	31.88	1274	1117	1477
40	131	0507.01	Moderate	No	59.51	\$81,300	\$48,382	\$42,969	2107	43.19	910	509	1061
40	131	0507.02	Moderate	No	75.84	\$81,300	\$61,658	\$54,761	3010	37.01	1114	921	1447
40	131	0508.01	Middle	No	117.50	\$81,300	\$95,528	\$84,840	4531	32.75	1484	1419	1795
40	131	0508.02	Upper	No	130.70	\$81,300	\$106,259	\$94,375	3137	32.45	1018	900	1244
40	143	0002.00	Moderate	No	67.02	\$81,300	\$54,487	\$48,393	1380	93.41	1289	422	694
40	143	0003.00	Moderate	No	56.28	\$81,300	\$45,756	\$40,640	3986	81.69	3256	636	1329

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40	143	0004.00	Low	No	44.60	\$81,300	\$36,260	\$32,208	4340	78.46	3405	561	1434
40	143	0005.00	Low	No	32.89	\$81,300	\$26,740	\$23,750	2331	91.93	2143	296	987
40	143	0008.00	Moderate	No	77.24	\$81,300	\$62,796	\$55,772	1342	80.18	1076	450	770
40	143	0009.00	Middle	No	104.30	\$81,300	\$84,796	\$75,313	1205	67.55	814	428	725
40	143	0010.00	Moderate	No	62.43	\$81,300	\$50,756	\$45,083	1366	89.82	1227	231	423
40	143	0012.00	Moderate	No	52.33	\$81,300	\$42,544	\$37,788	1730	80.69	1396	216	1053
40	143	0013.00	Moderate	No	55.50	\$81,300	\$45,122	\$40,074	2172	72.84	1582	341	833
40	143	0014.00	Moderate	No	60.06	\$81,300	\$48,829	\$43,368	5409	73.41	3971	776	1962
40	143	0015.00	Low	No	47.99	\$81,300	\$39,016	\$34,657	4241	59.92	2541	778	1796
40	143	0016.00	Low	No	47.14	\$81,300	\$38,325	\$34,043	5424	71.77	3893	961	1972
40	143	0017.00	Moderate	No	76.52	\$81,300	\$62,211	\$55,250	2521	39.31	991	758	1160
40	143	0018.00	Middle	No	89.12	\$81,300	\$72,455	\$64,351	1918	41.19	790	547	1001
40	143	0019.00	Middle	No	82.75	\$81,300	\$67,276	\$59,750	1600	34.81	557	454	815
40	143	0020.00	Middle	No	80.16	\$81,300	\$65,170	\$57,885	1792	44.64	800	316	730
40	143	0021.00	Unknown	No	0.00	\$81,300	\$0	\$0	3130	44.76	1401	104	354
40	143	0023.01	Low	No	43.28	\$81,300	\$35,187	\$31,250	2356	53.48	1260	409	1102
40	143	0025.00	Middle	No	102.01	\$81,300	\$82,934	\$73,661	4984	41.49	2068	144	200
40	143	0027.00	Moderate	No	63.40	\$81,300	\$51,544	\$45,781	2836	46.09	1307	685	1344
40	143	0029.00	Moderate	No	71.77	\$81,300	\$58,349	\$51,823	2689	35.59	957	546	1011
40	143	0030.00	Moderate	No	53.47	\$81,300	\$43,471	\$38,611	1818	39.22	713	406	882
40	143	0031.00	Upper	No	130.49	\$81,300	\$106,088	\$94,219	2468	27.51	679	396	652
40	143	0032.00	Upper	No	225.40	\$81,300	\$183,250	\$162,750	1479	23.87	353	486	708
40	143	0033.00	Upper	No	172.54	\$81,300	\$140,275	\$124,583	1978	24.47	484	501	999
40	143	0034.00	Middle	No	83.38	\$81,300	\$67,788	\$60,208	2309	37.46	865	377	897
40	143	0035.00	Upper	No	129.47	\$81,300	\$105,259	\$93,487	2044	28.47	582	462	1116
40	143	0036.00	Upper	No	135.46	\$81,300	\$110,129	\$97,813	2041	22.83	466	845	1152
40	143	0037.00	Middle	No	104.07	\$81,300	\$84,609	\$75,147	2527	27.42	693	820	1408
40	143	0038.00	Middle	No	95.63	\$81,300	\$77,747	\$69,048	1854	38.08	706	448	912
40	143	0039.00	Middle	No	89.20	\$81,300	\$72,520	\$64,412	4040	32.90	1329	962	1877

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40	143	0040.00	Middle	No	116.07	\$81,300	\$94,365	\$83,813	4209	28.91	1217	1217	1846
40	143	0041.01	Upper	No	321.31	\$81,300	\$261,225	\$232,000	2292	17.41	399	976	1108
40	143	0042.00	Upper	No	180.69	\$81,300	\$146,901	\$130,469	2879	18.76	540	1008	1218
40	143	0043.01	Upper	No	346.24	\$81,300	\$281,493	\$250,001	2214	14.59	323	828	953
40	143	0043.02	Upper	No	226.64	\$81,300	\$184,258	\$163,646	3414	17.14	585	1190	1865
40	143	0044.00	Middle	No	100.21	\$81,300	\$81,471	\$72,357	2102	25.31	532	463	981
40	143	0045.00	Upper	No	227.89	\$81,300	\$185,275	\$164,545	2524	17.75	448	1026	1146
40	143	0046.00	Low	No	28.60	\$81,300	\$23,252	\$20,653	3190	65.80	2099	139	592
40	143	0047.00	Middle	No	82.11	\$81,300	\$66,755	\$59,286	1962	36.65	719	505	878
40	143	0048.00	Moderate	No	63.60	\$81,300	\$51,707	\$45,923	4384	38.69	1696	886	1900
40	143	0049.00	Moderate	No	63.45	\$81,300	\$51,585	\$45,813	1666	46.16	769	427	740
40	143	0050.01	Moderate	No	76.86	\$81,300	\$62,487	\$55,500	1899	30.91	587	441	989
40	143	0050.02	Middle	No	92.14	\$81,300	\$74,910	\$66,532	3475	32.69	1136	801	1329
40	143	0051.00	Upper	No	189.28	\$81,300	\$153,885	\$136,667	1952	25.05	489	603	724
40	143	0052.00	Upper	No	162.24	\$81,300	\$131,901	\$117,143	2984	31.80	949	892	1174
40	143	0053.00	Middle	No	104.19	\$81,300	\$84,706	\$75,234	4618	34.02	1571	1512	2046
40	143	0054.01	Upper	No	152.92	\$81,300	\$124,324	\$110,417	3520	35.14	1237	982	1226
40	143	0054.03	Middle	No	89.19	\$81,300	\$72,511	\$64,402	4143	32.73	1356	1143	1742
40	143	0054.04	Upper	No	121.94	\$81,300	\$99,137	\$88,049	4835	34.73	1679	1419	1752
40	143	0055.00	Middle	No	91.10	\$81,300	\$74,064	\$65,781	3564	28.76	1025	975	1618
40	143	0056.00	Middle	No	83.47	\$81,300	\$67,861	\$60,274	2479	35.09	870	626	1067
40	143	0057.00	Moderate	No	58.66	\$81,300	\$47,691	\$42,356	2229	88.87	1981	553	1026
40	143	0058.01	Moderate	No	75.82	\$81,300	\$61,642	\$54,750	4114	38.11	1568	922	1519
40	143	0058.05	Middle	No	85.40	\$81,300	\$69,430	\$61,667	7369	35.62	2625	1647	2488
40	143	0058.08	Upper	No	149.60	\$81,300	\$121,625	\$108,018	4154	32.84	1364	1296	1509
40	143	0058.09	Upper	No	129.95	\$81,300	\$105,649	\$93,833	8362	31.05	2596	2187	2580
40	143	0058.10	Upper	No	121.33	\$81,300	\$98,641	\$87,604	3660	36.23	1326	794	1008
40	143	0058.11	Upper	No	136.55	\$81,300	\$111,015	\$98,594	4668	34.79	1624	1051	1387

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40	143	0058.12	Upper	No	162.86	\$81,300	\$132,405	\$117,596	3439	27.62	950	1035	1166
40	143	0058.13	Moderate	No	61.98	\$81,300	\$50,390	\$44,755	2946	37.00	1090	389	431
40	143	0059.00	Moderate	No	55.47	\$81,300	\$45,097	\$40,052	2693	68.70	1850	278	819
40	143	0060.00	Moderate	No	62.63	\$81,300	\$50,918	\$45,224	5167	71.67	3703	896	1877
40	143	0062.00	Moderate	No	50.33	\$81,300	\$40,918	\$36,343	2687	90.58	2434	472	1288
40	143	0065.06	Upper	No	127.87	\$81,300	\$103,958	\$92,333	2391	27.27	652	656	858
40	143	0065.07	Middle	No	119.70	\$81,300	\$97,316	\$86,429	1698	31.68	538	608	744
40	143	0066.00	Middle	No	98.10	\$81,300	\$79,755	\$70,833	2694	32.26	869	820	1125
40	143	0067.01	Moderate	No	57.52	\$81,300	\$46,764	\$41,536	3089	58.04	1793	528	1080
40	143	0067.03	Moderate	No	76.02	\$81,300	\$61,804	\$54,890	4587	37.45	1718	653	1254
40	143	0067.08	Upper	No	162.38	\$81,300	\$132,015	\$117,250	9430	27.82	2623	2526	2887
40	143	0067.09	Upper	No	157.78	\$81,300	\$128,275	\$113,925	8244	37.64	3103	2058	2586
40	143	0067.10	Upper	No	147.61	\$81,300	\$120,007	\$106,579	4533	43.68	1980	1106	1347
40	143	0067.11	Middle	No	99.89	\$81,300	\$81,211	\$72,125	3450	45.04	1554	858	982
40	143	0067.12	Upper	No	291.56	\$81,300	\$237,038	\$210,521	1877	27.12	509	305	392
40	143	0067.13	Middle	No	92.66	\$81,300	\$75,333	\$66,905	2488	33.04	822	228	420
40	143	0068.01	Moderate	No	57.13	\$81,300	\$46,447	\$41,250	3106	57.92	1799	412	802
40	143	0068.03	Moderate	No	64.18	\$81,300	\$52,178	\$46,346	3068	49.87	1530	422	825
40	143	0068.04	Moderate	No	68.49	\$81,300	\$55,682	\$49,457	2708	51.92	1406	380	1053
40	143	0069.01	Upper	No	138.80	\$81,300	\$112,844	\$100,218	4144	27.49	1139	1048	1481
40	143	0069.02	Upper	No	170.95	\$81,300	\$138,982	\$123,438	1559	23.41	365	618	674
40	143	0069.03	Middle	No	111.57	\$81,300	\$90,706	\$80,560	3790	36.57	1386	1221	1764
40	143	0069.05	Moderate	No	66.02	\$81,300	\$53,674	\$47,674	4543	65.00	2953	192	729
40	143	0069.06	Moderate	No	69.63	\$81,300	\$56,609	\$50,282	1956	60.02	1174	449	672
40	143	0069.07	Middle	No	102.66	\$81,300	\$83,463	\$74,125	3126	54.00	1688	456	743
40	143	0070.00	Moderate	No	54.53	\$81,300	\$44,333	\$39,375	2835	45.29	1284	403	1001
40	143	0071.01	Moderate	No	71.51	\$81,300	\$58,138	\$51,635	3608	55.24	1993	728	1137
40	143	0071.02	Moderate	No	60.16	\$81,300	\$48,910	\$43,438	2493	63.66	1587	289	662
40	143	0072.00	Moderate	No	68.27	\$81,300	\$55,504	\$49,297	4093	57.49	2353	837	1602

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40	143	0073.04	Moderate	No	59.56	\$81,300	\$48,422	\$43,008	3588	64.99	2332	705	1286
40	143	0073.06	Moderate	No	64.75	\$81,300	\$52,642	\$46,758	6037	78.12	4716	836	1563
40	143	0073.08	Moderate	No	75.27	\$81,300	\$61,195	\$54,350	3360	43.51	1462	870	1364
40	143	0073.09	Middle	No	80.90	\$81,300	\$65,772	\$58,417	1657	62.58	1037	399	571
40	143	0073.10	Moderate	No	77.12	\$81,300	\$62,699	\$55,688	3961	72.00	2852	761	1296
40	143	0073.11	Moderate	No	54.96	\$81,300	\$44,682	\$39,688	2885	70.54	2035	649	1122
40	143	0073.12	Moderate	No	62.17	\$81,300	\$50,544	\$44,890	4980	69.84	3478	1016	1643
40	143	0073.13	Middle	No	103.00	\$81,300	\$83,739	\$74,375	2565	72.32	1855	500	760
40	143	0073.14	Moderate	No	65.22	\$81,300	\$53,024	\$47,097	3758	66.29	2491	568	1036
40	143	0074.02	Moderate	No	76.88	\$81,300	\$62,503	\$55,511	2689	31.50	847	414	1043
40	143	0074.08	Low	No	40.00	\$81,300	\$32,520	\$28,887	1304	34.97	456	1107	1290
40	143	0074.09	Upper	No	120.41	\$81,300	\$97,893	\$86,944	4302	53.77	2313	1193	1516
40	143	0074.10	Moderate	No	76.39	\$81,300	\$62,105	\$55,156	2954	62.90	1858	257	420
40	143	0074.11	Moderate	No	67.37	\$81,300	\$54,772	\$48,646	3791	53.07	2012	155	287
40	143	0074.12	Upper	No	170.23	\$81,300	\$138,397	\$122,917	3748	42.18	1581	1063	1183
40	143	0074.13	Middle	No	102.09	\$81,300	\$82,999	\$73,713	3926	35.94	1411	978	1299
40	143	0074.14	Moderate	No	77.70	\$81,300	\$63,170	\$56,103	2763	41.22	1139	483	785
40	143	0074.15	Middle	No	105.29	\$81,300	\$85,601	\$76,029	1711	38.69	662	392	600
40	143	0074.16	Upper	No	136.14	\$81,300	\$110,682	\$98,300	1657	30.84	511	469	502
40	143	0074.17	Upper	No	145.68	\$81,300	\$118,438	\$105,188	1357	38.17	518	348	435
40	143	0075.03	Middle	No	89.37	\$81,300	\$72,658	\$64,531	2628	33.18	872	565	873
40	143	0075.07	Middle	No	96.32	\$81,300	\$78,308	\$69,550	3806	36.31	1382	1038	1429
40	143	0075.10	Middle	No	97.06	\$81,300	\$78,910	\$70,083	5463	35.99	1966	1276	1734
40	143	0075.11	Middle	No	104.39	\$81,300	\$84,869	\$75,375	3308	36.09	1194	908	1214
40	143	0075.12	Middle	No	91.88	\$81,300	\$74,698	\$66,346	4445	31.47	1399	1144	1592
40	143	0075.18	Upper	No	153.47	\$81,300	\$124,771	\$110,816	3642	42.97	1565	1123	1192
40	143	0075.19	Upper	No	135.45	\$81,300	\$110,121	\$97,803	3698	37.91	1402	1046	1193
40	143	0075.20	Upper	No	144.12	\$81,300	\$117,170	\$104,063	4347	27.31	1187	1475	1737

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40	143	0075.22	Middle	No	119.74	\$81,300	\$97,349	\$86,458	2456	34.73	853	508	695
40	143	0075.23	Upper	No	140.94	\$81,300	\$114,584	\$101,765	2622	27.35	717	778	976
40	143	0075.25	Moderate	No	71.88	\$81,300	\$58,438	\$51,905	1931	33.82	653	414	604
40	143	0075.26	Upper	No	148.03	\$81,300	\$120,348	\$106,888	1982	32.29	640	564	684
40	143	0075.27	Upper	No	131.82	\$81,300	\$107,170	\$95,179	1291	32.61	421	462	498
40	143	0075.28	Upper	No	136.45	\$81,300	\$110,934	\$98,523	2134	39.50	843	394	499
40	143	0075.29	Upper	No	135.69	\$81,300	\$110,316	\$97,974	4068	31.66	1288	1020	1395
40	143	0075.30	Upper	No	160.13	\$81,300	\$130,186	\$115,625	2560	34.30	878	781	813
40	143	0075.31	Upper	No	143.16	\$81,300	\$116,389	\$103,370	3859	27.39	1057	1063	1309
40	143	0075.32	Upper	No	144.55	\$81,300	\$117,519	\$104,375	3556	28.77	1023	1005	1110
40	143	0075.33	Upper	No	149.63	\$81,300	\$121,649	\$108,042	2772	26.01	721	911	954
40	143	0075.34	Upper	No	144.09	\$81,300	\$117,145	\$104,044	2740	30.55	837	705	902
40	143	0075.35	Upper	No	124.72	\$81,300	\$101,397	\$90,054	2609	30.93	807	546	692
40	143	0075.36	Upper	No	164.81	\$81,300	\$133,991	\$119,000	2864	27.41	785	736	926
40	143	0076.08	Low	No	34.50	\$81,300	\$28,049	\$24,911	2425	66.93	1623	51	272
40	143	0076.11	Upper	No	164.61	\$81,300	\$133,828	\$118,854	1252	31.87	399	345	416
40	143	0076.12	Upper	No	151.38	\$81,300	\$123,072	\$109,306	3867	40.47	1565	591	747
40	143	0076.13	Upper	No	161.72	\$81,300	\$131,478	\$116,768	3260	30.43	992	1069	1310
40	143	0076.14	Upper	No	184.13	\$81,300	\$149,698	\$132,950	2479	27.23	675	719	924
40	143	0076.15	Moderate	No	78.55	\$81,300	\$63,861	\$56,719	2332	30.32	707	401	428
40	143	0076.16	Upper	No	176.71	\$81,300	\$143,665	\$127,596	3478	31.83	1107	1254	1765
40	143	0076.17	Moderate	No	59.06	\$81,300	\$48,016	\$42,647	3899	52.47	2046	302	589
40	143	0076.19	Middle	No	110.61	\$81,300	\$89,926	\$79,866	3945	35.54	1402	1094	1408
40	143	0076.29	Middle	No	119.78	\$81,300	\$97,381	\$86,487	3728	36.51	1361	918	1159
40	143	0076.30	Upper	No	128.90	\$81,300	\$104,796	\$93,070	4983	42.77	2131	1224	1519
40	143	0076.31	Upper	No	163.47	\$81,300	\$132,901	\$118,036	3240	23.73	769	1134	1264
40	143	0076.32	Upper	No	184.37	\$81,300	\$149,893	\$133,125	3027	29.40	890	783	906
40	143	0076.33	Upper	No	145.61	\$81,300	\$118,381	\$105,139	2754	28.79	793	835	990
40	143	0076.34	Upper	No	122.22	\$81,300	\$99,365	\$88,250	3881	35.51	1378	609	830

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40	143	0076.36	Upper	No	162.54	\$81,300	\$132,145	\$117,361	4313	26.50	1143	1112	1212
40	143	0076.38	Upper	No	264.18	\$81,300	\$214,778	\$190,746	4713	23.25	1096	1381	1545
40	143	0076.39	Upper	No	149.57	\$81,300	\$121,600	\$108,000	4902	34.07	1670	1219	1482
40	143	0076.41	Low	No	48.91	\$81,300	\$39,764	\$35,317	4584	69.52	3187	52	340
40	143	0076.42	Moderate	No	62.32	\$81,300	\$50,666	\$45,000	1996	61.82	1234	123	298
40	143	0076.43	Moderate	No	60.99	\$81,300	\$49,585	\$44,038	1071	53.31	571	136	232
40	143	0076.44	Moderate	No	67.84	\$81,300	\$55,154	\$48,984	3608	60.06	2167	546	919
40	143	0076.45	Middle	No	109.93	\$81,300	\$89,373	\$79,375	4003	47.56	1904	444	730
40	143	0076.46	Moderate	No	75.40	\$81,300	\$61,300	\$54,444	3058	55.00	1682	631	786
40	143	0076.47	Upper	No	161.71	\$81,300	\$131,470	\$116,765	2784	32.36	901	773	874
40	143	0076.48	Middle	No	96.75	\$81,300	\$78,658	\$69,861	2723	42.56	1159	256	622
40	143	0076.49	Upper	No	153.37	\$81,300	\$124,690	\$110,744	2233	29.02	648	916	833
40	143	0076.50	Moderate	No	61.93	\$81,300	\$50,349	\$44,722	3082	57.14	1761	23	305
40	143	0076.51	Upper	No	137.08	\$81,300	\$111,446	\$98,981	2718	22.96	624	807	972
40	143	0076.52	Upper	No	206.73	\$81,300	\$168,071	\$149,271	3539	25.06	887	1171	1245
40	143	0076.53	Upper	No	227.80	\$81,300	\$185,201	\$164,485	2042	17.19	351	630	668
40	143	0076.54	Upper	No	259.20	\$81,300	\$210,730	\$187,153	3714	23.26	864	1152	1210
40	143	0076.55	Middle	No	107.24	\$81,300	\$87,186	\$77,432	3321	37.55	1247	616	925
40	143	0076.56	Upper	No	141.41	\$81,300	\$114,966	\$102,105	3642	33.47	1219	854	973
40	143	0077.03	Upper	No	146.41	\$81,300	\$119,031	\$105,714	2872	31.23	897	764	920
40	143	0077.04	Moderate	No	79.52	\$81,300	\$64,650	\$57,418	4425	49.58	2194	861	1293
40	143	0077.05	Upper	No	133.26	\$81,300	\$108,340	\$96,220	2579	38.15	984	699	867
40	143	0077.06	Middle	No	107.18	\$81,300	\$87,137	\$77,389	3212	38.11	1224	902	1073
40	143	0077.07	Middle	No	89.15	\$81,300	\$72,479	\$64,375	3420	37.95	1298	801	1114
40	143	0078.01	Middle	No	88.52	\$81,300	\$71,967	\$63,917	3187	37.56	1197	691	1303
40	143	0078.03	Upper	No	169.81	\$81,300	\$138,056	\$122,614	4388	30.79	1351	1135	1254
40	143	0078.04	Upper	No	137.38	\$81,300	\$111,690	\$99,199	2704	27.92	755	996	1156
40	143	0079.00	Moderate	No	55.95	\$81,300	\$45,487	\$40,404	4649	90.11	4189	754	2064

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40	143	0080.01	Low	No	13.73	\$81,300	\$11,162	\$9,919	1975	69.67	1376	141	528
40	143	0080.02	Moderate	No	54.09	\$81,300	\$43,975	\$39,056	2724	88.55	2412	574	1153
40	143	0082.00	Moderate	No	69.46	\$81,300	\$56,471	\$50,156	2488	73.11	1819	490	813
40	143	0083.00	Moderate	No	73.79	\$81,300	\$59,991	\$53,281	1416	60.17	852	225	466
40	143	0084.00	Middle	No	86.75	\$81,300	\$70,528	\$62,639	3477	43.43	1510	978	1455
40	143	0085.01	Moderate	No	66.25	\$81,300	\$53,861	\$47,839	2772	54.18	1502	425	929
40	143	0085.02	Middle	No	95.63	\$81,300	\$77,747	\$69,048	4854	47.98	2329	1696	2144
40	143	0086.00	Moderate	No	77.42	\$81,300	\$62,942	\$55,903	3823	49.73	1901	505	938
40	143	0087.00	Upper	No	165.20	\$81,300	\$134,308	\$119,286	3216	27.21	875	842	1227
40	143	0088.00	Moderate	No	55.74	\$81,300	\$45,317	\$40,250	2045	40.54	829	477	1054
40	143	0089.00	Moderate	No	64.34	\$81,300	\$52,308	\$46,458	3579	69.74	2496	588	1024
40	143	0090.06	Moderate	No	74.79	\$81,300	\$60,804	\$54,004	7010	74.74	5239	1134	1881
40	143	0090.08	Low	No	48.50	\$81,300	\$39,431	\$35,023	3836	77.55	2975	185	451
40	143	0090.10	Middle	No	82.84	\$81,300	\$67,349	\$59,815	3930	73.64	2894	715	1083
40	143	0090.11	Low	No	48.64	\$81,300	\$39,544	\$35,125	2235	74.63	1668	229	347
40	143	0090.12	Moderate	No	57.13	\$81,300	\$46,447	\$41,250	3211	82.68	2655	341	671
40	143	0090.13	Moderate	No	78.63	\$81,300	\$63,926	\$56,774	2272	58.32	1325	280	452
40	143	0090.14	Upper	No	126.37	\$81,300	\$102,739	\$91,250	1924	65.33	1257	575	656
40	143	0090.15	Upper	No	143.57	\$81,300	\$116,722	\$103,667	4268	41.87	1787	1061	1195
40	143	0090.16	Upper	No	234.29	\$81,300	\$190,478	\$169,167	3695	28.77	1063	990	1101
40	143	0090.17	Middle	No	100.72	\$81,300	\$81,885	\$72,727	2417	67.11	1622	248	471
40	143	0090.18	Upper	No	174.31	\$81,300	\$141,714	\$125,863	1982	33.96	673	590	681
40	143	0090.19	Middle	No	93.68	\$81,300	\$76,162	\$67,642	3808	42.49	1618	544	763
40	143	0090.20	Upper	No	126.10	\$81,300	\$102,519	\$91,055	2963	37.73	1118	472	730
40	143	0090.21	Middle	No	117.81	\$81,300	\$95,780	\$85,063	2675	40.45	1082	409	627
40	143	0091.01	Low	No	47.52	\$81,300	\$38,634	\$34,311	2495	75.15	1875	549	1224
40	143	0091.04	Moderate	No	74.95	\$81,300	\$60,934	\$54,118	2440	49.63	1211	546	1083
40	143	0092.00	Middle	No	91.01	\$81,300	\$73,991	\$65,714	3530	29.32	1035	866	1412
40	143	0093.00	Moderate	No	75.69	\$81,300	\$61,536	\$54,657	3821	30.28	1157	1042	1804

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40	143	0094.01	Middle	No	109.22	\$81,300	\$88,796	\$78,864	4959	27.65	1371	1634	2008
40	143	0094.03	Middle	No	92.81	\$81,300	\$75,455	\$67,014	3566	29.44	1050	1156	1403
40	143	0094.04	Middle	No	89.08	\$81,300	\$72,422	\$64,324	2464	27.27	672	932	1036
40	143	0095.00	Middle	No	117.86	\$81,300	\$95,820	\$85,104	5140	28.21	1450	1735	2192
40	143	0113.00	Moderate	No	73.57	\$81,300	\$59,812	\$53,125	2735	63.62	1740	846	1338
40	143	0114.00	Moderate	No	55.70	\$81,300	\$45,284	\$40,221	3115	92.49	2881	601	1440
40	145	0301.01	Moderate	No	75.07	\$81,300	\$61,032	\$54,207	4346	36.88	1603	1033	1997
40	145	0301.02	Moderate	No	76.32	\$81,300	\$62,048	\$55,110	4020	40.62	1633	1127	1950
40	145	0302.01	Moderate	No	76.25	\$81,300	\$61,991	\$55,061	2724	28.82	785	955	1739
40	145	0302.02	Middle	No	94.74	\$81,300	\$77,024	\$68,409	3080	35.36	1089	1102	1580
40	145	0303.00	Middle	No	100.55	\$81,300	\$81,747	\$72,604	1634	31.95	522	442	616
40	145	0304.02	Middle	No	107.87	\$81,300	\$87,698	\$77,888	4445	29.02	1290	1393	1700
40	145	0304.03	Middle	No	92.62	\$81,300	\$75,300	\$66,875	1913	41.87	801	512	780
40	145	0304.06	Middle	No	114.19	\$81,300	\$92,836	\$82,455	5238	41.07	2151	1474	1785
40	145	0304.07	Upper	No	139.98	\$81,300	\$113,804	\$101,076	4080	43.28	1766	967	1220
40	145	0304.08	Middle	No	98.14	\$81,300	\$79,788	\$70,865	2663	39.88	1062	712	844
40	145	0305.02	Upper	No	121.10	\$81,300	\$98,454	\$87,440	2731	30.17	824	802	956
40	145	0305.05	Middle	No	114.42	\$81,300	\$93,023	\$82,619	1746	27.09	473	604	666
40	145	0305.06	Middle	No	85.78	\$81,300	\$69,739	\$61,941	2019	31.65	639	626	712
40	145	0305.07	Moderate	No	68.09	\$81,300	\$55,357	\$49,167	2548	53.96	1375	511	770
40	145	0305.08	Upper	No	122.99	\$81,300	\$99,991	\$88,804	2161	27.02	584	768	858
40	145	0305.09	Upper	No	152.78	\$81,300	\$124,210	\$110,313	5548	31.25	1734	1703	1921
40	145	0305.10	Upper	No	123.78	\$81,300	\$100,633	\$89,375	2913	34.26	998	772	906
40	145	0305.11	Upper	No	149.17	\$81,300	\$121,275	\$107,708	2962	28.76	852	899	982
40	145	0305.12	Upper	No	127.40	\$81,300	\$103,576	\$91,987	4571	30.10	1376	1273	1424
40	145	0306.01	Upper	No	128.39	\$81,300	\$104,381	\$92,708	5349	32.31	1728	1721	2044
40	145	0306.03	Middle	No	84.91	\$81,300	\$69,032	\$61,314	3172	35.44	1124	777	1218
40	145	0306.04	Middle	No	92.82	\$81,300	\$75,463	\$67,019	2730	33.85	924	721	1076

\* Will automatically be included in the 2023 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2022 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
40	145	0306.05	Middle	No	105.43	\$81,300	\$85,715	\$76,125	1698	36.69	623	356	503
40	145	0307.98	Middle	No	92.27	\$81,300	\$75,016	\$66,625	3059	39.59	1211	1087	1583
40	145	0308.00	Upper	No	126.10	\$81,300	\$102,519	\$91,055	3631	29.74	1080	1088	1294

\* Will automatically be included in the 2023 Distressed or Underserved Tract List



**Chickasaw  
Community  
Bank**

## CRA PERFORMANCE EVALUATION 2020



## **PUBLIC DISCLOSURE**

November 30, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Chickasaw Community Bank  
RSSD# 64552**

**909 South Meridian Avenue  
Oklahoma City, Oklahoma 73108**

**Federal Reserve Bank of Kansas City  
1 Memorial Drive  
Kansas City, Missouri 64198**

**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, 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'S COMMUNITY REINVESTMENT ACT RATING**

Chickasaw Community Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated outside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable penetration among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

## **SCOPE OF EXAMINATION**

The Federal Financial Institutions Examination Council's *Interagency Examination Procedures for Small Institutions* were utilized to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Lending performance was assessed within the bank's Oklahoma City Metropolitan Statistical Area (MSA) AA. The following data was reviewed:

- The bank's 16-quarter average NLTD ratio.
- The universe of 1,994 home purchase, home refinance, home improvement, and multifamily loans reported on the bank's 2019 Home Mortgage Disclosure Act (HMDA) Loan/Application Register originated between January 1, 2019 and December 31, 2019.
- A statistical sample of 52 small business loans from a universe of 70 loans originated between January 1, 2019 and December 31, 2019.

Equal weighting was applied to the loan products given the significance of each product to the overall loan portfolio. When comparing the bank's performance to demographic data and aggregate lending, more weight was placed on aggregate lending as it is an indication of overall demand.

## **DESCRIPTION OF INSTITUTION**

The bank is a community bank headquartered in Oklahoma City, Oklahoma. The bank's characteristics include:

- The bank is owned by the Chickasaw Banc Holding Company, which is wholly owned by the Chickasaw Nation in Ada, Oklahoma.
- The bank has total assets of \$258.1 million (MM) as of June 30, 2020.



- In addition to its main office in Oklahoma City, the bank opened a loan production office located in Tulsa, Oklahoma, since the previous evaluation.
- The bank offers a drive-through facility and cash-dispensing only automated teller machine at its main office location.
- The bank’s primary business focus is residential real estate and commercial lending.
  - The bank continues to serve as one of the nation’s leading originators of Department of Housing and Urban Development Section 184 Indian Home Loan Guarantee Program loans.
  - This lending program provides home financing opportunities to American Indian and Alaska Native individuals and communities throughout the United States, many of which have been traditionally underserved.
  - While the bank maintains its commitment to originate Section 184 loans, it offers a range of other credit and deposit products, including government-insured loan products, in order to serve the needs of its communities.

<b>TABLE 1 COMPOSITION OF LOAN PORTFOLIO AS OF JUNE 30, 2020</b>		
Loan Type	\$(000)	%
Commercial	104,680	50.2
Residential Real Estate	97,044	46.5
Consumer	4,477	2.2
Agricultural	1,231	0.6
Other	1,064	0.5
Gross Loans	208,496	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its October 3, 2016 performance evaluation, when it operated under the name Bank2. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

**DESCRIPTION OF ASSESSMENT AREA**

The bank’s delineated AA is the Oklahoma City, Oklahoma MSA. The Oklahoma City MSA AA is comprised of seven counties: Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma in their entirety. (See Appendix A for an AA map.)

- The AA is comprised of 29 low-, 106 moderate-, 136 middle-, 83 upper-, and 9 unknown-income census tracts.
- The bank’s AA was expanded in January 2019 to include the Oklahoma City MSA in its entirety. Previously, the AA consisted of Oklahoma and Canadian counties in their entirety and portions of Logan, Grady, McClain, and Cleveland counties.
- According to the June 30, 2020 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 36<sup>th</sup> of 72 FDIC-insured institutions in the AA, with a deposit market share of 0.5 percent.

- Two previously conducted interviews with members of the communities within the bank’s AA were referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. These community members represented a local economic development organization and a local housing agency.

<b>TABLE 2 POPULATION CHANGE</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Canadian County	115,541	126,193	9.2
Cleveland County	255,755	268,614	5.0
Grady County	52,431	53,612	2.3
Lincoln County	34,273	34,504	0.7
Logan County	41,848	44,493	6.3
McClain County	34,506	36,512	5.8
Oklahoma County	718,633	754,480	5.0
Oklahoma City MSA	1,252,987	1,318,408	5.2
State of Oklahoma	3,751,351	3,849,733	2.6

*Source: 2010 U.S. Census Bureau Decennial Census  
2011-2015 U.S. Census Bureau: American Community Survey*

- Population density varies throughout the AA. Main population centers in the AA include the largest city in Oklahoma, Oklahoma City. Additionally, Norman, Oklahoma, is located in Cleveland County and contains a significant student population due to the presence of The University of Oklahoma.
- Canadian and Cleveland Counties include many bedroom communities to Oklahoma City.
- Outlying areas of the Oklahoma City MSA contain smaller communities with large areas of land dedicated to agricultural and energy production purposes.

<b>TABLE 3 MEDIAN FAMILY INCOME CHANGE</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Canadian County	67,981	72,790	7.1
Cleveland County	65,646	70,191	6.9
Grady County	52,889	61,472	16.2
Lincoln County	51,586	55,258	7.1
Logan County	62,229	67,562	8.6
McClain County	63,796	69,182	8.4
Oklahoma County	54,724	60,346	10.3
Oklahoma City MSA	58,775	64,058	9.0
State of Oklahoma	53,607	58,029	8.2

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey*

- According to 2015 American Community Survey data, 38.8 percent of AA families were designated as LMI, which was comparable to the statewide figure of 39.2 percent.

- While Oklahoma County experienced the second highest change in median family income, the county has the highest percentage of families living below the poverty line at 13.8 percent.
- A community member noted that the state’s low cost of living correlates with a low minimum wage, reducing many residents’ ability to consistently support a family.

**TABLE 4  
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Canadian County	131,600	144,600	9.9	758	886	16.9
Cleveland County	131,800	146,100	10.8	725	831	14.6
Grady County	104,100	111,200	6.8	581	663	14.1
Lincoln County	87,700	99,800	13.8	507	620	22.3
Logan County	116,400	142,900	22.8	578	695	20.2
McClain County	118,800	152,600	29.1	655	688	5.0
Oklahoma County	117,500	133,400	13.5	675	780	15.6
Oklahoma City MSA	121,318	137,248	13.1	680	784	15.3
State of Oklahoma	104,300	117,900	13.0	633	727	14.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey

- Median housing values in Logan and McClain counties have increased significantly. Approximately 47.9 percent and 51.5 percent of units in Logan and McClain Counties are priced at \$150,000 or more, respectively.
- At 45.9 percent, Oklahoma County has the highest proportion of renters with rent costs exceeding 30.0 percent of income. Further, this area has the highest percentage of rental units of all counties in the AA at 36.8 percent, as well as the lowest owner-occupancy rate at 52.3 percent.
- One community member commented that costs associated with homeownership can discourage prospective first-time homebuyers. Homeowners insurance is often high for residents due to the frequency of major storms in the area.

**TABLE 5  
UNEMPLOYMENT RATES**

Region	2015	2016	2017	2018	2019
Canadian County	3.6	4.0	3.5	2.8	2.9
Cleveland County	3.5	3.9	3.5	2.9	2.8
Grady County	4.5	5.0	4.0	3.1	3.1
Lincoln County	4.6	5.3	4.3	3.5	3.5
Logan County	3.8	4.1	3.7	3.0	2.9
McClain County	3.7	4.2	3.5	2.8	2.7
Oklahoma County	3.9	4.3	4.0	3.3	3.1
Oklahoma City MSA	3.8	4.2	3.8	3.1	3.0
State of Oklahoma	4.4	4.9	4.2	3.4	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- A community member noted that major industries in the AA include oil and gas, healthcare/social assistance, retail, education services, food service, and construction and manufacturing. Additionally, some of the area’s largest employers are Hobby Lobby’s corporate offices, Chesapeake Energy, Devon Energy, and Tinker Air Force Base.
- Recent unemployment figures suggest a stable economy; however, broader demand for oil and gas contributes to periodic fluctuations in area unemployment.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

**Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and proximity to the AA. The bank’s NLTD ratio is reasonable. The bank’s NLTD ratio at 84.9 percent is higher than all three similarly situated banks.

<b>TABLE 6 COMPARATIVE NLTD RATIOS</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size (\$000s)</b>	<b>NLTD Ratio (%)</b>
			<b>16-Quarter Average</b>
Chickasaw Community Bank	Oklahoma City, OK	258,107	84.9
Sooner State Bank	Tuttle, OK	295,995	73.5
McClain Bank	Purcell, OK	255,503	82.0
YNB	Yukon, OK	223,443	64.5

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. A majority of the bank’s loans, by number and dollar, are originated outside the AA. The bank is a Section 184 lender; these loans provide home financing opportunities to American Indian and Alaska Native individuals and communities throughout the United States. The bank has also expanded its government-insured and government-guaranteed loan program offerings and AA since the prior evaluation; however, the percentage of total home mortgage lending inside and outside the AA remains comparable to the totals noted at the previous performance evaluation.

The bank is ranked 20<sup>th</sup> out of 516 HMDA-reporting institutions operating within the AA, based on the number of HMDA loans originated in the AA in 2019. This ranking highlights the bank’s commitment to meeting the credit needs of its community, relative to larger competitors and mortgage companies within the AA.

A majority of small business lending occurred within the AA.

**TABLE 7  
LENDING INSIDE AND OUTSIDE THE AA**

Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Purchase – Conventional	81	12,133	39.3	34.7	125	22,850	60.7	65.3
Home Purchase – FHA	288	46,052	24.6	24.9	884	138,812	75.4	75.1
Home Purchase - VA	56	11,845	26.5	24.1	155	37,302	73.5	75.9
Home Refinance	95	15,462	23.9	17.2	302	74,411	76.1	82.8
Home Improvement	0	0	0.0	0.0	4	763	100.0	100.0
Multifamily	3	1,638	75.0	92.6	1	130	25.0	7.4
<b>Total Home Mortgage Loans</b>	<b>523</b>	<b>87,130</b>	<b>26.2</b>	<b>24.1</b>	<b>1,471</b>	<b>274,268</b>	<b>73.8</b>	<b>75.9</b>
<b>Small Business Loans</b>	<b>33</b>	<b>6,698</b>	<b>63.5</b>	<b>64.8</b>	<b>19</b>	<b>3,634</b>	<b>36.5</b>	<b>35.2</b>
<b>Total Loans</b>	<b>556</b>	<b>93,828</b>	<b>27.2</b>	<b>25.5</b>	<b>1,490</b>	<b>277,902</b>	<b>72.8</b>	<b>74.8</b>

Note: Percentages may not add to 100.0 percent due to rounding.

### Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts. The bank’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts within the AA.

#### Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank’s lending in LMI census tracts, as illustrated in Table 8, was comparable to the percentage of owner-occupied housing units and aggregate lending data. Overall, no significant gaps or lapses in lending were noted among different census tracts within the AA.

Additional analyses of the bank’s home purchase and home refinance performance is noted below. The bank’s home improvement lending was not evaluated, as no home improvement loans were originated. Further, multifamily lending performance was not evaluated due to a low volume of originations, resulting in a lack of data to conduct a meaningful analysis.

#### Home Purchase

The geographic distribution of home purchase lending is reasonable. The bank’s lending in low-income census tracts was comparable to the percentage of owner-occupied housing units, as well as aggregate lending data. Lending in moderate-income census tracts was also comparable to the demographic figure, as well as aggregate lending data. In addition, loan dispersion was evaluated and although some gaps were identified within Oklahoma County, dispersion is acceptable due to the competitive market and relative scarcity of owner-occupied housing units in LMI census tracts in Oklahoma County.

Home Refinance

The geographic distribution of home refinance loans is reasonable. Lending in low-income census tracts was comparable to the percentage of owner-occupied housing units, as well as aggregate lending data. Lending in moderate-income census tracts was also comparable to the percentage of owner-occupied housing units, but was above aggregate lending data. In addition, loan dispersion was evaluated and although gaps were identified, particularly in the sparsely populated, northernmost area of the AA, loan dispersion is acceptable given the competitive market and the distance between the AA's LMI areas and the bank's sole office location.

**TABLE 8  
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
<b>Total Home Mortgage Loans</b>							
Low	10	804	1.9	0.9	1.9	1.3	3.4
Moderate	86	9,317	16.4	10.7	13.3	9.8	18.4
Middle	239	37,626	45.7	43.2	39.8	34.9	44.1
Upper	188	39,383	35.9	45.2	44.9	53.8	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Purchase Loans</b>							
Low	7	566	1.6	0.8	1.9	1.0	3.4
Moderate	66	7,712	15.5	11.0	13.2	8.6	18.4
Middle	200	30,672	47.1	43.8	39.7	34.4	44.1
Upper	152	31,080	35.8	44.4	45.0	55.8	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Refinance Loans</b>							
Low	3	238	3.2	1.5	1.6	0.8	3.4
Moderate	19	1,496	20.0	9.7	12.2	7.2	18.4
Middle	37	5,425	38.9	35.1	39.7	32.5	44.1
Upper	36	8,303	37.9	53.7	46.3	59.3	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Improvement Loans</b>							
Low	0	0	0.0	0.0	2.2	1.6	3.4
Moderate	0	0	0.0	0.0	13.8	10.1	18.4
Middle	0	0	0.0	0.0	38.0	32.4	44.1
Upper	0	0	0.0	0.0	45.9	55.8	34.1
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0	0.0	0.0	12.3	5.8	8.5
Moderate	1	109	33.3	6.7	38.8	31.3	39.3
Middle	2	1,529	66.7	93.3	32.5	46.4	33.4
Upper	0	0	0.0	0.0	15.7	16.1	17.5
Unknown	0	0	0.0	0.0	0.7	0.4	1.3
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.

Small Business Lending

The geographic distribution of small business lending is reasonable. Lending in LMI census tracts was comparable to the percentage of businesses located in these geographies. Loan dispersion was evaluated and there were two counties, McClain and Lincoln, where no small business loans were made. However, loan dispersion is acceptable given the number of banking alternatives within the counties and distance between the AA’s LMI areas and the bank’s sole location in Oklahoma City.

<b>TABLE 9 DISTRIBUTION OF 2019 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY</b>					
Census Tract Income Level	Bank Loans				% of Businesses
	#	\$(000)	#%	\$%	
<b>Low</b>	1	353	3.0	5.3	4.4
<b>Moderate</b>	7	575	21.2	8.6	22.3
<b>Middle</b>	13	3,379	39.4	50.4	37.5
<b>Upper</b>	12	2,391	36.4	35.7	32.8
<b>Unknown</b>	0	0	0.0	0.0	3.0
<b>Not Reported</b>	0	0	0.0	0.0	0.0

*Source: 2019 FFIEC Census Data  
2019 Dun & Bradstreet Data  
2011 – 2015 U.S. Census Bureau: American Community Survey*  
*NOTE: Percentages may not add up to 100.0 due to rounding.*

**Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes**

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has a reasonable penetration among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank’s lending to low-income borrowers was below the percentage of low-income families in the AA, but comparable to the aggregate lending data, as noted in Table 12. However, the bank’s lending to moderate-income borrowers was above both aggregate lending data and the demographic figure.

The demand for home mortgage loans may be limited due to an inability to save for a down-payment because of rental costs that are greater than 30.0 percent of income, as well as the high reoccurring costs of homeownership. As previously mentioned, a community member indicated that costs associated with homeowners insurance can deter LMI individuals from purchasing homes in the area. Lastly, a community member indicated that a significant portion of the LMI community does not consistently engage with formal financial institutions and often pursue high interest rate, non-bank alternatives. As a result, many LMI individuals are often unable to afford a mortgage payment, even with down-payment assistance or government-insured loan programs provided through formal banking channels.



Additional analysis of the bank's home purchase and home refinance lending performance is noted below. The bank's home improvement lending was not evaluated as no home improvement loans were originated. Further, multifamily lending is not evaluated under the borrower distribution analysis.

#### Home Purchase

The borrower distribution of home purchase loans is reasonable. Lending to low-income borrowers was below the demographic figure, but comparable to aggregate lending data. Moderate-income lending, however, was above both the demographic figure and aggregate lending data.

#### Home Refinance

The borrower distribution of home refinance loans is reasonable. Although lending to low-income borrowers was below the demographic figure, the bank's performance was comparable to aggregate lending data. Lending to moderate-income borrowers was comparable to both the demographic figure as well as aggregate lending data.

**TABLE 10  
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING  
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
<b>Total Home Mortgage Loans</b>							
Low	50	4,982	9.6	5.7	6.3	3.2	21.3
Moderate	127	17,031	24.3	19.5	17.2	12.1	17.5
Middle	130	21,979	24.9	25.2	19.2	16.6	20.5
Upper	150	33,974	28.7	39.0	33.7	40.8	40.7
Unknown	66	9,164	12.6	10.5	23.6	27.4	0.0
<b>Home Purchase Loans</b>							
Low	46	4,732	10.8	6.8	6.7	3.7	21.3
Moderate	114	15,435	26.8	22.0	19.8	15.2	17.5
Middle	116	19,638	27.3	28.0	20.8	20.0	20.5
Upper	114	25,617	26.8	36.6	32.8	43.7	40.7
Unknown	35	4,608	8.2	6.6	19.9	17.4	0.0
<b>Home Refinance Loans</b>							
Low	4	250	4.2	1.6	6.2	2.8	21.3
Moderate	13	1,596	13.7	10.3	13.0	8.1	17.5
Middle	14	2,341	14.7	15.1	17.5	13.6	20.5
Upper	36	8,357	37.9	54.0	37.0	46.0	40.7
Unknown	28	2,918	29.5	18.9	26.3	29.6	0.0
<b>Home Improvement Loans</b>							
Low	0	0	0.0	0.0	6.2	3.5	21.3
Moderate	0	0	0.0	0.0	15.6	10.1	17.5
Middle	0	0	0.0	0.0	17.8	14.2	20.5
Upper	0	0	0.0	0.0	51.1	56.1	40.7
Unknown	0	0	0.0	0.0	9.3	16.1	0.0
<b>Multifamily Loans</b>							
Low	0	0	0.0	0.0	0.4	0.0	21.3
Moderate	0	0	0.0	0.0	0.4	0.1	17.5
Middle	0	0	0.0	0.0	1.5	0.2	20.5
Upper	0	0	0.0	0.0	6.3	1.4	40.7
Unknown	3	1,638	100.0	100.0	91.4	98.3	0.0
Source: 2019 FFIEC Census Data 2011 – 2015 U.S. Census Bureau: American Community Survey							
NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending is reasonable. As noted in Table 11, the bank's lending to businesses with gross annual revenues of \$1 million or less was below the percentage of small businesses in the AA. While demographic data indicates that 91.4 percent of businesses in the AA are small businesses, aggregate lending to small businesses, at 45.5 percent by number and 40.4 percent by dollar, was reflective of substantially lower credit demand. While institutions included in the aggregate lending data are not a direct comparison as the bank is not a CRA reporter, the aggregate lending levels provide insight into the overall demand for credit from small businesses in the AA.

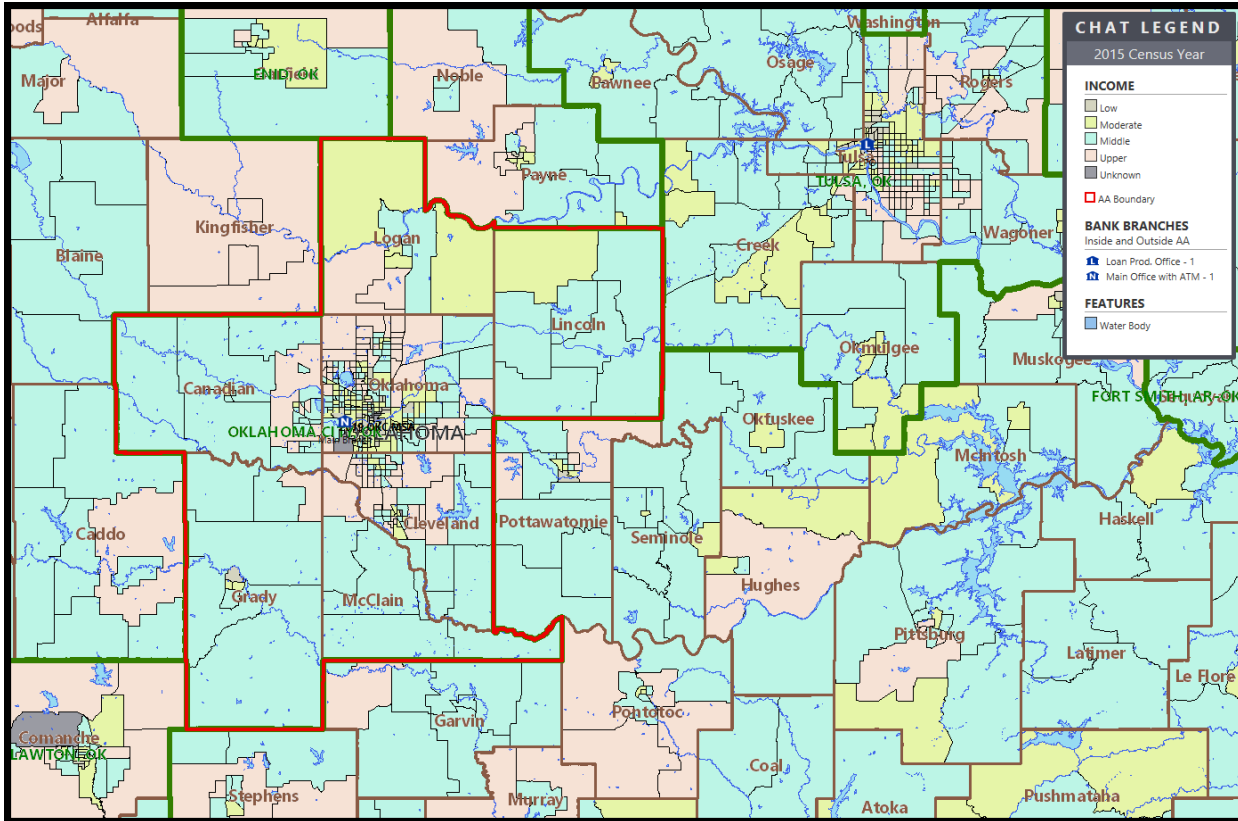
**TABLE 11  
DISTRIBUTION OF 2019 SMALL BUSINESS LENDING  
BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
<b>By Revenue</b>					
\$1 Million or Less	25	5,447	75.8	81.3	91.4
Over \$1 Million	8	1,251	24.2	18.7	7.6
Not Known	0	0	0.0	0.0	1.0
<b>Total</b>	<b>33</b>	<b>6,698</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	14	599	42.2	8.9	
\$100,001 – \$250,000	11	1,854	33.3	27.7	
\$250,001 – \$1 Million	8	4,245	24.2	63.4	
<b>Total</b>	<b>33</b>	<b>6,698</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	11	493	44.0	9.0	
\$100,001 – \$250,000	8	1,444	32.0	26.5	
\$250,001 – \$1 Million	6	3,510	24.0	64.4	
<b>Total</b>	<b>25</b>	<b>5,447</b>	<b>100.0</b>	<b>100.0</b>	
<i>Source: 2019 FFIEC Census Data 2019 Dun &amp; Bradstreet Data 2011 – 2015 U.S. Census Bureau: American Community Survey</i>					
<i>NOTE: Percentages may not add up to 100.0 due to rounding.</i>					

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

An evaluation of the bank’s fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA



APPENDIX B – DEMOGRAPHIC INFORMATION

TABLE B-1 OKLAHOMA CITY MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	29	8.0	17,305	5.3	6,311	36.5	68,992	21.3
Moderate	106	29.2	70,397	21.7	14,193	20.2	56,617	17.5
Middle	136	37.5	135,181	41.8	11,774	8.7	66,502	20.5
Upper	83	22.9	100,538	31.1	3,708	3.7	131,650	40.7
Unknown	9	2.5	340	0.1	119	35.0	0	0.0
<b>Total AA</b>	<b>363</b>	<b>100.0</b>	<b>323,761</b>	<b>100.0</b>	<b>36,105</b>	<b>11.2</b>	<b>323,761</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,089	10,670	3.4	31.3	17,711	52.0	5,708	16.7
Moderate	143,022	58,380	18.4	40.8	64,973	45.4	19,669	13.8
Middle	225,991	140,031	44.1	62.0	64,019	28.3	21,941	9.7
Upper	147,331	108,384	34.1	73.6	29,427	20.0	9,520	6.5
Unknown	1,583	195	0.1	12.3	1,094	69.1	294	18.6
<b>Total AA</b>	<b>552,016</b>	<b>317,660</b>	<b>100.0</b>	<b>57.5</b>	<b>177,224</b>	<b>32.1</b>	<b>57,132</b>	<b>10.3</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,828	4.4	2,412	4.1	403	8.3	13	2.0
Moderate	14,308	22.3	12,897	22.0	1,262	26.0	149	23.2
Middle	24,008	37.5	22,009	37.6	1,756	36.2	243	37.8
Upper	21,027	32.8	19,701	33.6	1,115	23.0	211	32.8
Unknown	1,916	3.0	1,570	2.7	319	6.6	27	4.2
<b>Total AA</b>	<b>64,087</b>	<b>100.0</b>	<b>58,589</b>	<b>100.0</b>	<b>4,855</b>	<b>100.0</b>	<b>643</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>91.4</b>		<b>7.6</b>		<b>1.0</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	19	1.6	17	1.4	2	8.3	0	0.0
Moderate	142	11.7	138	11.6	4	16.7	0	0.0
Middle	662	54.4	650	54.5	11	45.8	1	100.0
Upper	391	32.1	384	32.2	7	29.2	0	0.0
Unknown	3	0.2	3	0.3	0	0.0	0	0.0
<b>Total AA</b>	<b>1,217</b>	<b>100.0</b>	<b>1,192</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
Percentage of Total Farms:				<b>97.9</b>		<b>2.0</b>		<b>0.1</b>
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011 – 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

## APPENDIX C – 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.

**Census tract:** 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 statistical 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, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

**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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

**Full-scope review:** Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, 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

applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing 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.

**Limited-scope review:** Performance is analyzed using only quantitative factors (for example, 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 metropolitan area/assessment area.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

**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 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.

**Small loan(s) to business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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.

**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.





**Chickasaw  
Community  
Bank**

Home Mortgage Disclosure Act Notice

**The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).**

*HMDA data for many other financial institutions are also available at this Web site.*