



**Chickasaw
Community
Bank**

CRA PUBLIC FILE CONTENTS

CRA Public File Contents

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CRA PUBLIC NOTICE



**Chickasaw
Community
Bank**

Community Reinvestment Act Public Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and performances under the Community Reinvestment Act (CRA), including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA performance evaluation, prepared by the 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 to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the Federal Reserve System publishes a list of banks that are scheduled for a CRA examination by the Reserve Bank in the next two quarters. This list is available from Assistant Vice President of Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Dr, Kansas City, MO 64198, or through the Board's website at <https://www.federalreserve.gov>.

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, or through the Board's website at <https://www.federalreserve.gov>. 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 the CRA by bank holding companies.



**Chickasaw
Community
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PUBLIC COMMENTS OR COMPLAINTS

Public comments or complaints

Chickasaw Community Bank has not received any public comments or complaints regarding the bank's performance in helping to meet community credit needs in the current year or the past two calendar years.



**Chickasaw
Community
Bank**

LOCATIONS AND HOURS OF OPERATION

Locations and hours of operation

Memorial Road Location

7500 W. Memorial Rd.
Oklahoma City, OK 73142

Assessment Area: 36420-Oklahoma City, OK MSA

State: 40-Oklahoma

County: 109-Oklahoma

Census Tract: 1085.28

Tract Income Level: Upper

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

Downtown Tulsa

15 W. 6th St., Suite 2105
Tulsa, OK 74119

Assessment Area: 46140-Tulsa, OK MSA

State: 40-Oklahoma

County: 143-Tulsa

Census Tract: 0025.00

Tract Income Level: Middle

Lobby Hours

Wednesday
10:00 AM – 03:00 PM



**Chickasaw
Community
Bank**

LOCATIONS OPENED

Locations Opened

Downtown Tulsa (opened October 2022)

15 W. 6th St., Suite 2105

Tulsa, OK 74119

Assessment Area: 46140-Tulsa, OK MSA

State: 40-Oklahoma

County: 143-Tulsa

Census Tract: 0025.00

Tract Income Level: Middle



**Chickasaw
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LOCATIONS CLOSED OR RELOCATED

Locations Closed or Relocated

Meridian Location (Relocated to 7500 W Memorial Rd on 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

Checking Accounts <ul style="list-style-type: none">▪ Built For You Mobile Checking▪ Empower Checking▪ Commercial Checking▪ The Absolutely Best Business Checking▪ Premium Checking▪ HSA Checking	Savings Accounts <ul style="list-style-type: none">▪ Savings▪ Money Market▪ Money Market Plus
Certificates of Deposit/IRAs <ul style="list-style-type: none">▪ CD terms from 30 days to 5 years▪ Traditional IRA terms from 1 year to 5 years	Services Offered <ul style="list-style-type: none">▪ Personal and Business debit cards▪ Online banking w/bill pay▪ Mobile banking▪ Wire transfers (domestic & foreign)▪ Cashier's Checks▪ Gift Cards*▪ Auto Transfers▪ Collections▪ Coin counting*▪ Business eBanking▪ Merchant Services (business credit card acceptance)▪ Remote Deposit Capture▪ Positive Pay▪ Business Mobile Banking▪ Business Cash Management (ACH/Direct Deposit) <p>*Gift Cards and Coin Counting are not offered at the Tulsa location</p>

List of Products and Services

Commercial /Consumer

<ul style="list-style-type: none">▪ Auto and Deposit Secured Loans▪ Commercial RE Loans▪ Equipment Loans▪ Accounts Receivable & Inventory Financing▪ Construction Loans▪ SBA Loans▪ Bureau of Indian Affairs Loans	
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Mortgage

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



Chickasaw Community 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
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)	\$10.00
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	\$5.00
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
Safe Deposit Box 3 X 10 (Annual Fee)	\$40.00
Safe Deposit Box 5 X 10 (Annual Fee)	\$60.00
Safe Deposit Box 10 X 10 (Annual Fee)	\$100.00
Safe Deposit Box Replacement Key	\$10.00
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.





**Chickasaw
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LOAN-TO-DEPOSIT RATIOS



**Chickasaw
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LOANS TO DEPOSIT RATIOS

(Last 3 Years plus Current)

<u>Quarter Ending</u>	<u>Loans</u>	<u>Deposits</u>	<u>Ratio</u>
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%
March 31, 2024	\$ 325,980,515	\$ 420,805,231	77.47%
June 30, 2024	\$ 318,322,169	\$ 383,448,768	83.02%
September 30, 2024	\$ 303,175,816	\$ 378,542,046	80.09%
December 31, 2024	\$ 291,876,405	\$ 406,991,313	71.72%
March 31, 2025	\$ 275,716,681	\$ 396,169,543	69.60%
June 30, 2025	\$ 262,350,678	\$ 385,984,185	67.97%
September 30, 2025	\$ 264,081,916	\$ 392,101,255	67.35%
December 31, 2025			

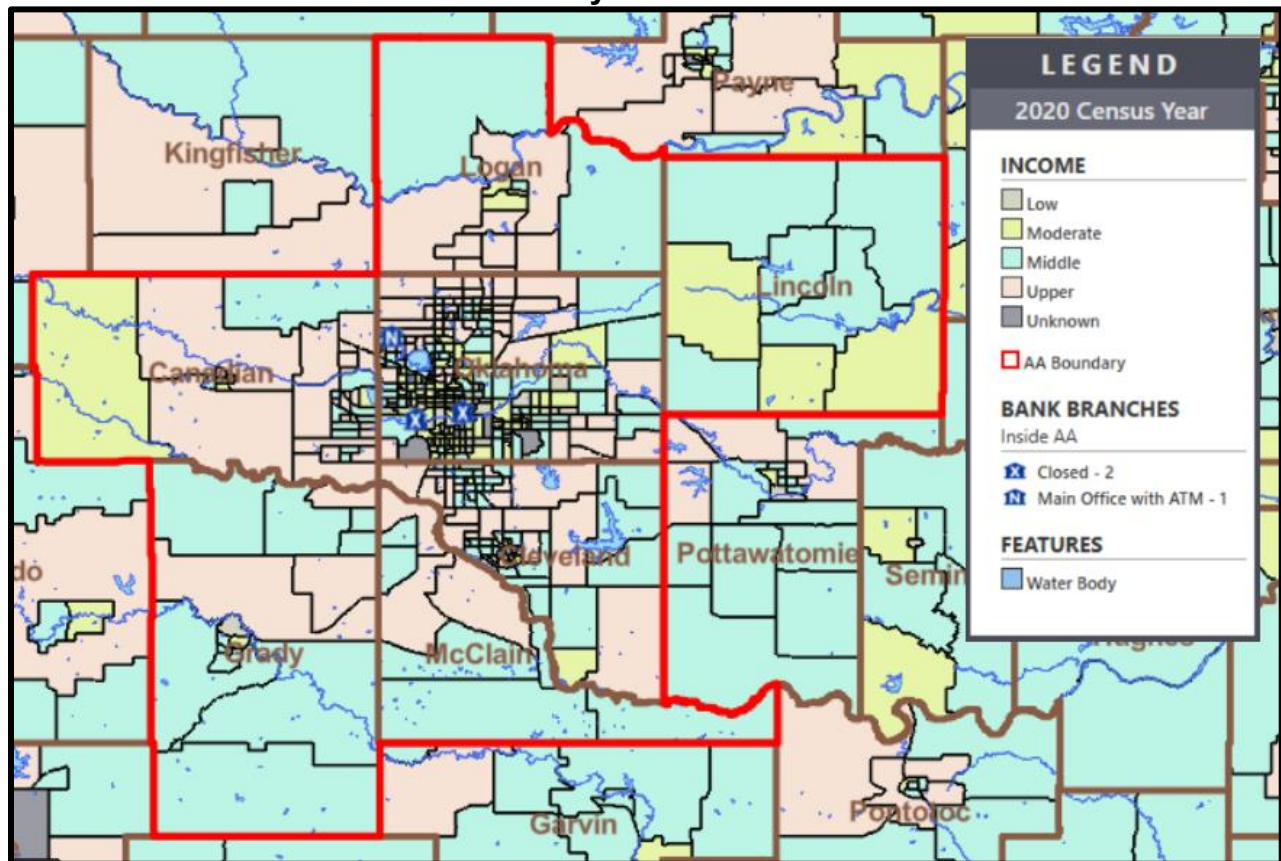


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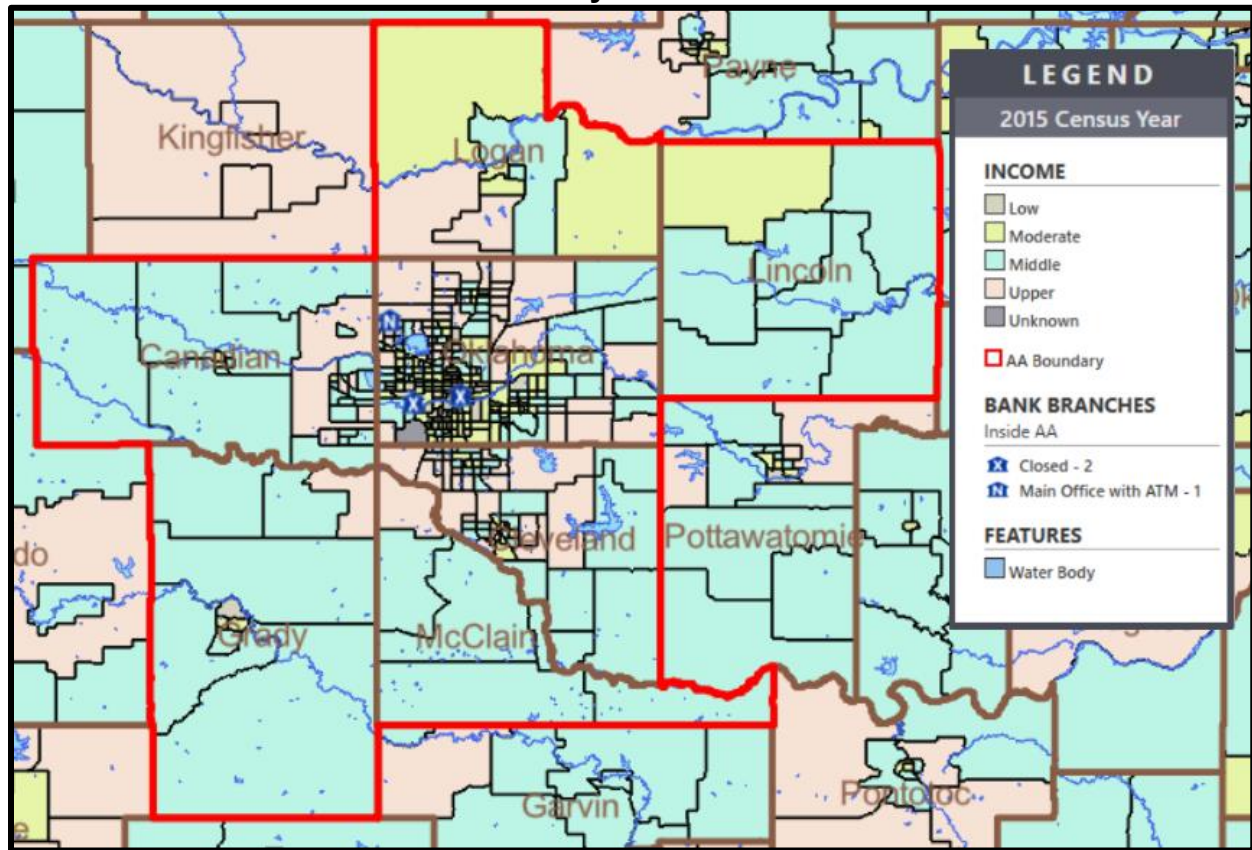
MAP OF ASSESSMENT AREAS

APPENDIX A – MAP OF THE ASSESSMENT AREA

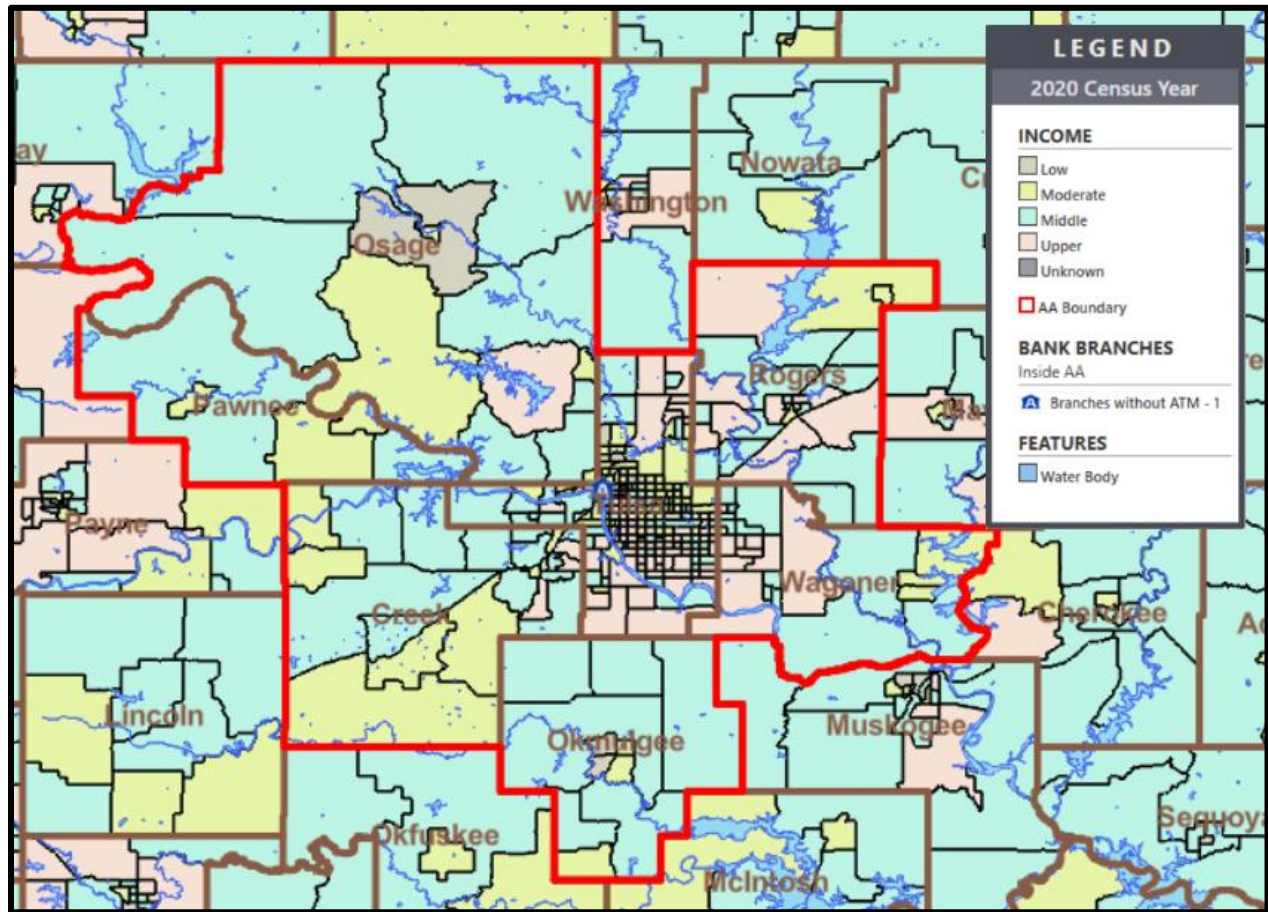
Map A-1
Oklahoma City MSA – 2022-2024



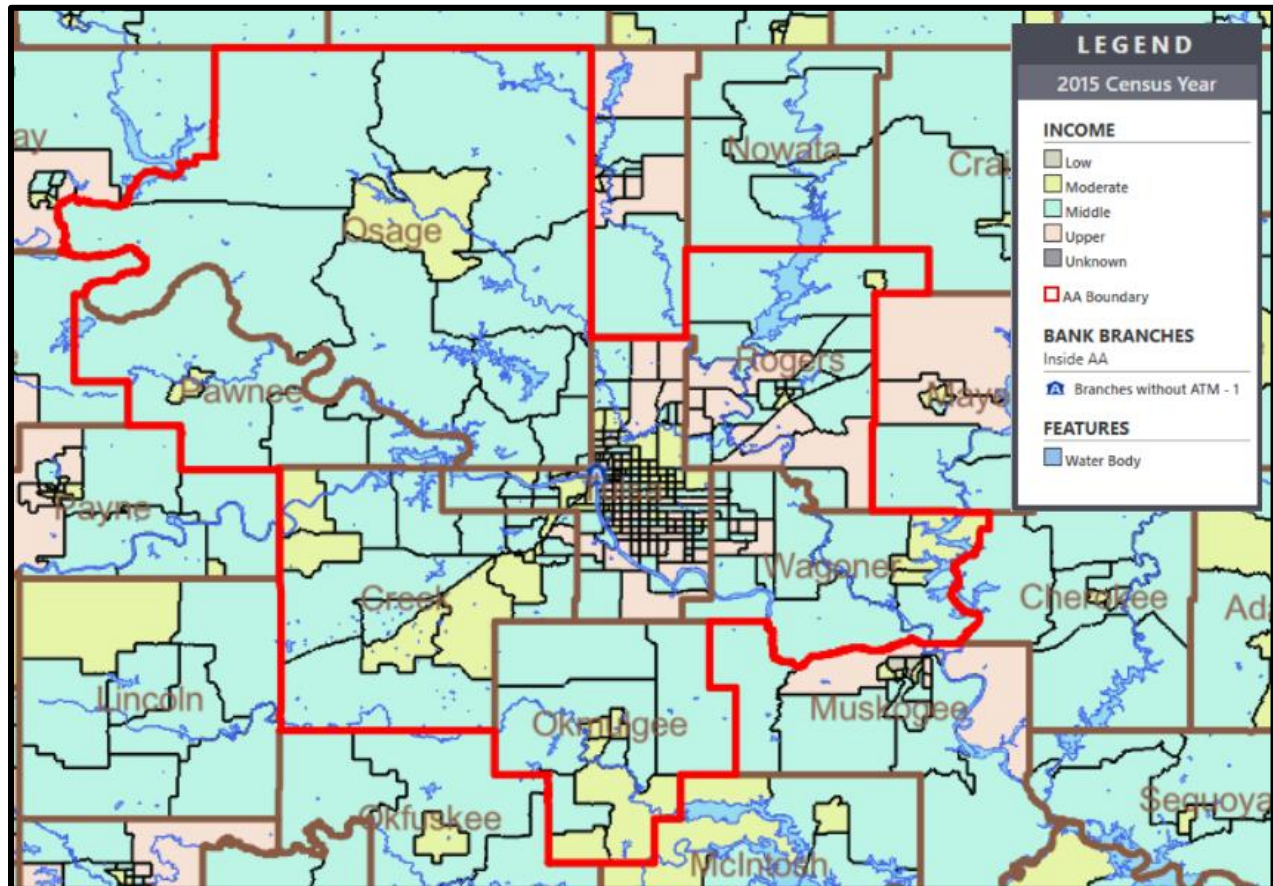
Map A-2
Oklahoma City MSA – 2020-2021



Map A-3
Tulsa MSA – 2022-2024



Map A-4
Tulsa MSA – 2020-2021



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 36420 - OKLAHOMA CITY, OK

State: OKLAHOMA

County: ALL COUNTIES

All Tracts: 419



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CANADIAN COUNTY	3001.00	2 - Moderate	79.02	No	\$98,300	\$59,400	2422	576	23.78	630	1165
OK	CANADIAN COUNTY	3002.01	3 - Middle	115.18	No	\$98,300	\$86,587	6406	1322	20.64	2330	2637
OK	CANADIAN COUNTY	3002.02	4 - Upper	122.17	No	\$98,300	\$91,842	4347	1161	26.71	1321	1797
OK	CANADIAN COUNTY	3003.00	2 - Moderate	55.59	No	\$98,300	\$41,791	3286	1391	42.33	587	1429
OK	CANADIAN COUNTY	3004.00	1 - Low	44.23	No	\$98,300	\$33,250	1183	748	63.23	178	520
OK	CANADIAN COUNTY	3005.00	3 - Middle	84.14	No	\$98,300	\$63,250	2958	1127	38.10	934	1560
OK	CANADIAN COUNTY	3006.00	2 - Moderate	78.50	No	\$98,300	\$59,010	3385	1076	31.79	857	1381
OK	CANADIAN COUNTY	3007.01	3 - Middle	82.59	No	\$98,300	\$62,083	1848	685	37.07	220	416
OK	CANADIAN COUNTY	3007.02	4 - Upper	130.43	No	\$98,300	\$98,047	5034	1702	33.81	842	1213
OK	CANADIAN COUNTY	3008.02	4 - Upper	130.46	No	\$98,300	\$98,068	3606	838	23.24	766	890
OK	CANADIAN COUNTY	3008.03	4 - Upper	176.61	No	\$98,300	\$132,763	3313	577	17.42	781	841
OK	CANADIAN COUNTY	3008.04	4 - Upper	147.99	No	\$98,300	\$111,250	3769	1253	33.24	496	665
OK	CANADIAN COUNTY	3008.05	4 - Upper	120.31	No	\$98,300	\$90,443	7091	1928	27.19	1466	1618
OK	CANADIAN COUNTY	3008.06	4 - Upper	142.33	No	\$98,300	\$106,993	4604	1535	33.34	928	1006

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CANADIAN COUNTY	3009.01	3 - Middle	113.38	No	\$98,300	\$85,234	6764	2035	30.09	1530	1909
OK	CANADIAN COUNTY	3009.02	4 - Upper	122.27	No	\$98,300	\$91,912	2423	675	27.86	717	889
OK	CANADIAN COUNTY	3009.04	2 - Moderate	71.12	No	\$98,300	\$53,466	5945	2583	43.45	777	1248
OK	CANADIAN COUNTY	3009.05	4 - Upper	125.85	No	\$98,300	\$94,602	5998	1641	27.36	1264	1532
OK	CANADIAN COUNTY	3010.01	3 - Middle	99.55	No	\$98,300	\$74,833	1061	357	33.65	158	246
OK	CANADIAN COUNTY	3010.03	3 - Middle	108.87	No	\$98,300	\$81,844	7086	2097	29.59	1444	1721
OK	CANADIAN COUNTY	3010.06	3 - Middle	102.14	No	\$98,300	\$76,786	3313	1231	37.16	723	809
OK	CANADIAN COUNTY	3010.10	3 - Middle	115.60	No	\$98,300	\$86,898	3624	1392	38.41	667	908
OK	CANADIAN COUNTY	3010.11	3 - Middle	118.06	No	\$98,300	\$88,750	5883	1837	31.23	857	953
OK	CANADIAN COUNTY	3010.12	4 - Upper	174.74	No	\$98,300	\$131,354	2674	1116	41.74	529	552
OK	CANADIAN COUNTY	3010.13	4 - Upper	142.29	No	\$98,300	\$106,964	6444	2352	36.50	1196	1614
OK	CANADIAN COUNTY	3010.14	4 - Upper	121.36	No	\$98,300	\$91,228	5218	1959	37.54	844	1049
OK	CANADIAN COUNTY	3010.15	2 - Moderate	61.21	No	\$98,300	\$46,012	2227	824	37.00	112	238
OK	CANADIAN COUNTY	3011.00	4 - Upper	125.06	No	\$98,300	\$94,009	6059	1468	24.23	1765	2286
OK	CANADIAN COUNTY	3012.01	3 - Middle	83.91	No	\$98,300	\$63,077	3766	941	24.99	902	1583
OK	CANADIAN COUNTY	3012.02	4 - Upper	124.55	No	\$98,300	\$93,631	2460	510	20.73	919	1189
OK	CANADIAN COUNTY	3013.01	4 - Upper	172.52	No	\$98,300	\$129,688	2830	787	27.81	577	624

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CANADIAN COUNTY	3013.02	4 - Upper	136.72	No	\$98,300	\$102,775	5444	1266	23.25	1281	1357
OK	CANADIAN COUNTY	3014.06	4 - Upper	133.84	No	\$98,300	\$100,615	5268	1405	26.67	1661	2030
OK	CANADIAN COUNTY	3014.07	4 - Upper	127.15	No	\$98,300	\$95,582	6348	1450	22.84	1881	2173
OK	CANADIAN COUNTY	3014.08	4 - Upper	165.29	No	\$98,300	\$124,250	2055	379	18.44	564	602
OK	CANADIAN COUNTY	3014.09	3 - Middle	87.45	No	\$98,300	\$65,742	2763	807	29.21	624	1000
OK	CANADIAN COUNTY	3014.10	3 - Middle	117.55	No	\$98,300	\$88,365	5500	1476	26.84	1581	1948
OK	CLEVELAND COUNTY	2001.00	0 - Unknown	0.00	No	\$98,300	\$0	338	106	31.36	6	146
OK	CLEVELAND COUNTY	2002.00	2 - Moderate	65.36	No	\$98,300	\$49,132	1724	590	34.22	395	868
OK	CLEVELAND COUNTY	2003.00	2 - Moderate	74.64	No	\$98,300	\$56,111	3512	1379	39.27	880	1602
OK	CLEVELAND COUNTY	2004.00	3 - Middle	83.72	No	\$98,300	\$62,936	1795	620	34.54	406	948
OK	CLEVELAND COUNTY	2005.00	3 - Middle	96.90	No	\$98,300	\$72,847	3573	929	26.00	414	1749
OK	CLEVELAND COUNTY	2006.02	0 - Unknown	0.00	No	\$98,300	\$0	3302	1172	35.49	532	1566
OK	CLEVELAND COUNTY	2006.03	1 - Low	49.26	No	\$98,300	\$37,035	2996	1399	46.70	197	823
OK	CLEVELAND COUNTY	2006.04	3 - Middle	80.84	No	\$98,300	\$60,772	3191	1210	37.92	510	1208
OK	CLEVELAND COUNTY	2007.00	0 - Unknown	0.00	No	\$98,300	\$0	245	89	36.33	0	20
OK	CLEVELAND COUNTY	2008.00	3 - Middle	95.30	No	\$98,300	\$71,641	7444	2555	34.32	1994	2531
OK	CLEVELAND COUNTY	2009.00	3 - Middle	100.78	No	\$98,300	\$75,762	4069	1306	32.10	1077	1636

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CLEVELAND COUNTY	2010.00	3 - Middle	80.34	No	\$98,300	\$60,399	5895	2177	36.93	1014	1847
OK	CLEVELAND COUNTY	2011.02	4 - Upper	143.50	No	\$98,300	\$107,875	2871	622	21.66	712	1156
OK	CLEVELAND COUNTY	2011.03	3 - Middle	84.04	No	\$98,300	\$63,173	3643	1108	30.41	778	1039
OK	CLEVELAND COUNTY	2011.04	4 - Upper	128.38	No	\$98,300	\$96,510	2110	600	28.44	357	689
OK	CLEVELAND COUNTY	2012.01	1 - Low	48.39	No	\$98,300	\$36,375	2258	698	30.91	110	481
OK	CLEVELAND COUNTY	2012.02	0 - Unknown	0.00	No	\$98,300	\$0	6015	1835	30.51	16	59
OK	CLEVELAND COUNTY	2012.04	2 - Moderate	53.78	No	\$98,300	\$40,427	3850	1548	40.21	0	259
OK	CLEVELAND COUNTY	2012.05	3 - Middle	116.36	No	\$98,300	\$87,473	4705	1820	38.68	783	1142
OK	CLEVELAND COUNTY	2013.02	3 - Middle	83.23	No	\$98,300	\$62,569	3988	1784	44.73	139	1233
OK	CLEVELAND COUNTY	2013.03	2 - Moderate	77.54	No	\$98,300	\$58,288	4941	1970	39.87	475	1179
OK	CLEVELAND COUNTY	2014.03	4 - Upper	138.50	No	\$98,300	\$104,115	6463	1897	29.35	2115	2760
OK	CLEVELAND COUNTY	2014.04	3 - Middle	87.59	No	\$98,300	\$65,845	4215	1402	33.26	517	605
OK	CLEVELAND COUNTY	2014.05	4 - Upper	139.11	No	\$98,300	\$104,570	6593	2197	33.32	1825	2368
OK	CLEVELAND COUNTY	2015.05	4 - Upper	155.38	No	\$98,300	\$116,806	5791	1473	25.44	1860	2093
OK	CLEVELAND COUNTY	2015.08	3 - Middle	84.19	No	\$98,300	\$63,287	3052	1079	35.35	585	917
OK	CLEVELAND COUNTY	2015.09	4 - Upper	129.70	No	\$98,300	\$97,500	5428	1765	32.52	1367	1707
OK	CLEVELAND COUNTY	2015.11	3 - Middle	102.46	No	\$98,300	\$77,024	2801	877	31.31	695	1186

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OK	CLEVELAND COUNTY	2015.12	3 - Middle	105.98	No	\$98,300	\$79,667	3724	1050	28.20	1487	1935
OK	CLEVELAND COUNTY	2015.13	4 - Upper	164.18	No	\$98,300	\$123,421	2981	848	28.45	780	893
OK	CLEVELAND COUNTY	2015.14	4 - Upper	153.70	No	\$98,300	\$115,543	5334	1598	29.96	1337	1646
OK	CLEVELAND COUNTY	2016.02	3 - Middle	91.30	No	\$98,300	\$68,636	2920	1075	36.82	788	1159
OK	CLEVELAND COUNTY	2016.03	2 - Moderate	75.08	No	\$98,300	\$56,442	3845	1426	37.09	735	1323
OK	CLEVELAND COUNTY	2016.04	3 - Middle	81.94	No	\$98,300	\$61,595	3910	1592	40.72	637	1149
OK	CLEVELAND COUNTY	2016.07	4 - Upper	122.63	No	\$98,300	\$92,188	6721	2585	38.46	1552	2032
OK	CLEVELAND COUNTY	2016.09	4 - Upper	155.23	No	\$98,300	\$116,688	5027	1958	38.95	1367	1552
OK	CLEVELAND COUNTY	2016.10	4 - Upper	153.86	No	\$98,300	\$115,664	4338	1608	37.07	1160	1204
OK	CLEVELAND COUNTY	2016.11	4 - Upper	124.47	No	\$98,300	\$93,571	2264	751	33.17	591	697
OK	CLEVELAND COUNTY	2016.12	3 - Middle	98.53	No	\$98,300	\$74,071	5340	1752	32.81	1359	1939
OK	CLEVELAND COUNTY	2017.00	4 - Upper	160.85	No	\$98,300	\$120,915	5060	1592	31.46	1191	1298
OK	CLEVELAND COUNTY	2018.01	4 - Upper	153.73	No	\$98,300	\$115,565	4409	1571	35.63	2067	2113
OK	CLEVELAND COUNTY	2018.02	3 - Middle	115.41	No	\$98,300	\$86,758	3789	1167	30.80	907	1058
OK	CLEVELAND COUNTY	2019.02	3 - Middle	82.66	No	\$98,300	\$62,137	4660	2158	46.31	1081	1544
OK	CLEVELAND COUNTY	2019.03	3 - Middle	98.99	No	\$98,300	\$74,417	3098	1591	51.36	798	1001
OK	CLEVELAND COUNTY	2019.04	3 - Middle	93.49	No	\$98,300	\$70,281	5376	2673	49.72	1270	1877

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OK	CLEVELAND COUNTY	2020.02	3 - Middle	88.67	No	\$98,300	\$66,654	4309	1626	37.73	768	1388
OK	CLEVELAND COUNTY	2020.04	3 - Middle	87.40	No	\$98,300	\$65,703	3893	1315	33.78	1172	1401
OK	CLEVELAND COUNTY	2020.05	3 - Middle	92.95	No	\$98,300	\$69,877	6564	2933	44.68	1563	2405
OK	CLEVELAND COUNTY	2020.06	2 - Moderate	68.17	No	\$98,300	\$51,250	3433	1695	49.37	372	698
OK	CLEVELAND COUNTY	2020.07	3 - Middle	103.78	No	\$98,300	\$78,015	4954	2055	41.48	1112	1432
OK	CLEVELAND COUNTY	2020.08	4 - Upper	121.83	No	\$98,300	\$91,581	5105	1704	33.38	1707	2040
OK	CLEVELAND COUNTY	2021.02	3 - Middle	90.23	No	\$98,300	\$67,829	2543	756	29.73	634	1095
OK	CLEVELAND COUNTY	2021.04	3 - Middle	109.27	No	\$98,300	\$82,143	2433	798	32.80	589	796
OK	CLEVELAND COUNTY	2021.05	3 - Middle	84.10	No	\$98,300	\$63,221	4473	1469	32.84	962	1571
OK	CLEVELAND COUNTY	2021.06	3 - Middle	109.37	No	\$98,300	\$82,220	6264	2154	34.39	2283	2686
OK	CLEVELAND COUNTY	2021.07	4 - Upper	156.52	No	\$98,300	\$117,663	3335	1113	33.37	786	1018
OK	CLEVELAND COUNTY	2022.01	4 - Upper	129.98	No	\$98,300	\$97,708	4806	1473	30.65	1299	1597
OK	CLEVELAND COUNTY	2022.03	3 - Middle	108.88	No	\$98,300	\$81,852	5945	2092	35.19	1299	1990
OK	CLEVELAND COUNTY	2022.05	3 - Middle	119.75	No	\$98,300	\$90,019	8093	2927	36.17	2182	2613
OK	CLEVELAND COUNTY	2022.07	3 - Middle	100.10	No	\$98,300	\$75,250	646	218	33.75	151	151
OK	CLEVELAND COUNTY	2022.08	3 - Middle	99.61	No	\$98,300	\$74,879	2754	993	36.06	525	559
OK	CLEVELAND COUNTY	2023.01	4 - Upper	156.51	No	\$98,300	\$117,652	6821	1784	26.15	1904	2137

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OK	CLEVELAND COUNTY	2023.02	3 - Middle	97.04	No	\$98,300	\$72,950	6621	1665	25.15	1981	2407
OK	CLEVELAND COUNTY	2024.03	4 - Upper	125.12	No	\$98,300	\$94,053	5637	1279	22.69	1872	2069
OK	CLEVELAND COUNTY	2024.04	3 - Middle	98.40	No	\$98,300	\$73,971	4307	982	22.80	1189	1684
OK	CLEVELAND COUNTY	2024.05	4 - Upper	122.10	No	\$98,300	\$91,786	6617	1895	28.64	1488	1985
OK	CLEVELAND COUNTY	2024.06	3 - Middle	89.79	No	\$98,300	\$67,500	3294	991	30.09	983	1230
OK	CLEVELAND COUNTY	2024.07	3 - Middle	90.46	No	\$98,300	\$68,000	3207	824	25.69	826	1053
OK	CLEVELAND COUNTY	2025.01	3 - Middle	111.18	No	\$98,300	\$83,580	4666	1089	23.34	1383	1965
OK	CLEVELAND COUNTY	2025.02	3 - Middle	119.50	No	\$98,300	\$89,830	2663	602	22.61	636	932
OK	CLEVELAND COUNTY	2026.00	2 - Moderate	64.32	No	\$98,300	\$48,355	2541	809	31.84	704	1242
OK	GRADY COUNTY	0001.00	1 - Low	44.59	No	\$98,300	\$33,523	942	255	27.07	184	502
OK	GRADY COUNTY	0004.00	3 - Middle	89.86	No	\$98,300	\$67,549	3123	950	30.42	916	1645
OK	GRADY COUNTY	0005.01	3 - Middle	94.53	No	\$98,300	\$71,062	3414	1038	30.40	800	1273
OK	GRADY COUNTY	0005.02	3 - Middle	113.07	No	\$98,300	\$85,000	3607	878	24.34	885	1289
OK	GRADY COUNTY	0006.00	3 - Middle	88.05	No	\$98,300	\$66,189	4985	1113	22.33	1475	2152
OK	GRADY COUNTY	0007.01	3 - Middle	87.68	No	\$98,300	\$65,913	3370	697	20.68	1144	1653
OK	GRADY COUNTY	0007.02	3 - Middle	84.97	No	\$98,300	\$63,875	3206	634	19.78	1186	1633
OK	GRADY COUNTY	0008.01	4 - Upper	140.07	No	\$98,300	\$105,294	3298	649	19.68	822	1016

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OK	GRADY COUNTY	0008.02	4 - Upper	128.42	No	\$98,300	\$96,538	4876	977	20.04	1598	1948
OK	GRADY COUNTY	0009.01	3 - Middle	104.07	No	\$98,300	\$78,235	2348	456	19.42	694	1156
OK	GRADY COUNTY	0009.02	3 - Middle	110.70	No	\$98,300	\$83,219	6316	1335	21.14	1723	2191
OK	GRADY COUNTY	0009.04	3 - Middle	115.09	No	\$98,300	\$86,518	3898	842	21.60	1216	1372
OK	GRADY COUNTY	0009.05	4 - Upper	166.62	No	\$98,300	\$125,250	3996	718	17.97	1196	1278
OK	GRADY COUNTY	0009.06	3 - Middle	107.79	No	\$98,300	\$81,033	3514	805	22.91	895	1014
OK	GRADY COUNTY	0010.00	2 - Moderate	67.45	No	\$98,300	\$50,703	3902	1606	41.16	661	1652
OK	LINCOLN COUNTY	9611.00	3 - Middle	93.22	No	\$98,300	\$70,078	4647	1123	24.17	1251	2093
OK	LINCOLN COUNTY	9612.00	3 - Middle	84.13	No	\$98,300	\$63,243	3889	786	20.21	1264	1764
OK	LINCOLN COUNTY	9613.00	2 - Moderate	76.49	No	\$98,300	\$57,500	4263	814	19.09	1503	2231
OK	LINCOLN COUNTY	9614.01	2 - Moderate	75.05	No	\$98,300	\$56,420	3002	593	19.75	850	1289
OK	LINCOLN COUNTY	9614.02	3 - Middle	94.12	No	\$98,300	\$70,755	4726	1145	24.23	1722	2135
OK	LINCOLN COUNTY	9615.00	2 - Moderate	73.37	No	\$98,300	\$55,156	5172	1081	20.90	1351	2074
OK	LINCOLN COUNTY	9616.00	3 - Middle	87.97	No	\$98,300	\$66,131	2884	599	20.77	935	1268
OK	LINCOLN COUNTY	9617.00	3 - Middle	87.00	No	\$98,300	\$65,401	4875	1171	24.02	1656	2287
OK	LOGAN COUNTY	6001.01	3 - Middle	83.19	No	\$98,300	\$62,538	2360	643	27.25	675	966
OK	LOGAN COUNTY	6002.00	2 - Moderate	62.66	No	\$98,300	\$47,102	2975	914	30.72	607	1099

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OK	LOGAN COUNTY	6003.00	2 - Moderate	79.20	No	\$98,300	\$59,537	2386	600	25.15	674	901
OK	LOGAN COUNTY	6004.01	4 - Upper	157.44	No	\$98,300	\$118,348	6015	1617	26.88	1557	1708
OK	LOGAN COUNTY	6004.02	4 - Upper	199.86	No	\$98,300	\$150,240	3243	817	25.19	929	1061
OK	LOGAN COUNTY	6005.01	4 - Upper	130.56	No	\$98,300	\$98,145	3778	858	22.71	926	1042
OK	LOGAN COUNTY	6005.02	4 - Upper	122.75	No	\$98,300	\$92,277	5924	1393	23.51	1781	2098
OK	LOGAN COUNTY	6006.00	3 - Middle	100.38	No	\$98,300	\$75,461	4215	2019	47.90	930	1453
OK	LOGAN COUNTY	6007.00	3 - Middle	90.00	No	\$98,300	\$67,656	4376	800	18.28	1617	2142
OK	LOGAN COUNTY	6008.01	4 - Upper	211.64	No	\$98,300	\$159,091	5582	1441	25.82	1307	1624
OK	LOGAN COUNTY	6008.02	4 - Upper	135.52	No	\$98,300	\$101,875	4415	971	21.99	1182	1290
OK	LOGAN COUNTY	6009.03	4 - Upper	134.52	No	\$98,300	\$101,125	1830	417	22.79	690	848
OK	LOGAN COUNTY	6010.00	2 - Moderate	54.39	No	\$98,300	\$40,887	2456	1005	40.92	374	1182
OK	MCCLAIN COUNTY	4001.03	4 - Upper	130.70	No	\$98,300	\$98,250	5572	1292	23.19	1712	2103
OK	MCCLAIN COUNTY	4001.04	3 - Middle	99.37	No	\$98,300	\$74,701	5465	1159	21.21	1562	1949
OK	MCCLAIN COUNTY	4001.05	3 - Middle	110.50	No	\$98,300	\$83,063	4063	1032	25.40	1315	1578
OK	MCCLAIN COUNTY	4001.06	4 - Upper	128.22	No	\$98,300	\$96,389	5559	1359	24.45	1602	1965
OK	MCCLAIN COUNTY	4002.01	3 - Middle	99.91	No	\$98,300	\$75,104	3861	1021	26.44	1124	1591
OK	MCCLAIN COUNTY	4002.03	3 - Middle	88.47	No	\$98,300	\$66,506	4925	1287	26.13	1194	1559

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OK	MCCLAIN COUNTY	4002.04	4 - Upper	124.85	No	\$98,300	\$93,857	5410	1574	29.09	1545	1786
OK	MCCLAIN COUNTY	4003.00	3 - Middle	82.15	No	\$98,300	\$61,756	5624	1951	34.69	1313	2239
OK	MCCLAIN COUNTY	4004.00	3 - Middle	83.69	No	\$98,300	\$62,917	1183	286	24.18	285	471
OK	OKLAHOMA COUNTY	1001.00	2 - Moderate	76.76	No	\$98,300	\$57,705	3040	1330	43.75	904	1629
OK	OKLAHOMA COUNTY	1002.01	3 - Middle	112.38	No	\$98,300	\$84,479	1570	529	33.69	418	593
OK	OKLAHOMA COUNTY	1002.02	3 - Middle	80.60	No	\$98,300	\$60,592	1639	863	52.65	326	686
OK	OKLAHOMA COUNTY	1002.03	3 - Middle	88.26	No	\$98,300	\$66,351	2538	1346	53.03	592	1094
OK	OKLAHOMA COUNTY	1003.00	4 - Upper	138.11	No	\$98,300	\$103,824	2681	635	23.69	1071	1448
OK	OKLAHOMA COUNTY	1004.00	1 - Low	42.03	No	\$98,300	\$31,595	1955	1821	93.15	336	1025
OK	OKLAHOMA COUNTY	1005.00	1 - Low	47.19	No	\$98,300	\$35,474	1898	1646	86.72	268	684
OK	OKLAHOMA COUNTY	1008.00	2 - Moderate	74.83	No	\$98,300	\$56,250	2260	1233	54.56	451	1027
OK	OKLAHOMA COUNTY	1009.00	4 - Upper	140.37	No	\$98,300	\$105,521	1532	518	33.81	535	733
OK	OKLAHOMA COUNTY	1010.00	1 - Low	40.83	No	\$98,300	\$30,694	2892	1588	54.91	146	677
OK	OKLAHOMA COUNTY	1011.00	2 - Moderate	58.53	No	\$98,300	\$44,003	832	298	35.82	202	375
OK	OKLAHOMA COUNTY	1012.00	3 - Middle	82.50	No	\$98,300	\$62,019	1107	389	35.14	223	608
OK	OKLAHOMA COUNTY	1013.00	1 - Low	37.04	No	\$98,300	\$27,846	2886	2667	92.41	461	1358
OK	OKLAHOMA COUNTY	1014.00	0 - Unknown	0.00	No	\$98,300	\$0	1055	925	87.68	398	749

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OK	OKLAHOMA COUNTY	1015.00	2 - Moderate	69.63	No	\$98,300	\$52,344	1912	1224	64.02	400	752
OK	OKLAHOMA COUNTY	1018.00	4 - Upper	189.12	No	\$98,300	\$142,163	1499	391	26.08	410	725
OK	OKLAHOMA COUNTY	1019.00	4 - Upper	135.85	No	\$98,300	\$102,122	2623	956	36.45	696	1322
OK	OKLAHOMA COUNTY	1020.00	3 - Middle	106.53	No	\$98,300	\$80,083	2798	1255	44.85	648	1375
OK	OKLAHOMA COUNTY	1021.00	2 - Moderate	61.31	No	\$98,300	\$46,090	2112	1049	49.67	568	953
OK	OKLAHOMA COUNTY	1022.00	2 - Moderate	57.90	No	\$98,300	\$43,524	2693	1798	66.77	541	1108
OK	OKLAHOMA COUNTY	1023.00	2 - Moderate	67.29	No	\$98,300	\$50,583	3166	1927	60.87	632	1568
OK	OKLAHOMA COUNTY	1024.00	2 - Moderate	59.60	No	\$98,300	\$44,808	2906	2045	70.37	432	1182
OK	OKLAHOMA COUNTY	1025.00	4 - Upper	141.82	No	\$98,300	\$106,607	1594	537	33.69	4	70
OK	OKLAHOMA COUNTY	1032.00	4 - Upper	158.18	No	\$98,300	\$118,906	2633	1333	50.63	94	127
OK	OKLAHOMA COUNTY	1033.00	2 - Moderate	59.56	No	\$98,300	\$44,773	1445	1104	76.40	199	567
OK	OKLAHOMA COUNTY	1039.00	2 - Moderate	54.49	No	\$98,300	\$40,962	3788	3184	84.05	604	1284
OK	OKLAHOMA COUNTY	1041.00	1 - Low	36.31	No	\$98,300	\$27,295	3001	2355	78.47	300	1302
OK	OKLAHOMA COUNTY	1042.00	2 - Moderate	61.76	No	\$98,300	\$46,429	2209	1956	88.55	363	765
OK	OKLAHOMA COUNTY	1043.00	1 - Low	49.54	No	\$98,300	\$37,244	3266	2810	86.04	770	1502
OK	OKLAHOMA COUNTY	1044.00	2 - Moderate	51.11	No	\$98,300	\$38,421	3491	3079	88.20	508	1383
OK	OKLAHOMA COUNTY	1045.00	2 - Moderate	69.87	No	\$98,300	\$52,525	3333	2873	86.20	463	1102

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OK	OKLAHOMA COUNTY	1046.00	1 - Low	45.34	No	\$98,300	\$34,083	985	817	82.94	172	385
OK	OKLAHOMA COUNTY	1047.00	2 - Moderate	71.73	No	\$98,300	\$53,920	1198	849	70.87	82	483
OK	OKLAHOMA COUNTY	1048.00	2 - Moderate	50.02	No	\$98,300	\$37,601	3323	2722	81.91	532	1135
OK	OKLAHOMA COUNTY	1049.00	1 - Low	49.76	No	\$98,300	\$37,409	3734	3051	81.71	834	1400
OK	OKLAHOMA COUNTY	1050.00	0 - Unknown	0.00	No	\$98,300	\$0	2269	1908	84.09	373	725
OK	OKLAHOMA COUNTY	1051.01	3 - Middle	105.56	No	\$98,300	\$79,350	2347	1098	46.78	283	528
OK	OKLAHOMA COUNTY	1052.01	1 - Low	44.54	No	\$98,300	\$33,482	1576	1470	93.27	539	1024
OK	OKLAHOMA COUNTY	1052.02	1 - Low	32.55	No	\$98,300	\$24,471	1194	1127	94.39	200	456
OK	OKLAHOMA COUNTY	1053.00	2 - Moderate	69.45	No	\$98,300	\$52,206	3223	2437	75.61	405	1064
OK	OKLAHOMA COUNTY	1054.00	1 - Low	42.49	No	\$98,300	\$31,944	2021	1516	75.01	350	781
OK	OKLAHOMA COUNTY	1055.00	2 - Moderate	57.18	No	\$98,300	\$42,989	3060	2517	82.25	539	1010
OK	OKLAHOMA COUNTY	1056.00	1 - Low	21.97	No	\$98,300	\$16,516	4731	3889	82.20	517	1408
OK	OKLAHOMA COUNTY	1059.03	2 - Moderate	65.29	No	\$98,300	\$49,083	2804	1611	57.45	727	1184
OK	OKLAHOMA COUNTY	1059.04	2 - Moderate	61.61	No	\$98,300	\$46,319	4027	2630	65.31	770	1525
OK	OKLAHOMA COUNTY	1059.05	2 - Moderate	55.32	No	\$98,300	\$41,587	2978	1804	60.58	746	1220
OK	OKLAHOMA COUNTY	1059.06	2 - Moderate	73.88	No	\$98,300	\$55,536	2938	1715	58.37	830	1260
OK	OKLAHOMA COUNTY	1059.07	1 - Low	47.84	No	\$98,300	\$35,968	4607	3317	72.00	563	1605

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OK	OKLAHOMA COUNTY	1060.00	3 - Middle	103.67	No	\$98,300	\$77,930	2281	1638	71.81	736	982
OK	OKLAHOMA COUNTY	1061.00	3 - Middle	90.52	No	\$98,300	\$68,047	3214	2610	81.21	1006	1361
OK	OKLAHOMA COUNTY	1062.00	2 - Moderate	79.43	No	\$98,300	\$59,710	1462	1295	88.58	634	840
OK	OKLAHOMA COUNTY	1063.01	1 - Low	35.09	No	\$98,300	\$26,380	3512	2901	82.60	411	1334
OK	OKLAHOMA COUNTY	1063.02	2 - Moderate	52.81	No	\$98,300	\$39,698	4589	3751	81.74	701	1692
OK	OKLAHOMA COUNTY	1063.03	3 - Middle	97.75	No	\$98,300	\$73,482	3530	2040	57.79	613	1625
OK	OKLAHOMA COUNTY	1064.01	4 - Upper	332.58	No	\$98,300	\$250,001	2167	309	14.26	740	890
OK	OKLAHOMA COUNTY	1064.02	4 - Upper	290.02	No	\$98,300	\$218,015	2127	454	21.34	852	1051
OK	OKLAHOMA COUNTY	1064.03	2 - Moderate	78.69	No	\$98,300	\$59,152	4818	1332	27.65	1631	2378
OK	OKLAHOMA COUNTY	1065.01	4 - Upper	143.05	No	\$98,300	\$107,532	2872	737	25.66	1123	1345
OK	OKLAHOMA COUNTY	1065.02	2 - Moderate	76.61	No	\$98,300	\$57,589	3850	1788	46.44	799	1438
OK	OKLAHOMA COUNTY	1065.03	4 - Upper	121.77	No	\$98,300	\$91,541	1758	478	27.19	606	670
OK	OKLAHOMA COUNTY	1066.01	2 - Moderate	58.30	No	\$98,300	\$43,828	3148	1450	46.06	740	1315
OK	OKLAHOMA COUNTY	1066.02	2 - Moderate	64.90	No	\$98,300	\$48,789	2575	1207	46.87	436	606
OK	OKLAHOMA COUNTY	1066.06	3 - Middle	97.16	No	\$98,300	\$73,042	1983	761	38.38	586	855
OK	OKLAHOMA COUNTY	1066.07	2 - Moderate	67.94	No	\$98,300	\$51,076	3384	1629	48.14	823	1088
OK	OKLAHOMA COUNTY	1066.08	3 - Middle	101.58	No	\$98,300	\$76,364	3189	932	29.23	1021	1379

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OK	OKLAHOMA COUNTY	1066.09	3 - Middle	91.45	No	\$98,300	\$68,750	1033	325	31.46	360	558
OK	OKLAHOMA COUNTY	1066.10	0 - Unknown	0.00	No	\$98,300	\$0	1235	472	38.22	510	589
OK	OKLAHOMA COUNTY	1066.11	2 - Moderate	50.36	No	\$98,300	\$37,862	2583	1450	56.14	139	396
OK	OKLAHOMA COUNTY	1067.02	2 - Moderate	72.76	No	\$98,300	\$54,694	4006	2256	56.32	975	1470
OK	OKLAHOMA COUNTY	1067.04	3 - Middle	97.13	No	\$98,300	\$73,016	2434	924	37.96	539	788
OK	OKLAHOMA COUNTY	1067.05	3 - Middle	85.41	No	\$98,300	\$64,205	2677	1238	46.25	771	1041
OK	OKLAHOMA COUNTY	1067.06	0 - Unknown	0.00	No	\$98,300	\$0	3635	1818	50.01	896	1042
OK	OKLAHOMA COUNTY	1067.08	4 - Upper	138.92	No	\$98,300	\$104,427	3203	1489	46.49	983	1013
OK	OKLAHOMA COUNTY	1067.09	2 - Moderate	55.49	No	\$98,300	\$41,719	2480	1805	72.78	280	483
OK	OKLAHOMA COUNTY	1067.10	2 - Moderate	64.48	No	\$98,300	\$48,472	4258	2516	59.09	556	1202
OK	OKLAHOMA COUNTY	1068.01	2 - Moderate	67.84	No	\$98,300	\$51,000	1774	637	35.91	210	476
OK	OKLAHOMA COUNTY	1068.02	3 - Middle	81.97	No	\$98,300	\$61,621	2001	764	38.18	390	627
OK	OKLAHOMA COUNTY	1068.03	2 - Moderate	65.52	No	\$98,300	\$49,256	3261	1562	47.90	528	947
OK	OKLAHOMA COUNTY	1068.04	2 - Moderate	74.55	No	\$98,300	\$56,042	3848	2215	57.56	672	1055
OK	OKLAHOMA COUNTY	1069.02	2 - Moderate	73.55	No	\$98,300	\$55,288	2492	1295	51.97	518	757
OK	OKLAHOMA COUNTY	1069.03	3 - Middle	92.76	No	\$98,300	\$69,733	6139	2345	38.20	1358	1920
OK	OKLAHOMA COUNTY	1069.06	3 - Middle	80.48	No	\$98,300	\$60,500	3283	2031	61.86	608	743

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OK	OKLAHOMA COUNTY	1069.07	3 - Middle	97.84	No	\$98,300	\$73,553	2106	1197	56.84	468	688
OK	OKLAHOMA COUNTY	1069.09	3 - Middle	94.49	No	\$98,300	\$71,029	1790	895	50.00	466	641
OK	OKLAHOMA COUNTY	1069.10	2 - Moderate	72.81	No	\$98,300	\$54,738	2663	1340	50.32	656	923
OK	OKLAHOMA COUNTY	1069.11	3 - Middle	108.00	No	\$98,300	\$81,188	1893	950	50.18	629	756
OK	OKLAHOMA COUNTY	1069.12	1 - Low	31.01	No	\$98,300	\$23,311	3198	2085	65.20	404	775
OK	OKLAHOMA COUNTY	1069.13	2 - Moderate	50.97	No	\$98,300	\$38,315	4556	3108	68.22	568	1077
OK	OKLAHOMA COUNTY	1069.14	3 - Middle	80.39	No	\$98,300	\$60,433	4311	2747	63.72	482	1397
OK	OKLAHOMA COUNTY	1069.16	2 - Moderate	57.30	No	\$98,300	\$43,074	2481	1815	73.16	205	694
OK	OKLAHOMA COUNTY	1069.17	1 - Low	32.58	No	\$98,300	\$24,492	3359	2703	80.47	342	687
OK	OKLAHOMA COUNTY	1070.01	2 - Moderate	60.02	No	\$98,300	\$45,123	5918	4558	77.02	897	2047
OK	OKLAHOMA COUNTY	1070.02	2 - Moderate	65.92	No	\$98,300	\$49,559	2108	1299	61.62	384	760
OK	OKLAHOMA COUNTY	1071.01	0 - Unknown	0.00	No	\$98,300	\$0	1243	874	70.31	0	0
OK	OKLAHOMA COUNTY	1071.03	2 - Moderate	52.73	No	\$98,300	\$39,643	2031	1541	75.87	349	540
OK	OKLAHOMA COUNTY	1071.04	1 - Low	41.57	No	\$98,300	\$31,250	2880	2055	71.35	644	1200
OK	OKLAHOMA COUNTY	1072.06	2 - Moderate	62.56	No	\$98,300	\$47,031	4555	2740	60.15	742	1520
OK	OKLAHOMA COUNTY	1072.07	3 - Middle	90.33	No	\$98,300	\$67,907	2191	1164	53.13	307	783
OK	OKLAHOMA COUNTY	1072.12	2 - Moderate	70.69	No	\$98,300	\$53,140	5979	3397	56.82	1046	1789

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OK	OKLAHOMA COUNTY	1072.13	2 - Moderate	66.81	No	\$98,300	\$50,227	4913	3370	68.59	662	1322
OK	OKLAHOMA COUNTY	1072.14	3 - Middle	87.12	No	\$98,300	\$65,494	3184	2170	68.15	861	1288
OK	OKLAHOMA COUNTY	1072.15	1 - Low	43.55	No	\$98,300	\$32,738	4293	3208	74.73	547	1218
OK	OKLAHOMA COUNTY	1072.16	2 - Moderate	63.19	No	\$98,300	\$47,500	3096	2299	74.26	300	761
OK	OKLAHOMA COUNTY	1072.17	2 - Moderate	54.32	No	\$98,300	\$40,833	2134	1688	79.10	653	881
OK	OKLAHOMA COUNTY	1072.18	2 - Moderate	55.07	No	\$98,300	\$41,403	3107	2367	76.18	548	1076
OK	OKLAHOMA COUNTY	1072.19	2 - Moderate	74.64	No	\$98,300	\$56,111	3257	2611	80.17	599	1013
OK	OKLAHOMA COUNTY	1072.20	2 - Moderate	55.24	No	\$98,300	\$41,526	3840	3000	78.13	471	1283
OK	OKLAHOMA COUNTY	1072.21	2 - Moderate	78.19	No	\$98,300	\$58,776	2395	1653	69.02	557	811
OK	OKLAHOMA COUNTY	1072.22	2 - Moderate	75.16	No	\$98,300	\$56,500	1869	1335	71.43	323	538
OK	OKLAHOMA COUNTY	1072.23	2 - Moderate	62.80	No	\$98,300	\$47,214	2867	2125	74.12	1121	1426
OK	OKLAHOMA COUNTY	1072.24	3 - Middle	85.86	No	\$98,300	\$64,541	3676	1966	53.48	951	1363
OK	OKLAHOMA COUNTY	1072.25	2 - Moderate	63.71	No	\$98,300	\$47,895	2976	2182	73.32	588	865
OK	OKLAHOMA COUNTY	1072.26	2 - Moderate	77.78	No	\$98,300	\$58,472	3178	2215	69.70	493	796
OK	OKLAHOMA COUNTY	1073.02	1 - Low	47.69	No	\$98,300	\$35,852	2979	2113	70.93	567	1037
OK	OKLAHOMA COUNTY	1073.03	2 - Moderate	54.27	No	\$98,300	\$40,800	1544	681	44.11	224	509
OK	OKLAHOMA COUNTY	1073.05	0 - Unknown	0.00	No	\$98,300	\$0	1312	882	67.23	139	401

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OK	OKLAHOMA COUNTY	1073.06	1 - Low	41.46	No	\$98,300	\$31,172	3739	2513	67.21	524	1356
OK	OKLAHOMA COUNTY	1074.01	3 - Middle	109.22	No	\$98,300	\$82,108	5990	4268	71.25	1701	2685
OK	OKLAHOMA COUNTY	1074.04	3 - Middle	89.04	No	\$98,300	\$66,938	3376	2102	62.26	754	1116
OK	OKLAHOMA COUNTY	1074.05	2 - Moderate	77.74	No	\$98,300	\$58,438	4997	2691	53.85	1288	2023
OK	OKLAHOMA COUNTY	1074.06	3 - Middle	92.94	No	\$98,300	\$69,867	7600	4046	53.24	1080	2504
OK	OKLAHOMA COUNTY	1074.07	3 - Middle	97.78	No	\$98,300	\$73,508	553	183	33.09	167	502
OK	OKLAHOMA COUNTY	1076.01	2 - Moderate	51.88	No	\$98,300	\$39,005	2148	1061	49.39	205	610
OK	OKLAHOMA COUNTY	1076.04	2 - Moderate	68.14	No	\$98,300	\$51,224	2025	868	42.86	415	907
OK	OKLAHOMA COUNTY	1076.05	2 - Moderate	66.46	No	\$98,300	\$49,961	2150	858	39.91	270	942
OK	OKLAHOMA COUNTY	1076.08	3 - Middle	80.37	No	\$98,300	\$60,417	3991	1692	42.40	1147	1582
OK	OKLAHOMA COUNTY	1077.03	3 - Middle	112.03	No	\$98,300	\$84,219	3645	1324	36.32	952	1290
OK	OKLAHOMA COUNTY	1077.04	2 - Moderate	64.52	No	\$98,300	\$48,500	1657	803	48.46	444	677
OK	OKLAHOMA COUNTY	1077.05	2 - Moderate	70.04	No	\$98,300	\$52,656	1998	768	38.44	523	783
OK	OKLAHOMA COUNTY	1077.06	2 - Moderate	57.23	No	\$98,300	\$43,021	2770	1293	46.68	597	993
OK	OKLAHOMA COUNTY	1077.07	2 - Moderate	76.71	No	\$98,300	\$57,670	1282	492	38.38	210	517
OK	OKLAHOMA COUNTY	1078.01	3 - Middle	80.92	No	\$98,300	\$60,828	3603	2243	62.25	592	1243
OK	OKLAHOMA COUNTY	1078.04	2 - Moderate	65.82	No	\$98,300	\$49,479	2395	1000	41.75	541	982

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OK	OKLAHOMA COUNTY	1078.05	2 - Moderate	64.85	No	\$98,300	\$48,750	2580	1402	54.34	548	1047
OK	OKLAHOMA COUNTY	1078.06	2 - Moderate	68.78	No	\$98,300	\$51,708	4101	1883	45.92	1107	1635
OK	OKLAHOMA COUNTY	1078.07	2 - Moderate	58.03	No	\$98,300	\$43,625	2866	1393	48.60	949	1257
OK	OKLAHOMA COUNTY	1078.08	3 - Middle	84.14	No	\$98,300	\$63,250	1932	1030	53.31	381	664
OK	OKLAHOMA COUNTY	1078.09	3 - Middle	82.81	No	\$98,300	\$62,250	1734	859	49.54	352	666
OK	OKLAHOMA COUNTY	1078.10	2 - Moderate	63.94	No	\$98,300	\$48,071	2660	1209	45.45	505	1174
OK	OKLAHOMA COUNTY	1079.00	2 - Moderate	57.40	No	\$98,300	\$43,148	1608	1432	89.05	383	887
OK	OKLAHOMA COUNTY	1080.03	1 - Low	49.65	No	\$98,300	\$37,328	3765	2720	72.24	335	1051
OK	OKLAHOMA COUNTY	1080.05	3 - Middle	107.04	No	\$98,300	\$80,469	2449	1670	68.19	679	922
OK	OKLAHOMA COUNTY	1080.06	3 - Middle	102.98	No	\$98,300	\$77,412	4039	1949	48.25	1210	1546
OK	OKLAHOMA COUNTY	1080.07	3 - Middle	102.35	No	\$98,300	\$76,944	3330	1345	40.39	966	1166
OK	OKLAHOMA COUNTY	1080.08	2 - Moderate	63.38	No	\$98,300	\$47,647	4277	2512	58.73	817	1733
OK	OKLAHOMA COUNTY	1080.09	2 - Moderate	60.08	No	\$98,300	\$45,169	3003	1743	58.04	848	1317
OK	OKLAHOMA COUNTY	1080.10	2 - Moderate	58.01	No	\$98,300	\$43,611	3127	1786	57.12	504	1117
OK	OKLAHOMA COUNTY	1080.11	2 - Moderate	72.78	No	\$98,300	\$54,712	3959	3143	79.39	678	1389
OK	OKLAHOMA COUNTY	1081.01	4 - Upper	259.68	No	\$98,300	\$195,208	4298	1030	23.96	1537	1600
OK	OKLAHOMA COUNTY	1081.06	4 - Upper	176.98	No	\$98,300	\$133,043	6494	1289	19.85	2410	2585

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OK	OKLAHOMA COUNTY	1081.07	4 - Upper	191.58	No	\$98,300	\$144,018	3416	566	16.57	1009	1105
OK	OKLAHOMA COUNTY	1081.09	4 - Upper	205.29	No	\$98,300	\$154,324	5852	1100	18.80	1891	2105
OK	OKLAHOMA COUNTY	1081.10	4 - Upper	151.75	No	\$98,300	\$114,074	4343	1046	24.08	1412	1602
OK	OKLAHOMA COUNTY	1081.13	4 - Upper	121.02	No	\$98,300	\$90,977	5001	1567	31.33	1035	1559
OK	OKLAHOMA COUNTY	1081.14	4 - Upper	157.97	No	\$98,300	\$118,750	4837	1475	30.49	862	1357
OK	OKLAHOMA COUNTY	1082.01	3 - Middle	96.96	No	\$98,300	\$72,888	3763	1049	27.88	732	1314
OK	OKLAHOMA COUNTY	1082.03	2 - Moderate	70.57	No	\$98,300	\$53,050	3247	1237	38.10	542	1323
OK	OKLAHOMA COUNTY	1082.04	3 - Middle	82.19	No	\$98,300	\$61,786	2916	1537	52.71	533	887
OK	OKLAHOMA COUNTY	1082.07	1 - Low	35.58	No	\$98,300	\$26,750	1031	478	46.36	7	273
OK	OKLAHOMA COUNTY	1082.08	2 - Moderate	59.54	No	\$98,300	\$44,763	3836	1678	43.74	434	1301
OK	OKLAHOMA COUNTY	1082.15	3 - Middle	102.54	No	\$98,300	\$77,083	4741	1390	29.32	1952	2299
OK	OKLAHOMA COUNTY	1082.16	3 - Middle	101.18	No	\$98,300	\$76,058	3158	1065	33.72	671	1262
OK	OKLAHOMA COUNTY	1082.17	3 - Middle	111.20	No	\$98,300	\$83,592	4073	1270	31.18	1084	1672
OK	OKLAHOMA COUNTY	1082.22	4 - Upper	236.13	No	\$98,300	\$177,500	1899	326	17.17	508	557
OK	OKLAHOMA COUNTY	1082.23	4 - Upper	210.87	No	\$98,300	\$158,516	5227	969	18.54	1664	1776
OK	OKLAHOMA COUNTY	1082.24	4 - Upper	203.02	No	\$98,300	\$152,614	3500	769	21.97	839	899
OK	OKLAHOMA COUNTY	1082.25	4 - Upper	140.58	No	\$98,300	\$105,679	3252	832	25.58	992	1239

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OK	OKLAHOMA COUNTY	1082.26	3 - Middle	106.21	No	\$98,300	\$79,839	2549	1279	50.18	378	656
OK	OKLAHOMA COUNTY	1082.27	4 - Upper	203.94	No	\$98,300	\$153,304	2272	767	33.76	774	774
OK	OKLAHOMA COUNTY	1082.28	4 - Upper	190.81	No	\$98,300	\$143,438	1988	461	23.19	445	581
OK	OKLAHOMA COUNTY	1082.29	4 - Upper	128.25	No	\$98,300	\$96,406	3417	1040	30.44	845	1143
OK	OKLAHOMA COUNTY	1082.30	3 - Middle	114.04	No	\$98,300	\$85,724	2478	1010	40.76	565	772
OK	OKLAHOMA COUNTY	1082.31	4 - Upper	205.26	No	\$98,300	\$154,297	2350	470	20.00	522	589
OK	OKLAHOMA COUNTY	1082.32	4 - Upper	158.89	No	\$98,300	\$119,444	3228	575	17.81	958	1118
OK	OKLAHOMA COUNTY	1082.33	4 - Upper	149.79	No	\$98,300	\$112,599	4320	1692	39.17	1204	1587
OK	OKLAHOMA COUNTY	1082.34	4 - Upper	170.88	No	\$98,300	\$128,452	5086	1628	32.01	1536	1645
OK	OKLAHOMA COUNTY	1082.35	4 - Upper	143.28	No	\$98,300	\$107,708	2620	1092	41.68	803	919
OK	OKLAHOMA COUNTY	1082.36	3 - Middle	118.86	No	\$98,300	\$89,348	2023	790	39.05	462	898
OK	OKLAHOMA COUNTY	1082.37	4 - Upper	175.47	No	\$98,300	\$131,905	3156	1203	38.12	821	964
OK	OKLAHOMA COUNTY	1082.38	3 - Middle	109.20	No	\$98,300	\$82,092	2176	813	37.36	596	727
OK	OKLAHOMA COUNTY	1083.01	2 - Moderate	66.75	No	\$98,300	\$50,179	2162	1564	72.34	911	1100
OK	OKLAHOMA COUNTY	1083.02	3 - Middle	95.99	No	\$98,300	\$72,163	5293	2136	40.36	966	1336
OK	OKLAHOMA COUNTY	1083.04	3 - Middle	109.75	No	\$98,300	\$82,500	4894	1319	26.95	1195	1841
OK	OKLAHOMA COUNTY	1083.07	3 - Middle	80.19	No	\$98,300	\$60,282	4811	2863	59.51	1214	1744

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OK	OKLAHOMA COUNTY	1083.09	1 - Low	45.02	No	\$98,300	\$33,843	2278	1911	83.89	461	830
OK	OKLAHOMA COUNTY	1083.10	2 - Moderate	72.20	No	\$98,300	\$54,276	3026	2066	68.27	440	776
OK	OKLAHOMA COUNTY	1083.14	2 - Moderate	63.76	No	\$98,300	\$47,930	2911	1719	59.05	262	519
OK	OKLAHOMA COUNTY	1083.17	4 - Upper	127.01	No	\$98,300	\$95,474	3910	1410	36.06	1295	1536
OK	OKLAHOMA COUNTY	1083.18	4 - Upper	136.39	No	\$98,300	\$102,528	5748	2441	42.47	1603	2109
OK	OKLAHOMA COUNTY	1083.19	3 - Middle	81.96	No	\$98,300	\$61,612	3947	1618	40.99	435	798
OK	OKLAHOMA COUNTY	1083.20	3 - Middle	114.99	No	\$98,300	\$86,439	3492	756	21.65	534	823
OK	OKLAHOMA COUNTY	1083.21	2 - Moderate	54.70	No	\$98,300	\$41,122	1500	979	65.27	40	447
OK	OKLAHOMA COUNTY	1083.22	2 - Moderate	53.75	No	\$98,300	\$40,406	4147	2687	64.79	277	611
OK	OKLAHOMA COUNTY	1083.23	4 - Upper	142.14	No	\$98,300	\$106,850	4272	1974	46.21	722	950
OK	OKLAHOMA COUNTY	1083.24	4 - Upper	237.31	No	\$98,300	\$178,393	1987	493	24.81	570	747
OK	OKLAHOMA COUNTY	1083.25	4 - Upper	121.70	No	\$98,300	\$91,485	5623	2560	45.53	1446	1867
OK	OKLAHOMA COUNTY	1083.26	2 - Moderate	68.51	No	\$98,300	\$51,500	3149	1341	42.58	254	241
OK	OKLAHOMA COUNTY	1084.02	3 - Middle	117.59	No	\$98,300	\$88,393	1373	299	21.78	524	641
OK	OKLAHOMA COUNTY	1084.03	3 - Middle	111.08	No	\$98,300	\$83,500	1946	549	28.21	685	886
OK	OKLAHOMA COUNTY	1084.04	3 - Middle	114.30	No	\$98,300	\$85,925	3430	1159	33.79	979	1593
OK	OKLAHOMA COUNTY	1085.06	3 - Middle	107.33	No	\$98,300	\$80,682	3333	923	27.69	1050	1447

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OK	OKLAHOMA COUNTY	1085.07	4 - Upper	142.41	No	\$98,300	\$107,054	1227	254	20.70	455	573
OK	OKLAHOMA COUNTY	1085.08	3 - Middle	106.73	No	\$98,300	\$80,234	1817	742	40.84	487	660
OK	OKLAHOMA COUNTY	1085.13	4 - Upper	134.01	No	\$98,300	\$100,739	3699	1500	40.55	1097	1511
OK	OKLAHOMA COUNTY	1085.14	3 - Middle	91.45	No	\$98,300	\$68,750	4972	2609	52.47	884	1229
OK	OKLAHOMA COUNTY	1085.15	3 - Middle	108.39	No	\$98,300	\$81,480	5029	1677	33.35	969	1567
OK	OKLAHOMA COUNTY	1085.20	4 - Upper	235.71	No	\$98,300	\$177,188	2048	482	23.54	600	783
OK	OKLAHOMA COUNTY	1085.21	3 - Middle	94.53	No	\$98,300	\$71,063	1408	860	61.08	217	264
OK	OKLAHOMA COUNTY	1085.23	4 - Upper	146.91	No	\$98,300	\$110,435	6118	2756	45.05	1742	2202
OK	OKLAHOMA COUNTY	1085.24	3 - Middle	107.75	No	\$98,300	\$81,000	5056	1923	38.03	1786	1921
OK	OKLAHOMA COUNTY	1085.25	3 - Middle	97.60	No	\$98,300	\$73,367	2135	1001	46.89	551	774
OK	OKLAHOMA COUNTY	1085.26	3 - Middle	85.31	No	\$98,300	\$64,135	4986	2464	49.42	1030	1289
OK	OKLAHOMA COUNTY	1085.27	3 - Middle	112.73	No	\$98,300	\$84,744	5716	2398	41.95	1223	1681
OK	OKLAHOMA COUNTY	1085.28	4 - Upper	143.56	No	\$98,300	\$107,917	2285	934	40.88	626	766
OK	OKLAHOMA COUNTY	1085.29	4 - Upper	186.32	No	\$98,300	\$140,063	2781	767	27.58	871	921
OK	OKLAHOMA COUNTY	1085.30	4 - Upper	126.65	No	\$98,300	\$95,208	3963	1748	44.11	847	1152
OK	OKLAHOMA COUNTY	1085.31	4 - Upper	213.80	No	\$98,300	\$160,714	5237	1568	29.94	1350	1575
OK	OKLAHOMA COUNTY	1085.32	4 - Upper	185.57	No	\$98,300	\$139,500	1493	328	21.97	525	542

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OK	OKLAHOMA COUNTY	1085.33	4 - Upper	183.63	No	\$98,300	\$138,036	1676	363	21.66	535	602
OK	OKLAHOMA COUNTY	1085.34	4 - Upper	131.13	No	\$98,300	\$98,571	5155	1959	38.00	850	1013
OK	OKLAHOMA COUNTY	1085.35	4 - Upper	169.92	No	\$98,300	\$127,736	11132	3797	34.11	2670	2996
OK	OKLAHOMA COUNTY	1085.36	4 - Upper	137.18	No	\$98,300	\$103,125	4907	1609	32.79	1557	1880
OK	OKLAHOMA COUNTY	1085.37	4 - Upper	125.06	No	\$98,300	\$94,013	3412	878	25.73	1046	1380
OK	OKLAHOMA COUNTY	1085.38	4 - Upper	144.99	No	\$98,300	\$108,990	2656	938	35.32	793	1048
OK	OKLAHOMA COUNTY	1086.03	4 - Upper	124.21	No	\$98,300	\$93,369	5155	2064	40.04	1153	1681
OK	OKLAHOMA COUNTY	1086.04	3 - Middle	99.16	No	\$98,300	\$74,545	4966	2361	47.54	1545	1849
OK	OKLAHOMA COUNTY	1087.01	4 - Upper	142.53	No	\$98,300	\$107,143	2625	783	29.83	737	862
OK	OKLAHOMA COUNTY	1087.06	3 - Middle	93.75	No	\$98,300	\$70,479	2894	930	32.14	846	1081
OK	OKLAHOMA COUNTY	1087.07	3 - Middle	119.77	No	\$98,300	\$90,034	4377	1619	36.99	1297	1443
OK	OKLAHOMA COUNTY	1087.08	3 - Middle	113.80	No	\$98,300	\$85,550	4431	994	22.43	1429	1785
OK	OKLAHOMA COUNTY	1087.09	4 - Upper	124.71	No	\$98,300	\$93,750	3510	761	21.68	1296	1486
OK	OKLAHOMA COUNTY	1087.10	4 - Upper	125.41	No	\$98,300	\$94,275	3925	1196	30.47	1108	1352
OK	OKLAHOMA COUNTY	1087.11	4 - Upper	134.85	No	\$98,300	\$101,373	3275	688	21.01	970	1118
OK	OKLAHOMA COUNTY	1087.12	4 - Upper	124.85	No	\$98,300	\$93,854	2388	684	28.64	691	734
OK	OKLAHOMA COUNTY	1087.13	4 - Upper	142.35	No	\$98,300	\$107,009	3882	965	24.86	991	1237

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	OKLAHOMA COUNTY	1088.02	3 - Middle	118.13	No	\$98,300	\$88,802	5208	1349	25.90	1837	2183
OK	OKLAHOMA COUNTY	1088.03	1 - Low	38.77	No	\$98,300	\$29,145	940	876	93.19	333	479
OK	OKLAHOMA COUNTY	1088.04	3 - Middle	116.40	No	\$98,300	\$87,500	2981	1246	41.80	867	1075
OK	OKLAHOMA COUNTY	1088.05	2 - Moderate	79.63	No	\$98,300	\$59,865	3590	1307	36.41	1032	1646
OK	OKLAHOMA COUNTY	1088.06	4 - Upper	139.75	No	\$98,300	\$105,054	1787	488	27.31	458	562
OK	OKLAHOMA COUNTY	1088.07	4 - Upper	134.77	No	\$98,300	\$101,310	1414	470	33.24	422	484
OK	OKLAHOMA COUNTY	1089.00	2 - Moderate	74.99	No	\$98,300	\$56,373	3712	1294	34.86	915	1527
OK	OKLAHOMA COUNTY	1090.01	3 - Middle	115.15	No	\$98,300	\$86,563	2138	577	26.99	631	745
OK	OKLAHOMA COUNTY	1090.03	3 - Middle	85.63	No	\$98,300	\$64,375	4696	1069	22.76	1323	1876
OK	OKLAHOMA COUNTY	1090.04	4 - Upper	121.56	No	\$98,300	\$91,377	3642	889	24.41	1247	1549
OK	OKLAHOMA COUNTY	1092.02	3 - Middle	98.94	No	\$98,300	\$74,375	2908	748	25.72	1065	1281
OK	OKLAHOMA COUNTY	1092.03	4 - Upper	243.52	No	\$98,300	\$183,056	4017	902	22.45	1019	1210
OK	OKLAHOMA COUNTY	1092.04	4 - Upper	256.75	No	\$98,300	\$193,000	2440	436	17.87	715	678
OK	OKLAHOMA COUNTY	1092.05	4 - Upper	256.98	No	\$98,300	\$193,178	2713	672	24.77	1164	1219
OK	OKLAHOMA COUNTY	1093.00	3 - Middle	87.18	No	\$98,300	\$65,536	2047	663	32.39	580	1189
OK	OKLAHOMA COUNTY	1094.00	4 - Upper	220.45	No	\$98,300	\$165,714	1775	473	26.65	422	701
OK	OKLAHOMA COUNTY	1095.00	1 - Low	45.12	No	\$98,300	\$33,919	3337	2920	87.50	560	1559

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OK	OKLAHOMA COUNTY	1096.00	0 - Unknown	0.00	No	\$98,300	\$0	793	322	40.61	4	39
OK	OKLAHOMA COUNTY	1097.00	4 - Upper	175.93	No	\$98,300	\$132,250	2418	1090	45.08	249	256
OK	OKLAHOMA COUNTY	1098.00	2 - Moderate	73.77	No	\$98,300	\$55,455	686	484	70.55	62	165
OK	OKLAHOMA COUNTY	1099.00	3 - Middle	93.87	No	\$98,300	\$70,568	1564	723	46.23	49	140
OK	OKLAHOMA COUNTY	1100.00	1 - Low	38.24	No	\$98,300	\$28,750	1552	1045	67.33	200	585
OK	OKLAHOMA COUNTY	9800.01	0 - Unknown	0.00	No	\$98,300	\$0	61	34	55.74	0	0
OK	OKLAHOMA COUNTY	9800.02	0 - Unknown	0.00	No	\$98,300	\$0	0	0	0.00	0	0
OK	OKLAHOMA COUNTY	9800.03	0 - Unknown	0.00	No	\$98,300	\$0	42	34	80.95	0	0
OK	OKLAHOMA COUNTY	9800.04	0 - Unknown	0.00	No	\$98,300	\$0	14	5	35.71	0	0
OK	OKLAHOMA COUNTY	9800.05	0 - Unknown	0.00	No	\$98,300	\$0	1	1	100.00	0	0
OK	OKLAHOMA COUNTY	9800.06	0 - Unknown	0.00	No	\$98,300	\$0	44	19	43.18	0	0
OK	OKLAHOMA COUNTY	9800.07	4 - Upper	127.33	No	\$98,300	\$95,714	192	59	30.73	19	26
OK	OKLAHOMA COUNTY	9800.08	0 - Unknown	0.00	No	\$98,300	\$0	6	2	33.33	0	0
OK	OKLAHOMA COUNTY	9800.09	0 - Unknown	0.00	No	\$98,300	\$0	58	39	67.24	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 46140 - TULSA, OK

State: OKLAHOMA

County: ALL COUNTIES

All Tracts: 313



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	CREEK COUNTY	0201.01	3 - Middle	91.55	No	\$89,100	\$66,106	2333	593	25.42	453	771
OK	CREEK COUNTY	0201.02	2 - Moderate	60.67	No	\$89,100	\$43,807	1508	496	32.89	295	572
OK	CREEK COUNTY	0201.03	4 - Upper	133.39	No	\$89,100	\$96,313	2940	650	22.11	853	966
OK	CREEK COUNTY	0206.02	2 - Moderate	76.81	No	\$89,100	\$55,463	3417	1084	31.72	801	1315
OK	CREEK COUNTY	0206.03	4 - Upper	132.81	No	\$89,100	\$95,893	3412	1189	34.85	1186	1649
OK	CREEK COUNTY	0206.04	3 - Middle	113.85	No	\$89,100	\$82,206	3218	1020	31.70	945	1108
OK	CREEK COUNTY	0207.02	3 - Middle	100.58	No	\$89,100	\$72,625	3582	972	27.14	898	1405
OK	CREEK COUNTY	0207.04	2 - Moderate	76.17	No	\$89,100	\$55,000	1421	223	15.69	469	748
OK	CREEK COUNTY	0207.05	3 - Middle	106.21	No	\$89,100	\$76,691	2846	623	21.89	1041	1230
OK	CREEK COUNTY	0207.06	3 - Middle	89.05	No	\$89,100	\$64,301	5498	1325	24.10	1331	1995
OK	CREEK COUNTY	0207.07	3 - Middle	99.02	No	\$89,100	\$71,500	2291	586	25.58	714	836
OK	CREEK COUNTY	0208.00	2 - Moderate	58.86	No	\$89,100	\$42,500	3057	605	19.79	1117	1797
OK	CREEK COUNTY	0209.00	3 - Middle	88.24	No	\$89,100	\$63,715	2998	874	29.15	778	1239
OK	CREEK COUNTY	0210.00	2 - Moderate	56.42	No	\$89,100	\$40,743	3681	1293	35.13	792	1673

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OK	CREEK COUNTY	0211.01	2 - Moderate	75.40	No	\$89,100	\$54,444	2949	723	24.52	874	1316
OK	CREEK COUNTY	0211.02	2 - Moderate	77.67	No	\$89,100	\$56,087	3603	925	25.67	934	1497
OK	CREEK COUNTY	0212.01	3 - Middle	117.14	No	\$89,100	\$84,583	1899	483	25.43	619	770
OK	CREEK COUNTY	0212.02	3 - Middle	90.62	No	\$89,100	\$65,433	3829	1305	34.08	1212	1620
OK	CREEK COUNTY	0213.00	2 - Moderate	69.99	No	\$89,100	\$50,536	2274	766	33.69	506	990
OK	CREEK COUNTY	0214.01	4 - Upper	166.37	No	\$89,100	\$120,125	2120	513	24.20	567	700
OK	CREEK COUNTY	0214.02	3 - Middle	81.09	No	\$89,100	\$58,555	4413	1466	33.22	1040	1717
OK	CREEK COUNTY	0215.00	3 - Middle	101.23	No	\$89,100	\$73,098	5791	1757	30.34	1585	2303
OK	CREEK COUNTY	0216.00	3 - Middle	90.84	No	\$89,100	\$65,590	2674	755	28.23	769	1057
OK	OKMULGEE COUNTY	0001.00	2 - Moderate	50.78	No	\$89,100	\$36,667	2546	1797	70.58	458	1194
OK	OKMULGEE COUNTY	0002.00	1 - Low	40.40	No	\$89,100	\$29,172	2655	1365	51.41	632	1406
OK	OKMULGEE COUNTY	0003.00	1 - Low	38.95	No	\$89,100	\$28,125	2738	1229	44.89	489	1211
OK	OKMULGEE COUNTY	0004.00	2 - Moderate	64.74	No	\$89,100	\$46,745	4456	2053	46.07	1178	1991
OK	OKMULGEE COUNTY	0005.00	3 - Middle	98.44	No	\$89,100	\$71,080	3624	1222	33.72	1287	1696
OK	OKMULGEE COUNTY	0006.01	3 - Middle	99.98	No	\$89,100	\$72,193	3015	1069	35.46	952	1214
OK	OKMULGEE COUNTY	0006.02	3 - Middle	97.81	No	\$89,100	\$70,625	4086	1419	34.73	1175	1718
OK	OKMULGEE COUNTY	0007.00	3 - Middle	98.33	No	\$89,100	\$71,000	3558	1347	37.86	1024	1694

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OK	OKMULGEE COUNTY	0008.00	3 - Middle	102.40	No	\$89,100	\$73,942	2809	1020	36.31	1073	1513
OK	OKMULGEE COUNTY	0009.01	3 - Middle	86.43	No	\$89,100	\$62,406	2919	1020	34.94	973	1436
OK	OKMULGEE COUNTY	0009.02	2 - Moderate	62.85	No	\$89,100	\$45,386	4300	1566	36.42	1087	2131
OK	OSAGE COUNTY	9400.01	2 - Moderate	68.14	No	\$89,100	\$49,202	5393	2229	41.33	1450	2518
OK	OSAGE COUNTY	9400.03	3 - Middle	91.90	No	\$89,100	\$66,360	4406	1424	32.32	1482	2267
OK	OSAGE COUNTY	9400.04	3 - Middle	92.33	No	\$89,100	\$66,667	2356	745	31.62	912	1313
OK	OSAGE COUNTY	9400.05	3 - Middle	106.92	No	\$89,100	\$77,206	4075	1387	34.04	1569	1932
OK	OSAGE COUNTY	9400.06	2 - Moderate	66.98	No	\$89,100	\$48,364	5403	4721	87.38	1169	2360
OK	OSAGE COUNTY	9400.07	3 - Middle	102.64	No	\$89,100	\$74,115	4480	1039	23.19	1732	2167
OK	OSAGE COUNTY	9400.08	3 - Middle	98.81	No	\$89,100	\$71,346	2858	892	31.21	857	1458
OK	OSAGE COUNTY	9400.09	4 - Upper	121.02	No	\$89,100	\$87,381	3521	966	27.44	1214	1455
OK	OSAGE COUNTY	9400.11	3 - Middle	90.02	No	\$89,100	\$65,000	1220	319	26.15	517	794
OK	OSAGE COUNTY	9400.12	1 - Low	44.83	No	\$89,100	\$32,375	2014	1017	50.50	712	1110
OK	OSAGE COUNTY	9400.13	2 - Moderate	67.06	No	\$89,100	\$48,424	2195	1106	50.39	619	1207
OK	OSAGE COUNTY	9400.14	3 - Middle	96.38	No	\$89,100	\$69,590	3914	1275	32.58	930	1269
OK	OSAGE COUNTY	9400.15	2 - Moderate	58.46	No	\$89,100	\$42,214	3983	1255	31.51	959	1416
OK	PAWNEE COUNTY	9571.00	2 - Moderate	72.80	No	\$89,100	\$52,571	3715	860	23.15	1011	1748

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OK	PAWNEE COUNTY	9572.00	3 - Middle	93.59	No	\$89,100	\$67,581	4223	993	23.51	1411	2049
OK	PAWNEE COUNTY	9573.00	2 - Moderate	75.30	No	\$89,100	\$54,375	3066	683	22.28	897	1360
OK	PAWNEE COUNTY	9574.00	3 - Middle	111.00	No	\$89,100	\$80,147	2380	529	22.23	896	1309
OK	PAWNEE COUNTY	9575.00	2 - Moderate	72.64	No	\$89,100	\$52,454	2169	958	44.17	622	1199
OK	PAWNEE COUNTY	9999.99	3 - Middle	84.83	No	\$89,100	\$61,250	15553	4023	25.87	4837	7665
OK	ROGERS COUNTY	0501.01	2 - Moderate	66.11	No	\$89,100	\$47,738	4998	2192	43.86	784	1349
OK	ROGERS COUNTY	0501.03	3 - Middle	99.54	No	\$89,100	\$71,875	2482	939	37.83	538	912
OK	ROGERS COUNTY	0501.04	2 - Moderate	64.53	No	\$89,100	\$46,599	2148	906	42.18	281	879
OK	ROGERS COUNTY	0501.05	4 - Upper	126.70	No	\$89,100	\$91,484	5383	1818	33.77	1394	1862
OK	ROGERS COUNTY	0502.01	4 - Upper	120.60	No	\$89,100	\$87,083	2614	980	37.49	886	1078
OK	ROGERS COUNTY	0502.02	2 - Moderate	65.00	No	\$89,100	\$46,932	2972	1221	41.08	703	1492
OK	ROGERS COUNTY	0502.03	3 - Middle	89.29	No	\$89,100	\$64,471	1507	473	31.39	437	691
OK	ROGERS COUNTY	0503.01	3 - Middle	80.73	No	\$89,100	\$58,295	2501	870	34.79	785	1058
OK	ROGERS COUNTY	0503.02	3 - Middle	88.21	No	\$89,100	\$63,697	2634	942	35.76	750	1097
OK	ROGERS COUNTY	0503.03	3 - Middle	117.12	No	\$89,100	\$84,565	3084	1112	36.06	981	1165
OK	ROGERS COUNTY	0503.04	3 - Middle	113.80	No	\$89,100	\$82,171	3305	1002	30.32	1196	1443
OK	ROGERS COUNTY	0504.03	4 - Upper	134.31	No	\$89,100	\$96,983	5489	1793	32.67	2005	2279

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OK	ROGERS COUNTY	0504.04	3 - Middle	111.82	No	\$89,100	\$80,741	7678	2589	33.72	2016	2338
OK	ROGERS COUNTY	0504.05	4 - Upper	203.06	No	\$89,100	\$146,618	4221	1096	25.97	1361	1486
OK	ROGERS COUNTY	0504.06	4 - Upper	182.27	No	\$89,100	\$131,607	3645	884	24.25	1056	1221
OK	ROGERS COUNTY	0504.07	3 - Middle	111.95	No	\$89,100	\$80,833	2338	944	40.38	704	920
OK	ROGERS COUNTY	0504.08	3 - Middle	96.89	No	\$89,100	\$69,960	2902	1153	39.73	674	1320
OK	ROGERS COUNTY	0504.09	4 - Upper	127.39	No	\$89,100	\$91,982	1887	721	38.21	697	847
OK	ROGERS COUNTY	0505.01	3 - Middle	93.48	No	\$89,100	\$67,500	3258	1026	31.49	907	1195
OK	ROGERS COUNTY	0505.02	3 - Middle	82.85	No	\$89,100	\$59,821	3391	1039	30.64	1014	1412
OK	ROGERS COUNTY	0506.01	3 - Middle	108.83	No	\$89,100	\$78,583	3934	1415	35.97	1139	1413
OK	ROGERS COUNTY	0506.02	3 - Middle	115.34	No	\$89,100	\$83,279	3638	1179	32.41	1409	1567
OK	ROGERS COUNTY	0506.03	4 - Upper	125.80	No	\$89,100	\$90,833	2450	759	30.98	802	926
OK	ROGERS COUNTY	0506.04	4 - Upper	120.41	No	\$89,100	\$86,944	3996	1274	31.88	1117	1477
OK	ROGERS COUNTY	0507.01	2 - Moderate	59.51	No	\$89,100	\$42,969	2107	910	43.19	509	1061
OK	ROGERS COUNTY	0507.02	2 - Moderate	75.84	No	\$89,100	\$54,761	3010	1114	37.01	921	1447
OK	ROGERS COUNTY	0508.01	3 - Middle	117.50	No	\$89,100	\$84,840	4531	1484	32.75	1419	1795
OK	ROGERS COUNTY	0508.02	4 - Upper	130.70	No	\$89,100	\$94,375	3137	1018	32.45	900	1244
OK	TULSA COUNTY	0002.00	2 - Moderate	67.02	No	\$89,100	\$48,393	1380	1289	93.41	422	694

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OK	TULSA COUNTY	0003.00	2 - Moderate	56.28	No	\$89,100	\$40,640	3986	3256	81.69	636	1329
OK	TULSA COUNTY	0004.00	1 - Low	44.60	No	\$89,100	\$32,208	4340	3405	78.46	561	1434
OK	TULSA COUNTY	0005.00	1 - Low	32.89	No	\$89,100	\$23,750	2331	2143	91.93	296	987
OK	TULSA COUNTY	0008.00	2 - Moderate	77.24	No	\$89,100	\$55,772	1342	1076	80.18	450	770
OK	TULSA COUNTY	0009.00	3 - Middle	104.30	No	\$89,100	\$75,313	1205	814	67.55	428	725
OK	TULSA COUNTY	0010.00	2 - Moderate	62.43	No	\$89,100	\$45,083	1366	1227	89.82	231	423
OK	TULSA COUNTY	0012.00	2 - Moderate	52.33	No	\$89,100	\$37,788	1730	1396	80.69	216	1053
OK	TULSA COUNTY	0013.00	2 - Moderate	55.50	No	\$89,100	\$40,074	2172	1582	72.84	341	833
OK	TULSA COUNTY	0014.00	2 - Moderate	60.06	No	\$89,100	\$43,368	5409	3971	73.41	776	1962
OK	TULSA COUNTY	0015.00	1 - Low	47.99	No	\$89,100	\$34,657	4241	2541	59.92	778	1796
OK	TULSA COUNTY	0016.00	1 - Low	47.14	No	\$89,100	\$34,043	5424	3893	71.77	961	1972
OK	TULSA COUNTY	0017.00	2 - Moderate	76.52	No	\$89,100	\$55,250	2521	991	39.31	758	1160
OK	TULSA COUNTY	0018.00	3 - Middle	89.12	No	\$89,100	\$64,351	1918	790	41.19	547	1001
OK	TULSA COUNTY	0019.00	3 - Middle	82.75	No	\$89,100	\$59,750	1600	557	34.81	454	815
OK	TULSA COUNTY	0020.00	3 - Middle	80.16	No	\$89,100	\$57,885	1792	800	44.64	316	730
OK	TULSA COUNTY	0021.00	0 - Unknown	0.00	No	\$89,100	\$0	3130	1401	44.76	104	354
OK	TULSA COUNTY	0023.01	1 - Low	43.28	No	\$89,100	\$31,250	2356	1260	53.48	409	1102
OK	TULSA COUNTY	0025.00	3 - Middle	102.01	No	\$89,100	\$73,661	4984	2068	41.49	144	200
OK	TULSA COUNTY	0027.00	2 - Moderate	63.40	No	\$89,100	\$45,781	2836	1307	46.09	685	1344
OK	TULSA COUNTY	0029.00	2 - Moderate	71.77	No	\$89,100	\$51,823	2689	957	35.59	546	1011
OK	TULSA COUNTY	0030.00	2 - Moderate	53.47	No	\$89,100	\$38,611	1818	713	39.22	406	882
OK	TULSA COUNTY	0031.00	4 - Upper	130.49	No	\$89,100	\$94,219	2468	679	27.51	396	652
OK	TULSA COUNTY	0032.00	4 - Upper	225.40	No	\$89,100	\$162,750	1479	353	23.87	486	708
OK	TULSA COUNTY	0033.00	4 - Upper	172.54	No	\$89,100	\$124,583	1978	484	24.47	501	999
OK	TULSA COUNTY	0034.00	3 - Middle	83.38	No	\$89,100	\$60,208	2309	865	37.46	377	897
OK	TULSA COUNTY	0035.00	4 - Upper	129.47	No	\$89,100	\$93,487	2044	582	28.47	462	1116
OK	TULSA COUNTY	0036.00	4 - Upper	135.46	No	\$89,100	\$97,813	2041	466	22.83	845	1152
OK	TULSA COUNTY	0037.00	3 - Middle	104.07	No	\$89,100	\$75,147	2527	693	27.42	820	1408
OK	TULSA COUNTY	0038.00	3 - Middle	95.63	No	\$89,100	\$69,048	1854	706	38.08	448	912

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OK	TULSA COUNTY	0039.00	3 - Middle	89.20	No	\$89,100	\$64,412	4040	1329	32.90	962	1877
OK	TULSA COUNTY	0040.00	3 - Middle	116.07	No	\$89,100	\$83,813	4209	1217	28.91	1217	1846
OK	TULSA COUNTY	0041.01	4 - Upper	321.31	No	\$89,100	\$232,000	2292	399	17.41	976	1108
OK	TULSA COUNTY	0042.00	4 - Upper	180.69	No	\$89,100	\$130,469	2879	540	18.76	1008	1218
OK	TULSA COUNTY	0043.01	4 - Upper	346.24	No	\$89,100	\$250,001	2214	323	14.59	828	953
OK	TULSA COUNTY	0043.02	4 - Upper	226.64	No	\$89,100	\$163,646	3414	585	17.14	1190	1865
OK	TULSA COUNTY	0044.00	3 - Middle	100.21	No	\$89,100	\$72,357	2102	532	25.31	463	981
OK	TULSA COUNTY	0045.00	4 - Upper	227.89	No	\$89,100	\$164,545	2524	448	17.75	1026	1146
OK	TULSA COUNTY	0046.00	1 - Low	28.60	No	\$89,100	\$20,653	3190	2099	65.80	139	592
OK	TULSA COUNTY	0047.00	3 - Middle	82.11	No	\$89,100	\$59,286	1962	719	36.65	505	878
OK	TULSA COUNTY	0048.00	2 - Moderate	63.60	No	\$89,100	\$45,923	4384	1696	38.69	886	1900
OK	TULSA COUNTY	0049.00	2 - Moderate	63.45	No	\$89,100	\$45,813	1666	769	46.16	427	740
OK	TULSA COUNTY	0050.01	2 - Moderate	76.86	No	\$89,100	\$55,500	1899	587	30.91	441	989
OK	TULSA COUNTY	0050.02	3 - Middle	92.14	No	\$89,100	\$66,532	3475	1136	32.69	801	1329
OK	TULSA COUNTY	0051.00	4 - Upper	189.28	No	\$89,100	\$136,667	1952	489	25.05	603	724
OK	TULSA COUNTY	0052.00	4 - Upper	162.24	No	\$89,100	\$117,143	2984	949	31.80	892	1174
OK	TULSA COUNTY	0053.00	3 - Middle	104.19	No	\$89,100	\$75,234	4618	1571	34.02	1512	2046
OK	TULSA COUNTY	0054.01	4 - Upper	152.92	No	\$89,100	\$110,417	3520	1237	35.14	982	1226
OK	TULSA COUNTY	0054.03	3 - Middle	89.19	No	\$89,100	\$64,402	4143	1356	32.73	1143	1742
OK	TULSA COUNTY	0054.04	4 - Upper	121.94	No	\$89,100	\$88,049	4835	1679	34.73	1419	1752
OK	TULSA COUNTY	0055.00	3 - Middle	91.10	No	\$89,100	\$65,781	3564	1025	28.76	975	1618
OK	TULSA COUNTY	0056.00	3 - Middle	83.47	No	\$89,100	\$60,274	2479	870	35.09	626	1067
OK	TULSA COUNTY	0057.00	2 - Moderate	58.66	No	\$89,100	\$42,356	2229	1981	88.87	553	1026
OK	TULSA COUNTY	0058.01	2 - Moderate	75.82	No	\$89,100	\$54,750	4114	1568	38.11	922	1519
OK	TULSA COUNTY	0058.05	3 - Middle	85.40	No	\$89,100	\$61,667	7369	2625	35.62	1647	2488
OK	TULSA COUNTY	0058.08	4 - Upper	149.60	No	\$89,100	\$108,018	4154	1364	32.84	1296	1509
OK	TULSA COUNTY	0058.09	4 - Upper	129.95	No	\$89,100	\$93,833	8362	2596	31.05	2187	2580
OK	TULSA COUNTY	0058.10	4 - Upper	121.33	No	\$89,100	\$87,604	3660	1326	36.23	794	1008
OK	TULSA COUNTY	0058.11	4 - Upper	136.55	No	\$89,100	\$98,594	4668	1624	34.79	1051	1387

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OK	TULSA COUNTY	0058.12	4 - Upper	162.86	No	\$89,100	\$117,596	3439	950	27.62	1035	1166
OK	TULSA COUNTY	0058.13	2 - Moderate	61.98	No	\$89,100	\$44,755	2946	1090	37.00	389	431
OK	TULSA COUNTY	0059.00	2 - Moderate	55.47	No	\$89,100	\$40,052	2693	1850	68.70	278	819
OK	TULSA COUNTY	0060.00	2 - Moderate	62.63	No	\$89,100	\$45,224	5167	3703	71.67	896	1877
OK	TULSA COUNTY	0062.00	2 - Moderate	50.33	No	\$89,100	\$36,343	2687	2434	90.58	472	1288
OK	TULSA COUNTY	0065.06	4 - Upper	127.87	No	\$89,100	\$92,333	2391	652	27.27	656	858
OK	TULSA COUNTY	0065.07	3 - Middle	119.70	No	\$89,100	\$86,429	1698	538	31.68	608	744
OK	TULSA COUNTY	0066.00	3 - Middle	98.10	No	\$89,100	\$70,833	2694	869	32.26	820	1125
OK	TULSA COUNTY	0067.01	2 - Moderate	57.52	No	\$89,100	\$41,536	3089	1793	58.04	528	1080
OK	TULSA COUNTY	0067.03	2 - Moderate	76.02	No	\$89,100	\$54,890	4587	1718	37.45	653	1254
OK	TULSA COUNTY	0067.08	4 - Upper	162.38	No	\$89,100	\$117,250	9430	2623	27.82	2526	2887
OK	TULSA COUNTY	0067.09	4 - Upper	157.78	No	\$89,100	\$113,925	8244	3103	37.64	2058	2586
OK	TULSA COUNTY	0067.10	4 - Upper	147.61	No	\$89,100	\$106,579	4533	1980	43.68	1106	1347
OK	TULSA COUNTY	0067.11	3 - Middle	99.89	No	\$89,100	\$72,125	3450	1554	45.04	858	982
OK	TULSA COUNTY	0067.12	4 - Upper	291.56	No	\$89,100	\$210,521	1877	509	27.12	305	392
OK	TULSA COUNTY	0067.13	3 - Middle	92.66	No	\$89,100	\$66,905	2488	822	33.04	228	420
OK	TULSA COUNTY	0068.01	2 - Moderate	57.13	No	\$89,100	\$41,250	3106	1799	57.92	412	802
OK	TULSA COUNTY	0068.03	2 - Moderate	64.18	No	\$89,100	\$46,346	3068	1530	49.87	422	825
OK	TULSA COUNTY	0068.04	2 - Moderate	68.49	No	\$89,100	\$49,457	2708	1406	51.92	380	1053
OK	TULSA COUNTY	0069.01	4 - Upper	138.80	No	\$89,100	\$100,218	4144	1139	27.49	1048	1481
OK	TULSA COUNTY	0069.02	4 - Upper	170.95	No	\$89,100	\$123,438	1559	365	23.41	618	674
OK	TULSA COUNTY	0069.03	3 - Middle	111.57	No	\$89,100	\$80,560	3790	1386	36.57	1221	1764
OK	TULSA COUNTY	0069.05	2 - Moderate	66.02	No	\$89,100	\$47,674	4543	2953	65.00	192	729
OK	TULSA COUNTY	0069.06	2 - Moderate	69.63	No	\$89,100	\$50,282	1956	1174	60.02	449	672
OK	TULSA COUNTY	0069.07	3 - Middle	102.66	No	\$89,100	\$74,125	3126	1688	54.00	456	743
OK	TULSA COUNTY	0070.00	2 - Moderate	54.53	No	\$89,100	\$39,375	2835	1284	45.29	403	1001
OK	TULSA COUNTY	0071.01	2 - Moderate	71.51	No	\$89,100	\$51,635	3608	1993	55.24	728	1137
OK	TULSA COUNTY	0071.02	2 - Moderate	60.16	No	\$89,100	\$43,438	2493	1587	63.66	289	662
OK	TULSA COUNTY	0072.00	2 - Moderate	68.27	No	\$89,100	\$49,297	4093	2353	57.49	837	1602

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OK	TULSA COUNTY	0073.04	2 - Moderate	59.56	No	\$89,100	\$43,008	3588	2332	64.99	705	1286
OK	TULSA COUNTY	0073.06	2 - Moderate	64.75	No	\$89,100	\$46,758	6037	4716	78.12	836	1563
OK	TULSA COUNTY	0073.08	2 - Moderate	75.27	No	\$89,100	\$54,350	3360	1462	43.51	870	1364
OK	TULSA COUNTY	0073.09	3 - Middle	80.90	No	\$89,100	\$58,417	1657	1037	62.58	399	571
OK	TULSA COUNTY	0073.10	2 - Moderate	77.12	No	\$89,100	\$55,688	3961	2852	72.00	761	1296
OK	TULSA COUNTY	0073.11	2 - Moderate	54.96	No	\$89,100	\$39,688	2885	2035	70.54	649	1122
OK	TULSA COUNTY	0073.12	2 - Moderate	62.17	No	\$89,100	\$44,890	4980	3478	69.84	1016	1643
OK	TULSA COUNTY	0073.13	3 - Middle	103.00	No	\$89,100	\$74,375	2565	1855	72.32	500	760
OK	TULSA COUNTY	0073.14	2 - Moderate	65.22	No	\$89,100	\$47,097	3758	2491	66.29	568	1036
OK	TULSA COUNTY	0074.02	2 - Moderate	76.88	No	\$89,100	\$55,511	2689	847	31.50	414	1043
OK	TULSA COUNTY	0074.08	1 - Low	40.00	No	\$89,100	\$28,887	1304	456	34.97	1107	1290
OK	TULSA COUNTY	0074.09	4 - Upper	120.41	No	\$89,100	\$86,944	4302	2313	53.77	1193	1516
OK	TULSA COUNTY	0074.10	2 - Moderate	76.39	No	\$89,100	\$55,156	2954	1858	62.90	257	420
OK	TULSA COUNTY	0074.11	2 - Moderate	67.37	No	\$89,100	\$48,646	3791	2012	53.07	155	287
OK	TULSA COUNTY	0074.12	4 - Upper	170.23	No	\$89,100	\$122,917	3748	1581	42.18	1063	1183
OK	TULSA COUNTY	0074.13	3 - Middle	102.09	No	\$89,100	\$73,713	3926	1411	35.94	978	1299
OK	TULSA COUNTY	0074.14	2 - Moderate	77.70	No	\$89,100	\$56,103	2763	1139	41.22	483	785
OK	TULSA COUNTY	0074.15	3 - Middle	105.29	No	\$89,100	\$76,029	1711	662	38.69	392	600
OK	TULSA COUNTY	0074.16	4 - Upper	136.14	No	\$89,100	\$98,300	1657	511	30.84	469	502
OK	TULSA COUNTY	0074.17	4 - Upper	145.68	No	\$89,100	\$105,188	1357	518	38.17	348	435
OK	TULSA COUNTY	0075.03	3 - Middle	89.37	No	\$89,100	\$64,531	2628	872	33.18	565	873
OK	TULSA COUNTY	0075.07	3 - Middle	96.32	No	\$89,100	\$69,550	3806	1382	36.31	1038	1429
OK	TULSA COUNTY	0075.10	3 - Middle	97.06	No	\$89,100	\$70,083	5463	1966	35.99	1276	1734
OK	TULSA COUNTY	0075.11	3 - Middle	104.39	No	\$89,100	\$75,375	3308	1194	36.09	908	1214
OK	TULSA COUNTY	0075.12	3 - Middle	91.88	No	\$89,100	\$66,346	4445	1399	31.47	1144	1592
OK	TULSA COUNTY	0075.18	4 - Upper	153.47	No	\$89,100	\$110,816	3642	1565	42.97	1123	1192
OK	TULSA COUNTY	0075.19	4 - Upper	135.45	No	\$89,100	\$97,803	3698	1402	37.91	1046	1193
OK	TULSA COUNTY	0075.20	4 - Upper	144.12	No	\$89,100	\$104,063	4347	1187	27.31	1475	1737
OK	TULSA COUNTY	0075.22	3 - Middle	119.74	No	\$89,100	\$86,458	2456	853	34.73	508	695

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OK	TULSA COUNTY	0075.23	4 - Upper	140.94	No	\$89,100	\$101,765	2622	717	27.35	778	976
OK	TULSA COUNTY	0075.25	2 - Moderate	71.88	No	\$89,100	\$51,905	1931	653	33.82	414	604
OK	TULSA COUNTY	0075.26	4 - Upper	148.03	No	\$89,100	\$106,888	1982	640	32.29	564	684
OK	TULSA COUNTY	0075.27	4 - Upper	131.82	No	\$89,100	\$95,179	1291	421	32.61	462	498
OK	TULSA COUNTY	0075.28	4 - Upper	136.45	No	\$89,100	\$98,523	2134	843	39.50	394	499
OK	TULSA COUNTY	0075.29	4 - Upper	135.69	No	\$89,100	\$97,974	4068	1288	31.66	1020	1395
OK	TULSA COUNTY	0075.30	4 - Upper	160.13	No	\$89,100	\$115,625	2560	878	34.30	781	813
OK	TULSA COUNTY	0075.31	4 - Upper	143.16	No	\$89,100	\$103,370	3859	1057	27.39	1063	1309
OK	TULSA COUNTY	0075.32	4 - Upper	144.55	No	\$89,100	\$104,375	3556	1023	28.77	1005	1110
OK	TULSA COUNTY	0075.33	4 - Upper	149.63	No	\$89,100	\$108,042	2772	721	26.01	911	954
OK	TULSA COUNTY	0075.34	4 - Upper	144.09	No	\$89,100	\$104,044	2740	837	30.55	705	902
OK	TULSA COUNTY	0075.35	4 - Upper	124.72	No	\$89,100	\$90,054	2609	807	30.93	546	692
OK	TULSA COUNTY	0075.36	4 - Upper	164.81	No	\$89,100	\$119,000	2864	785	27.41	736	926
OK	TULSA COUNTY	0076.08	1 - Low	34.50	No	\$89,100	\$24,911	2425	1623	66.93	51	272
OK	TULSA COUNTY	0076.11	4 - Upper	164.61	No	\$89,100	\$118,854	1252	399	31.87	345	416
OK	TULSA COUNTY	0076.12	4 - Upper	151.38	No	\$89,100	\$109,306	3867	1565	40.47	591	747
OK	TULSA COUNTY	0076.13	4 - Upper	161.72	No	\$89,100	\$116,768	3260	992	30.43	1069	1310
OK	TULSA COUNTY	0076.14	4 - Upper	184.13	No	\$89,100	\$132,950	2479	675	27.23	719	924
OK	TULSA COUNTY	0076.15	2 - Moderate	78.55	No	\$89,100	\$56,719	2332	707	30.32	401	428
OK	TULSA COUNTY	0076.16	4 - Upper	176.71	No	\$89,100	\$127,596	3478	1107	31.83	1254	1765
OK	TULSA COUNTY	0076.17	2 - Moderate	59.06	No	\$89,100	\$42,647	3899	2046	52.47	302	589
OK	TULSA COUNTY	0076.19	3 - Middle	110.61	No	\$89,100	\$79,866	3945	1402	35.54	1094	1408
OK	TULSA COUNTY	0076.29	3 - Middle	119.78	No	\$89,100	\$86,487	3728	1361	36.51	918	1159
OK	TULSA COUNTY	0076.30	4 - Upper	128.90	No	\$89,100	\$93,070	4983	2131	42.77	1224	1519
OK	TULSA COUNTY	0076.31	4 - Upper	163.47	No	\$89,100	\$118,036	3240	769	23.73	1134	1264
OK	TULSA COUNTY	0076.32	4 - Upper	184.37	No	\$89,100	\$133,125	3027	890	29.40	783	906
OK	TULSA COUNTY	0076.33	4 - Upper	145.61	No	\$89,100	\$105,139	2754	793	28.79	835	990
OK	TULSA COUNTY	0076.34	4 - Upper	122.22	No	\$89,100	\$88,250	3881	1378	35.51	609	830
OK	TULSA COUNTY	0076.36	4 - Upper	162.54	No	\$89,100	\$117,361	4313	1143	26.50	1112	1212

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OK	TULSA COUNTY	0076.38	4 - Upper	264.18	No	\$89,100	\$190,746	4713	1096	23.25	1381	1545
OK	TULSA COUNTY	0076.39	4 - Upper	149.57	No	\$89,100	\$108,000	4902	1670	34.07	1219	1482
OK	TULSA COUNTY	0076.41	1 - Low	48.91	No	\$89,100	\$35,317	4584	3187	69.52	52	340
OK	TULSA COUNTY	0076.42	2 - Moderate	62.32	No	\$89,100	\$45,000	1996	1234	61.82	123	298
OK	TULSA COUNTY	0076.43	2 - Moderate	60.99	No	\$89,100	\$44,038	1071	571	53.31	136	232
OK	TULSA COUNTY	0076.44	2 - Moderate	67.84	No	\$89,100	\$48,984	3608	2167	60.06	546	919
OK	TULSA COUNTY	0076.45	3 - Middle	109.93	No	\$89,100	\$79,375	4003	1904	47.56	444	730
OK	TULSA COUNTY	0076.46	2 - Moderate	75.40	No	\$89,100	\$54,444	3058	1682	55.00	631	786
OK	TULSA COUNTY	0076.47	4 - Upper	161.71	No	\$89,100	\$116,765	2784	901	32.36	773	874
OK	TULSA COUNTY	0076.48	3 - Middle	96.75	No	\$89,100	\$69,861	2723	1159	42.56	256	622
OK	TULSA COUNTY	0076.49	4 - Upper	153.37	No	\$89,100	\$110,744	2233	648	29.02	916	833
OK	TULSA COUNTY	0076.50	2 - Moderate	61.93	No	\$89,100	\$44,722	3082	1761	57.14	23	305
OK	TULSA COUNTY	0076.51	4 - Upper	137.08	No	\$89,100	\$98,981	2718	624	22.96	807	972
OK	TULSA COUNTY	0076.52	4 - Upper	206.73	No	\$89,100	\$149,271	3539	887	25.06	1171	1245
OK	TULSA COUNTY	0076.53	4 - Upper	227.80	No	\$89,100	\$164,485	2042	351	17.19	630	668
OK	TULSA COUNTY	0076.54	4 - Upper	259.20	No	\$89,100	\$187,153	3714	864	23.26	1152	1210
OK	TULSA COUNTY	0076.55	3 - Middle	107.24	No	\$89,100	\$77,432	3321	1247	37.55	616	925
OK	TULSA COUNTY	0076.56	4 - Upper	141.41	No	\$89,100	\$102,105	3642	1219	33.47	854	973
OK	TULSA COUNTY	0077.03	4 - Upper	146.41	No	\$89,100	\$105,714	2872	897	31.23	764	920
OK	TULSA COUNTY	0077.04	2 - Moderate	79.52	No	\$89,100	\$57,418	4425	2194	49.58	861	1293
OK	TULSA COUNTY	0077.05	4 - Upper	133.26	No	\$89,100	\$96,220	2579	984	38.15	699	867
OK	TULSA COUNTY	0077.06	3 - Middle	107.18	No	\$89,100	\$77,389	3212	1224	38.11	902	1073
OK	TULSA COUNTY	0077.07	3 - Middle	89.15	No	\$89,100	\$64,375	3420	1298	37.95	801	1114
OK	TULSA COUNTY	0078.01	3 - Middle	88.52	No	\$89,100	\$63,917	3187	1197	37.56	691	1303
OK	TULSA COUNTY	0078.03	4 - Upper	169.81	No	\$89,100	\$122,614	4388	1351	30.79	1135	1254
OK	TULSA COUNTY	0078.04	4 - Upper	137.38	No	\$89,100	\$99,199	2704	755	27.92	996	1156
OK	TULSA COUNTY	0079.00	2 - Moderate	55.95	No	\$89,100	\$40,404	4649	4189	90.11	754	2064
OK	TULSA COUNTY	0080.01	1 - Low	13.73	No	\$89,100	\$9,919	1975	1376	69.67	141	528
OK	TULSA COUNTY	0080.02	2 - Moderate	54.09	No	\$89,100	\$39,056	2724	2412	88.55	574	1153

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OK	TULSA COUNTY	0082.00	2 - Moderate	69.46	No	\$89,100	\$50,156	2488	1819	73.11	490	813
OK	TULSA COUNTY	0083.00	2 - Moderate	73.79	No	\$89,100	\$53,281	1416	852	60.17	225	466
OK	TULSA COUNTY	0084.00	3 - Middle	86.75	No	\$89,100	\$62,639	3477	1510	43.43	978	1455
OK	TULSA COUNTY	0085.01	2 - Moderate	66.25	No	\$89,100	\$47,839	2772	1502	54.18	425	929
OK	TULSA COUNTY	0085.02	3 - Middle	95.63	No	\$89,100	\$69,048	4854	2329	47.98	1696	2144
OK	TULSA COUNTY	0086.00	2 - Moderate	77.42	No	\$89,100	\$55,903	3823	1901	49.73	505	938
OK	TULSA COUNTY	0087.00	4 - Upper	165.20	No	\$89,100	\$119,286	3216	875	27.21	842	1227
OK	TULSA COUNTY	0088.00	2 - Moderate	55.74	No	\$89,100	\$40,250	2045	829	40.54	477	1054
OK	TULSA COUNTY	0089.00	2 - Moderate	64.34	No	\$89,100	\$46,458	3579	2496	69.74	588	1024
OK	TULSA COUNTY	0090.06	2 - Moderate	74.79	No	\$89,100	\$54,004	7010	5239	74.74	1134	1881
OK	TULSA COUNTY	0090.08	1 - Low	48.50	No	\$89,100	\$35,023	3836	2975	77.55	185	451
OK	TULSA COUNTY	0090.10	3 - Middle	82.84	No	\$89,100	\$59,815	3930	2894	73.64	715	1083
OK	TULSA COUNTY	0090.11	1 - Low	48.64	No	\$89,100	\$35,125	2235	1668	74.63	229	347
OK	TULSA COUNTY	0090.12	2 - Moderate	57.13	No	\$89,100	\$41,250	3211	2655	82.68	341	671
OK	TULSA COUNTY	0090.13	2 - Moderate	78.63	No	\$89,100	\$56,774	2272	1325	58.32	280	452
OK	TULSA COUNTY	0090.14	4 - Upper	126.37	No	\$89,100	\$91,250	1924	1257	65.33	575	656
OK	TULSA COUNTY	0090.15	4 - Upper	143.57	No	\$89,100	\$103,667	4268	1787	41.87	1061	1195
OK	TULSA COUNTY	0090.16	4 - Upper	234.29	No	\$89,100	\$169,167	3695	1063	28.77	990	1101
OK	TULSA COUNTY	0090.17	3 - Middle	100.72	No	\$89,100	\$72,727	2417	1622	67.11	248	471
OK	TULSA COUNTY	0090.18	4 - Upper	174.31	No	\$89,100	\$125,863	1982	673	33.96	590	681
OK	TULSA COUNTY	0090.19	3 - Middle	93.68	No	\$89,100	\$67,642	3808	1618	42.49	544	763
OK	TULSA COUNTY	0090.20	4 - Upper	126.10	No	\$89,100	\$91,055	2963	1118	37.73	472	730
OK	TULSA COUNTY	0090.21	3 - Middle	117.81	No	\$89,100	\$85,063	2675	1082	40.45	409	627
OK	TULSA COUNTY	0091.01	1 - Low	47.52	No	\$89,100	\$34,311	2495	1875	75.15	549	1224
OK	TULSA COUNTY	0091.04	2 - Moderate	74.95	No	\$89,100	\$54,118	2440	1211	49.63	546	1083
OK	TULSA COUNTY	0092.00	3 - Middle	91.01	No	\$89,100	\$65,714	3530	1035	29.32	866	1412
OK	TULSA COUNTY	0093.00	2 - Moderate	75.69	No	\$89,100	\$54,657	3821	1157	30.28	1042	1804
OK	TULSA COUNTY	0094.01	3 - Middle	109.22	No	\$89,100	\$78,864	4959	1371	27.65	1634	2008
OK	TULSA COUNTY	0094.03	3 - Middle	92.81	No	\$89,100	\$67,014	3566	1050	29.44	1156	1403

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OK	TULSA COUNTY	0094.04	3 - Middle	89.08	No	\$89,100	\$64,324	2464	672	27.27	932	1036
OK	TULSA COUNTY	0095.00	3 - Middle	117.86	No	\$89,100	\$85,104	5140	1450	28.21	1735	2192
OK	TULSA COUNTY	0113.00	2 - Moderate	73.57	No	\$89,100	\$53,125	2735	1740	63.62	846	1338
OK	TULSA COUNTY	0114.00	2 - Moderate	55.70	No	\$89,100	\$40,221	3115	2881	92.49	601	1440
OK	WAGONER COUNTY	0301.01	2 - Moderate	75.07	No	\$89,100	\$54,207	4346	1603	36.88	1033	1997
OK	WAGONER COUNTY	0301.02	2 - Moderate	76.32	No	\$89,100	\$55,110	4020	1633	40.62	1127	1950
OK	WAGONER COUNTY	0302.01	2 - Moderate	76.25	No	\$89,100	\$55,061	2724	785	28.82	955	1739
OK	WAGONER COUNTY	0302.02	3 - Middle	94.74	No	\$89,100	\$68,409	3080	1089	35.36	1102	1580
OK	WAGONER COUNTY	0303.00	3 - Middle	100.55	No	\$89,100	\$72,604	1634	522	31.95	442	616
OK	WAGONER COUNTY	0304.02	3 - Middle	107.87	No	\$89,100	\$77,888	4445	1290	29.02	1393	1700
OK	WAGONER COUNTY	0304.03	3 - Middle	92.62	No	\$89,100	\$66,875	1913	801	41.87	512	780
OK	WAGONER COUNTY	0304.06	3 - Middle	114.19	No	\$89,100	\$82,455	5238	2151	41.07	1474	1785
OK	WAGONER COUNTY	0304.07	4 - Upper	139.98	No	\$89,100	\$101,076	4080	1766	43.28	967	1220
OK	WAGONER COUNTY	0304.08	3 - Middle	98.14	No	\$89,100	\$70,865	2663	1062	39.88	712	844
OK	WAGONER COUNTY	0305.02	4 - Upper	121.10	No	\$89,100	\$87,440	2731	824	30.17	802	956
OK	WAGONER COUNTY	0305.05	3 - Middle	114.42	No	\$89,100	\$82,619	1746	473	27.09	604	666
OK	WAGONER COUNTY	0305.06	3 - Middle	85.78	No	\$89,100	\$61,941	2019	639	31.65	626	712
OK	WAGONER COUNTY	0305.07	2 - Moderate	68.09	No	\$89,100	\$49,167	2548	1375	53.96	511	770
OK	WAGONER	0305.08	4 - Upper	122.99	No	\$89,100	\$88,804	2161	584	27.02	768	858

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
OK	WAGONER COUNTY	0305.09	4 - Upper	152.78	No	\$89,100	\$110,313	5548	1734	31.25	1703	1921
OK	WAGONER COUNTY	0305.10	4 - Upper	123.78	No	\$89,100	\$89,375	2913	998	34.26	772	906
OK	WAGONER COUNTY	0305.11	4 - Upper	149.17	No	\$89,100	\$107,708	2962	852	28.76	899	982
OK	WAGONER COUNTY	0305.12	4 - Upper	127.40	No	\$89,100	\$91,987	4571	1376	30.10	1273	1424
OK	WAGONER COUNTY	0306.01	4 - Upper	128.39	No	\$89,100	\$92,708	5349	1728	32.31	1721	2044
OK	WAGONER COUNTY	0306.03	3 - Middle	84.91	No	\$89,100	\$61,314	3172	1124	35.44	777	1218
OK	WAGONER COUNTY	0306.04	3 - Middle	92.82	No	\$89,100	\$67,019	2730	924	33.85	721	1076
OK	WAGONER COUNTY	0306.05	3 - Middle	105.43	No	\$89,100	\$76,125	1698	623	36.69	356	503
OK	WAGONER COUNTY	0307.98	3 - Middle	92.27	No	\$89,100	\$66,625	3059	1211	39.59	1087	1583
OK	WAGONER COUNTY	0308.00	4 - Upper	126.10	No	\$89,100	\$91,055	3631	1080	29.74	1088	1294



CRA PERFORMANCE EVALUATION 2025



PUBLIC DISCLOSURE

April 28, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Chickasaw Community Bank
RSSD# 64552

7500 W Memorial Road
Oklahoma City, Oklahoma 73142

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

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Satisfactory**
The Lending Test is rated: **Satisfactory**
The Community Development Test is rated: **Outstanding**

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

- 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 AAs.
- An excellent distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution 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 (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* 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. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA. Performance was assessed within the bank's two AAs. The Oklahoma City Metropolitan Statistical Area (MSA) AA was assessed using a full-scope review. The Tulsa MSA AA was assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio;
- The universe of 1,766 home mortgage loans reported on the bank's 2022 and 2023 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- A statistical sample of 80 small business loans from a universe of 132 loans originated between December 1, 2020 and December 31, 2024.

- CD loans, qualified investments, and CD services from January 1, 2021 through December 31, 2024.

In determining the overall institution rating, the bank's lending performance in the Oklahoma City MSA AA carried greater weight given the higher volume of reported loans and deposits, greater market share, and location of the bank's headquarters. Specific to the lending analysis, more weight was placed on HMDA lending overall given the bank's strategic focus and having the highest loan volume between product lines by number and dollar volume. Additionally, aggregate lending by number volume received greater weight in the HMDA lending analysis as it more accurately portrayed credit demand than the demographic figures. Furthermore, lending levels were frequently too low to render meaningful analyses for one or more loan products. These instances typically included home improvement and multifamily loans.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Chickasaw Banc Holding Company, which is located in Oklahoma City, Oklahoma, and is a designated Minority Depository Institution.
- The bank has total assets of \$469.5 million as of December 31, 2024.
- The bank's headquarters is located in Oklahoma City, Oklahoma.
- Since the previous examination, the bank relocated its main office on March 31, 2023, and closed one branch office in downtown Oklahoma City on July 21, 2023.
- The bank has one branch location in Tulsa, Oklahoma. The Tulsa branch was opened on October 3, 2022 and was converted from a Loan Production Office (LPO).
- The bank operates two cash dispensing-only Automated Teller Machines (ATMs), both located at the main office.
- As shown in the table below, 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 (HUD) Section 184 Indian Home Loan Guarantee loans.
 - The lending program provides home financing opportunities to Native American and other members of federally recognized tribes with a 100 percent government guarantee.

Table 1

Composition of Loan Portfolio as of December 31, 2024		
Loan Type	\$(000)	%
Construction and Land Development	10,960	3.7
Farmland	1,697	0.6
1- to 4-Family Residential Real Estate	159,279	53.8
Multifamily Residential Real Estate	39,746	13.4
Nonfarm Nonresidential Real Estate	60,717	20.5
Agricultural	0	0.0
Commercial and Industrial	17,252	5.8
Consumer	6,226	2.1
Other	78	0.0
Gross Loans	295,955	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 November 30, 2020 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Oklahoma City MSA AA (full-scope review); and a brief discussion of performance in the Tulsa MSA AA (limited-scope review).

LENDING TEST

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated outside of the bank's AAs, as well as an excellent geographic distribution of lending and a reasonable borrower distribution of lending. In determining the overall lending test rating, equal weight was given to each of the performance criteria.

The evaluation assessed home mortgage lending originated in 2022 and 2023, and small business loans originated between December 1, 2020 and December 31, 2024. Home mortgage loan data for 2022 and 2023 was combined and evaluated in aggregate within the AA and compared to 2023 demographic data as there were no significant changes in the data between 2022 and 2023. Small business loan data for 2023 and 2024 was aggregated and compared to 2024 demographic data and 2020 and 2021 data was also

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

aggregated and evaluated in comparison to 2021 demographic data. (See Appendix C for 2020, 2021, and 2022 lending data.)

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 AAs, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, location, and product offerings.

The bank's NLTD ratio is reasonable. The bank's 18-quarter average NLTD ratio exceeds two and is below two of the four similarly situated institutions' NLTD ratios, which had ratios ranging from 58.8 percent to 93.2 percent over the same period.

Table 2

Comparative NLTD Ratios September 30, 2020 – December 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18-Quarter Average
Chickasaw Community Bank	Oklahoma City, OK	469,509	79.3
Similarly Situated Institutions			
Citizens Bank of Edmond	Edmond, OK	406,080	93.2
AVB Bank	Broken Arrow, OK	509,721	82.8
Sooner State Bank	Tuttle, OK	304,231	60.9
Bank NA	McAlester, OK	455,971	58.8

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar, outside the AAs.

While a majority of loans are originated outside the AA driven by the bank's volume of home mortgage lending, it does not impact the overall institution rating. As noted previously, the bank is one of the largest HUD Section 184 lenders; these loans provide home financing opportunities to American Indian and Native individuals and communities throughout the United States. While the bank's strategic plan states they will continue to be involved with this lending program, the bank has significantly increased both home mortgage and small business lending percentages by number and dollar volume inside its AAs since the previous examination. As shown in Table 3, the majority of small business lending is originated in the bank's AAs.

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
CV - Home Purchase - Conventional	276	75.0	43,888	66.3	92	25.0	22,350	33.7
FH - Home Purchase - FHA	322	32.3	66,156	35.1	676	67.7	122,397	64.9
HI - Home Improvement	11	68.8	1,858	81.6	5	31.3	420	18.4
MF - Multi-Family Housing	14	66.7	23,076	55.9	7	33.3	18,190	44.1
NA - Loan Purpose Not Applicable	2	50.0	262	49.8	2	50.0	264	50.2
OC - Other Purpose Closed-End	4	33.3	386	23.4	8	66.7	1,261	76.6
RF - Refinancing	118	45.9	22,692	45.2	139	54.1	27,465	54.8
VH - Home Purchase - VA	30	33.3	8,193	35.2	60	66.7	15,071	64.8
Total HMDA related	777	44.0	166,511	44.5	989	56.0	207,418	55.5
Total Small Business related	68	85.0	20,063	87.0	12	15.0	3,011	13.0
TOTAL LOANS	845	45.8	186,574	47.0	1,001	54.2	210,429	53.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects excellent distribution among the different census tracts and dispersion throughout the AAs.

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 an overall reasonable distribution among individuals of different income levels and businesses of different sizes.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

The bank's overall CD test performance is Outstanding and demonstrates excellent responsiveness. A portion of the bank's CD activity was loans originated to area businesses through the United States Small Business Administration Paycheck Protection Program (PPP) in response to the Coronavirus Disease 2019 Pandemic (pandemic). The bank originated a total of 193 PPP loans totaling \$8.7 million (MM). These loans are considered particularly responsive to the credit needs of small

businesses during the pandemic and helped revitalize and stabilize distressed and/or underserved areas or LMI census tracts within the bank's AAs. Further, they reflect the bank's commitment to serve the credit needs of its AAs. Additionally, based on the bank meeting the CD needs of its AAs, consideration also was given to CD activities that took place outside of the bank's delineated AAs, but within the broader Oklahoma statewide area, totaling \$14.3MM.

Table 4 below shows the number and dollar amount of the bank's CD activities that have benefited the bank's AAs since the previous CRA evaluation. The bank became subject to the FFIEC's CRA Intermediate Small Bank procedures on January 1, 2023, based on its asset size and has not been evaluated under the Community Development Test in past performance evaluations.

Table 4

Community Development Activity - All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	8	26,742	2	2,893	0	0	2	2,893	5
Community Services	0	0	0	0	14	32	14	32	11
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	193	8,711	0	0	2	50	2	50	0
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	201	35,453	2	2,893	16	82	18	2,974	16

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**OKLAHOMA CITY MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OKLAHOMA CITY
MSA AA**

The bank's Oklahoma City MSA AA is comprised of seven counties in their entirety: Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma Counties, which also comprise the Oklahoma City, Oklahoma MSA.

- There have been no changes to the AA delineation since the previous examination.
- The AA is comprised of 419 census tracts, which includes 30 low-, 104 moderate-, 147 middle-, 119 upper, and 19 unknown-income census tracts.
- Since the previous examination, the AA has increased by 1 low-, decreased by 2 moderate-, increased by 11 middle-, increased by 36 upper-, and increased by 10 unknown-income census tracts.
- The bank's headquarters is the only location in the AA. The office has two cash dispensing-only ATMs on site.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 26 of 70 FDIC-insured institutions in the AA, with a deposit market share of 0.7 percent.
- To further augment the CRA performance evaluation, one previously conducted interview with a member of the community was referenced to ascertain the credit needs of the area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. This community member represented a local business development organization.

Table 5

Population Change			
Assessment Area: Oklahoma City MSA			
Area	2015 Population	2020 Population	Percent Change
Oklahoma City MSA	1,318,408	1,425,695	8.1
Canadian County, OK	126,193	154,405	22.4
Cleveland County, OK	268,614	295,528	10.0
Grady County, OK	53,612	54,795	2.2
Lincoln County, OK	34,504	33,458	(3.0)
Logan County, OK	44,493	49,555	11.4
McClain County, OK	36,512	41,662	14.1
Oklahoma County, OK	754,480	796,292	5.5
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- Population density varies throughout the AA. Main population centers in the AA include Oklahoma City, the largest city in Oklahoma, located in Oklahoma County. Additionally, Norman, Oklahoma, is located in Cleveland County and has a significant student population due to the presence of The University of Oklahoma.
- The community member noted that Canadian County is growing rapidly. Farmland in Canadian County is being sold for development and housing for residential usage. The community member stated that approximately 30 percent of the people living in the county are commuting to work in Oklahoma County.
- Lincoln County was the only county to have a decrease in population. This county contains smaller communities with large areas of land dedicated to agricultural purposes.

Table 6

Median Family Income Change Assessment Area: Oklahoma City MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Oklahoma City MSA	69,988	75,170	7.4
Canadian County, OK	79,529	85,700	7.8
Cleveland County, OK	76,689	80,924	5.5
Grady County, OK	67,163	75,100	11.8
Lincoln County, OK	60,374	63,261	4.8
Logan County, OK	73,817	90,430	22.5
McClain County, OK	75,587	80,385	6.3
Oklahoma County, OK	65,933	70,629	7.1
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The AA experienced an increase in median family income (MFI) slightly higher than the state of Oklahoma between 2015 and 2020.
- Based on 2016-2020 American Community Survey (ACS) data, the percentage of families living below the poverty level in the AA was 9.5 percent, which was lower than the state of Oklahoma at 11.3 percent.

Table 7

Housing Cost Burden Assessment Area: Oklahoma City MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Oklahoma City MSA	76.7	36.8	40.2	55.6	29.5	15.8
Canadian County, OK	76.5	43.0	34.8	53.8	41.0	14.5
Cleveland County, OK	75.6	43.9	40.2	65.4	33.4	15.8
Grady County, OK	64.0	10.5	29.1	36.0	17.6	11.8
Lincoln County, OK	56.1	15.5	30.7	42.4	21.6	14.4
Logan County, OK	66.4	24.3	40.0	41.4	36.1	14.6
McClain County, OK	82.2	24.5	44.8	44.5	24.7	12.6
Oklahoma County, OK	78.0	35.4	41.3	57.5	27.4	16.8
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						

- The housing cost burden for both LMI renters and homeowners was generally consistent with figures for the state of Oklahoma, with the greatest burden among low-income renters.

- The median housing value in the seven AA counties ranged from \$116,800 in Lincoln County to a high of 183,800 in McClain County, compared to \$162,599 for the AA and \$142,400 for the state of Oklahoma.

Table 8

Unemployment Rates					
Assessment Area: Oklahoma City MSA					
Area	2019	2020	2021	2022	2023
Oklahoma City MSA	2.9	6.2	3.9	2.8	3.0
Canadian County, OK	2.7	6.0	3.4	2.6	2.7
Cleveland County, OK	2.7	5.7	3.4	2.6	2.8
Grady County, OK	3.0	6.3	3.6	2.8	2.9
Lincoln County, OK	3.4	5.8	3.7	3.1	3.2
Logan County, OK	2.8	5.3	3.4	2.7	3.1
McClain County, OK	2.6	5.6	3.3	2.7	2.9
Oklahoma County, OK	3.0	6.6	4.2	3.0	3.2
Oklahoma	3.1	6.3	4.0	3.1	3.2
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- During the evaluation period, unemployment rates in the AA were slightly lower than statewide figures for Oklahoma from 2019 through 2023. During 2020, unemployment rates surged throughout the AA counties and the state due to the pandemic before decreasing in 2021, with most rates in 2022 returning to pre-pandemic levels.
- The community contact stated that the AA has seen a strong labor market because of the increase in population.
- According to employment data from the Greater Oklahoma City Economic Development, major industries in the AA include government, military, higher education, and healthcare.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OKLAHOMA CITY MSA AA

LENDING TEST

The bank's performance under the lending test in the Oklahoma City MSA AA is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. For this evaluation, more weight was placed on the bank's HMDA-related lending as this product comprised a larger volume of lending in the AA. Home refinance, home improvement, and multifamily loans were not evaluated at the individual sub-product level due to insufficient volume to conduct a meaningful analysis. Additionally, aggregate lending data by number volume received greater weight for HMDA

lending comparisons, as it more accurately described credit demand, specifically within LMI census tracts or to LMI borrowers.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects excellent distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage lending is excellent, while the distribution of small business lending is reasonable.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2023 home mortgage lending in low-income census tracts is comparable to aggregate lending by number and comparable to the demographic figure, which represents the percentage of owner-occupied units by income level of census tracts. Lending in moderate-income tracts is comparable to aggregate lending data by number and comparable to the demographic figure.

The geographic distribution of home mortgage lending in 2022 reflected performance above 2023 levels, and with more originations, supported the overall conclusion.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts. However, given the bank's limited branch presence, which cannot reasonably serve all 134 LMI tracts in the AA, and competition in the market, these gaps did not impact the conclusion.

Home Purchase Loans

The geographic distribution of home purchase loans is excellent. The distribution of 2023 home purchase loans in both low- and moderate-income census tracts is comparable to aggregate lending by number and the demographic figure.

The distribution of 2022 home purchase loans reflected performance above 2023 levels, and with more originations, supported the overall conclusion.

Table 9

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Oklahoma City MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	22	7.2	2.4	3,054	5.2	1.5	3	2.2	3.3	385	1.4	2.1	3.4
Moderate	74	24.2	15.8	11,070	18.7	10.6	28	20.6	15.7	3,755	13.3	10.9	18.0
Middle	131	42.8	37.2	24,187	40.9	31.9	58	42.6	36.4	11,681	41.5	32.0	40.1
Upper	78	25.5	44.0	20,490	34.7	55.5	44	32.4	43.9	11,862	42.1	54.5	37.7
Unknown	1	0.3	0.6	302	0.5	0.5	3	2.2	0.6	469	1.7	0.5	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	306	100.0	100.0	59,103	100.0	100.0	136	100.0	100.0	28,152	100.0	100.0	100.0
Refinance Loans													
Low	2	3.3	2.4	486	3.9	1.3	0	0.0	3.1	0	0.0	1.7	3.4
Moderate	11	18.0	15.8	2,501	20.2	11.3	5	33.3	17.7	483	17.7	12.2	18.0
Middle	22	36.1	37.9	3,116	25.2	32.1	3	20.0	39.4	432	15.9	34.8	40.1
Upper	25	41.0	43.1	6,061	49.1	54.6	7	46.7	39.4	1,809	66.4	51.0	37.7
Unknown	1	1.6	0.9	192	1.6	0.7	0	0.0	0.5	0	0.0	0.4	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	61	100.0	100.0	12,356	100.0	100.0	15	100.0	100.0	2,724	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.5	0	0.0	1.8	0	0.0	3.0	0	0.0	3.0	3.4
Moderate	2	40.0	12.4	263	20.3	10.6	0	0.0	14.3	0	0.0	10.7	18.0
Middle	2	40.0	35.2	210	16.2	30.4	0	0.0	37.8	0	0.0	34.1	40.1
Upper	1	20.0	49.2	821	63.4	56.6	0	0.0	44.0	0	0.0	51.6	37.7
Unknown	0	0.0	0.7	0	0.0	0.6	0	0.0	0.8	0	0.0	0.6	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,294	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	25.0	14.0	3,897	25.7	12.6	0	0.0	7.6	0	0.0	6.4	
Moderate	3	37.5	31.3	8,390	55.4	37.0	1	33.3	34.8	2,236	41.7	36.6	34.7
Middle	2	25.0	38.3	1,033	6.8	33.4	1	33.3	29.9	1,983	37.0	26.5	37.5
Upper	1	12.5	14.0	1,836	12.1	15.6	1	33.3	27.2	1,139	21.3	28.7	17.2
Unknown	0	0.0	2.5	0	0.0	1.4	0	0.0	0.5	0	0.0	1.9	3.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	15,156	100.0	100.0	3	100.0	100.0	5,358	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	26	6.8	2.4	7,437	8.4	2.6	3	1.9	3.2	385	1.1	2.3	
Moderate	90	23.6	15.7	22,224	25.2	13.3	35	22.2	15.7	6,617	18.1	12.4	18.0
Middle	158	41.4	37.3	28,666	32.5	32.0	63	39.9	37.0	14,146	38.6	32.0	40.1
Upper	106	27.7	44.0	29,348	33.3	51.4	54	34.2	43.5	15,005	41.0	52.7	37.7
Unknown	2	0.5	0.7	494	0.6	0.6	3	1.9	0.6	469	1.3	0.5	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	382	100.0	100.0	88,169	100.0	100.0	158	100.0	100.0	36,622	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of small business lending in low-income census tracts is comparable to the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography. The distribution of small business lending in moderate-income census tracts is below the demographic figure. The bank's small business lending performance in 2021-2022 was above the 2023-2024 performance, with more weight being given to the 2021-2022 years due to a higher volume of loans. (Note: There were no small business loan originations in this AA during the one month of lending in 2020 included in this performance evaluation.)

While aggregate CRA data is not a direct comparison as the bank is not a CRA reporter, aggregate lending volumes are reflective of the overall credit demand for small business loans by small businesses within the bank's AA. A review of aggregate lending data submitted by CRA reporters in the bank's AA from 2021-2023 noted an aggregate distribution of 3.9 percent in low-income tracts and 19.3 percent in moderate-income tracts, indicating a slightly lower demand for credit in these tracts than reflected in the demographic figure.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts. However, given the bank's limited branch presence and competition in the market, these gaps did not impact the overall conclusion.

Table 10

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Oklahoma City MSA									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	1	10.0	57	1.9	0	0.0	0	0.0	4.8
Moderate	0	0.0	0	0.0	2	14.3	573	17.8	23.2
Middle	4	40.0	1,600	54.0	7	50.0	1,656	51.5	34.9
Upper	5	50.0	1,307	44.1	5	35.7	988	30.7	34.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.8
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	10	100.0	2,964	100.0	14	100.0	3,217	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

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

The bank's lending has a reasonable distribution among individuals of different income levels and businesses of different sizes. The distribution of home mortgage and small business lending reflects reasonable performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage lending to low-income borrowers is comparable to aggregate lending by number but below the demographic figure, which represents the percentage of families by family income. Lending to moderate-income borrowers is comparable to both the aggregate lending data by number and the demographic figure.

The borrower distribution of 2022 home mortgage lending reflected performance comparable to 2023 levels.

Home Purchase Loans

The borrower distribution of home purchase loans is reasonable. The distribution of 2023 home purchase loans to low-income borrowers is comparable to aggregate lending by volume but below the demographic figure. Lending to moderate-income borrowers is comparable to both the aggregate lending data by number and the demographic figure.

The borrower distribution of 2022 home purchase lending reflected performance comparable to 2023 levels.

Table 11

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oklahoma City MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	14	4.6	6.2	1,710	2.9	3.4	8	5.9	4.7	989	3.5	2.4	21.1
Moderate	45	14.7	16.6	7,489	12.7	12.6	22	16.2	16.3	3,300	11.7	11.4	17.6
Middle	61	19.9	18.5	14,528	24.6	17.9	27	19.9	18.7	5,636	20.0	16.9	20.5
Upper	44	14.4	29.5	12,362	20.9	40.0	47	34.6	30.9	12,505	44.4	41.5	40.8
Unknown	142	46.4	29.3	23,014	38.9	26.2	32	23.5	29.3	5,722	20.3	27.9	0.0
Total	306	100.0	100.0	59,103	100.0	100.0	136	100.0	100.0	28,152	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	8.0	0	0.0	4.1	1	6.7	7.0	89	3.3	3.4	21.1
Moderate	7	11.5	17.8	1,072	8.7	12.5	2	13.3	15.4	329	12.1	10.2	17.6
Middle	8	13.1	21.0	1,274	10.3	18.5	3	20.0	18.4	427	15.7	15.5	20.5
Upper	14	23.0	30.2	4,088	33.1	40.7	5	33.3	32.5	1,073	39.4	41.6	40.8
Unknown	32	52.5	23.1	5,922	47.9	24.2	4	26.7	26.7	806	29.6	29.3	0.0
Total	61	100.0	100.0	12,356	100.0	100.0	15	100.0	100.0	2,724	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.9	0	0.0	4.1	0	0.0	6.4	0	0.0	3.8	21.1
Moderate	0	0.0	14.7	0	0.0	9.5	0	0.0	17.3	0	0.0	11.8	17.6
Middle	0	0.0	20.0	0	0.0	16.1	0	0.0	20.7	0	0.0	16.1	20.5
Upper	1	20.0	49.9	15	1.2	56.4	0	0.0	47.6	0	0.0	56.6	40.8
Unknown	4	80.0	8.5	1,279	98.8	14.0	0	0.0	8.0	0	0.0	11.7	0.0
Total	5	100.0	100.0	1,294	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	15	4.0	6.7	1,850	2.5	3.5	9	5.8	5.2	1,078	3.4	2.6	21.1
Moderate	53	14.2	16.5	8,681	11.9	12.4	24	15.5	16.2	3,629	11.6	11.2	17.6
Middle	69	18.4	19.1	15,802	21.6	17.9	31	20.0	19.0	6,113	19.6	16.7	20.5
Upper	59	15.8	31.1	16,465	22.6	40.5	53	34.2	33.2	13,654	43.7	42.1	40.8
Unknown	178	47.6	26.7	30,215	41.4	25.6	38	24.5	26.4	6,790	21.7	27.3	0.0
Total	374	100.0	100.0	73,013	100.0	100.0	155	100.0	100.0	31,264	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less was below the demographic figure, which represents the percentage of small businesses in the AA by revenue size. A review of aggregate lending data submitted by CRA reporters from 2021-2023 in the bank's AA noted an average lending distribution of 49.9 percent by number and 36.2 percent by dollar volume. While the bank is not a CRA reporter and a direct comparison to the aggregate lending numbers cannot be made, the data reflects a more limited demand for small business credit within the AA than depicted by the demographic figure.

Table 12

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Oklahoma City MSA									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	3	30.0	1,126	38.0	4	28.6	476	14.8	91.2
Over \$1 Million	5	50.0	1,631	55.0	6	42.9	1,698	52.8	7.6
Revenue Unknown	2	20.0	207	7.0	4	28.6	1,044	32.5	1.2
Total	10	100.0	2,964	100.0	14	100.0	3,217	100.0	100.0
By Loan Size									
\$100,000 or Less	4	40.0	168	5.7	4	28.6	114	3.5	
\$100,001 - \$250,000	1	10.0	150	5.1	5	35.7	979	30.4	
\$250,001 - \$1 Million	5	50.0	2,646	89.3	5	35.7	2,124	66.0	
Total	10	100.0	2,964	100.0	14	100.0	3,217	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	1	33.3	40	3.6	2	50.0	71	14.9	
\$100,001 - \$250,000	0	0.0	0	0.0	2	50.0	405	85.1	
\$250,001 - \$1 Million	2	66.7	1,086	96.4	0	0.0	0	0.0	
Total	3	100.0	1,126	100.0	4	100.0	476	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates excellent responsiveness.

- 63 of 66 CD loans, totaling \$2.7MM, were PPP loans made during the pandemic.

- The bank made two investments in the AA for approximately \$2.9MM, helping to provide affordable housing for LMI individuals.
- Additionally, the bank provided 14 CD services to 9 different organizations in the AA. These services primarily consisted of workshops to provide financial literacy and first-time homebuyer education. Three members of the bank's staff also served on the boards of directors of three organizations in the AA, providing their financial expertise to promote financial education to area communities and targeted services to LMI individuals.

Table 13

Community Development Activity Assessment Area: Oklahoma City MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	3	10,592	2	2,893	0	0	2	2,893	3
Community Services	0	0	0	0	11	26	11	26	11
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	63	2,724	0	0	2	50	2	50	0
Totals	66	13,316	2	2,893	13	76	15	2,969	14

**TULSA MSA ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TULSA MSA AA

The bank's AA is comprised of the Tulsa MSA in its entirety. Refer to Appendix A for a map of the AA and Appendix D for additional demographic data.

- The bank has one branch location in Tulsa, Oklahoma. The Tulsa branch opened on October 3, 2022, and was converted from an LPO.
- The AA is comprised of 16 low-, 93 moderate-, 106 middle-, 97 upper-, and 1 unknown-income census tracts.
- The AA contains a population of 1,015,331 people, representing 25.6 percent of the entire population in Oklahoma.
- The AA is home to 251,756 families, of which 21.5 percent of families are low-, 17.7 percent are moderate-, 19.7 percent are middle-, and 41.1 percent are upper-income.
- According to the June 30, 2024 FDIC Market Share Report, the bank held less than 1 percent market share of AA deposits, ranking 55th of 60 FDIC-insured financial institutions operating from 274 banking offices.

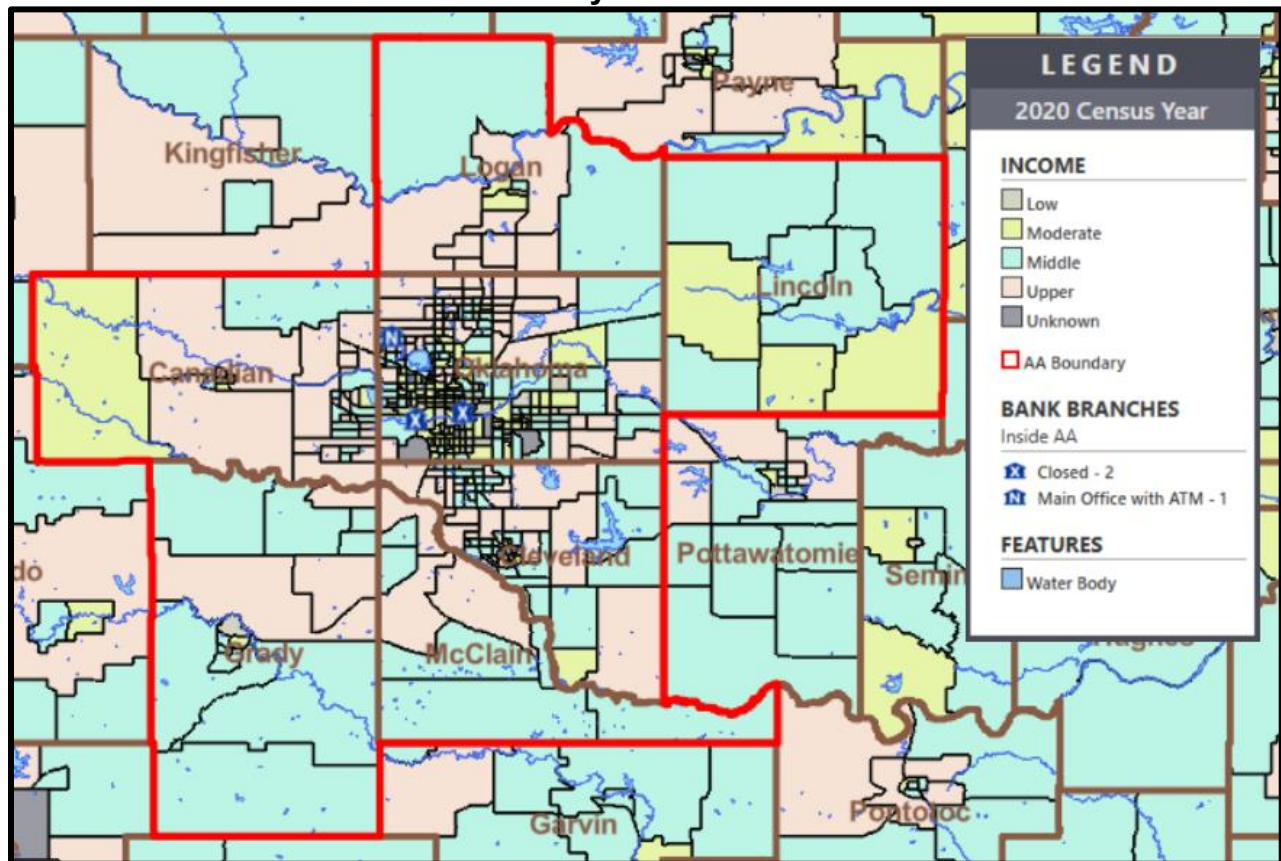
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA MSA AA

The institution's lending performance in the area is consistent with the institution's lending performance overall.

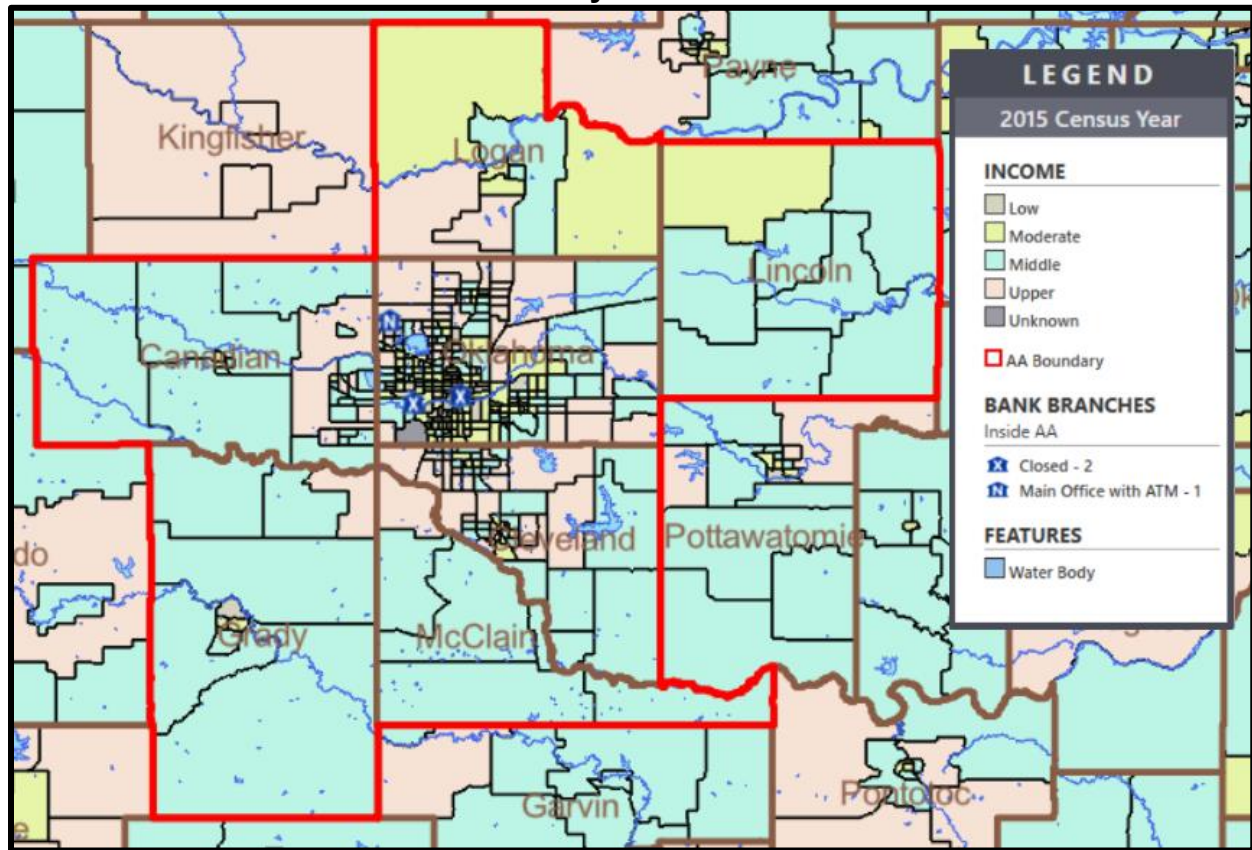
The institution's community development performance in the area is consistent with the institution's community development performance overall.

APPENDIX A – MAP OF THE ASSESSMENT AREA

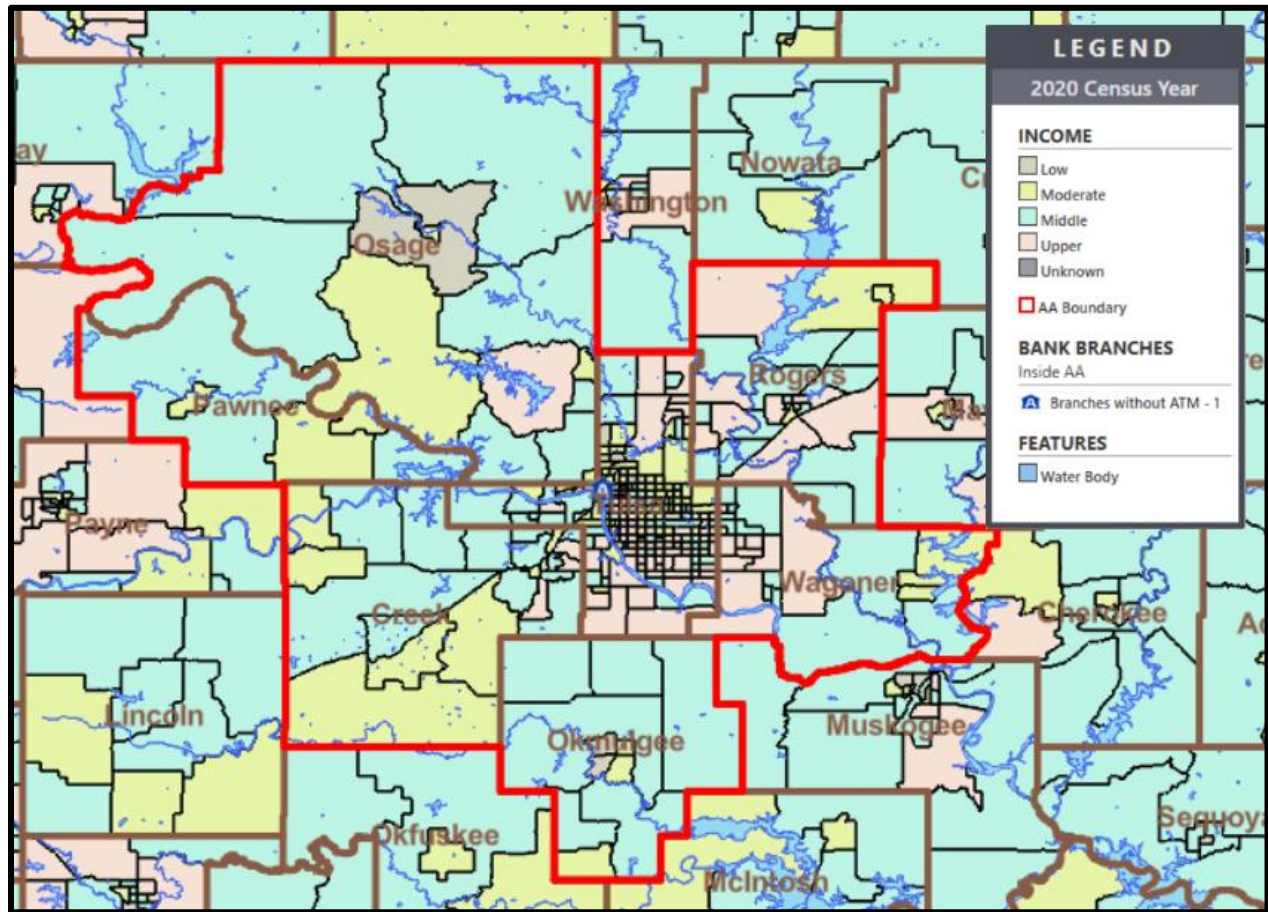
Map A-1
Oklahoma City MSA – 2022-2024



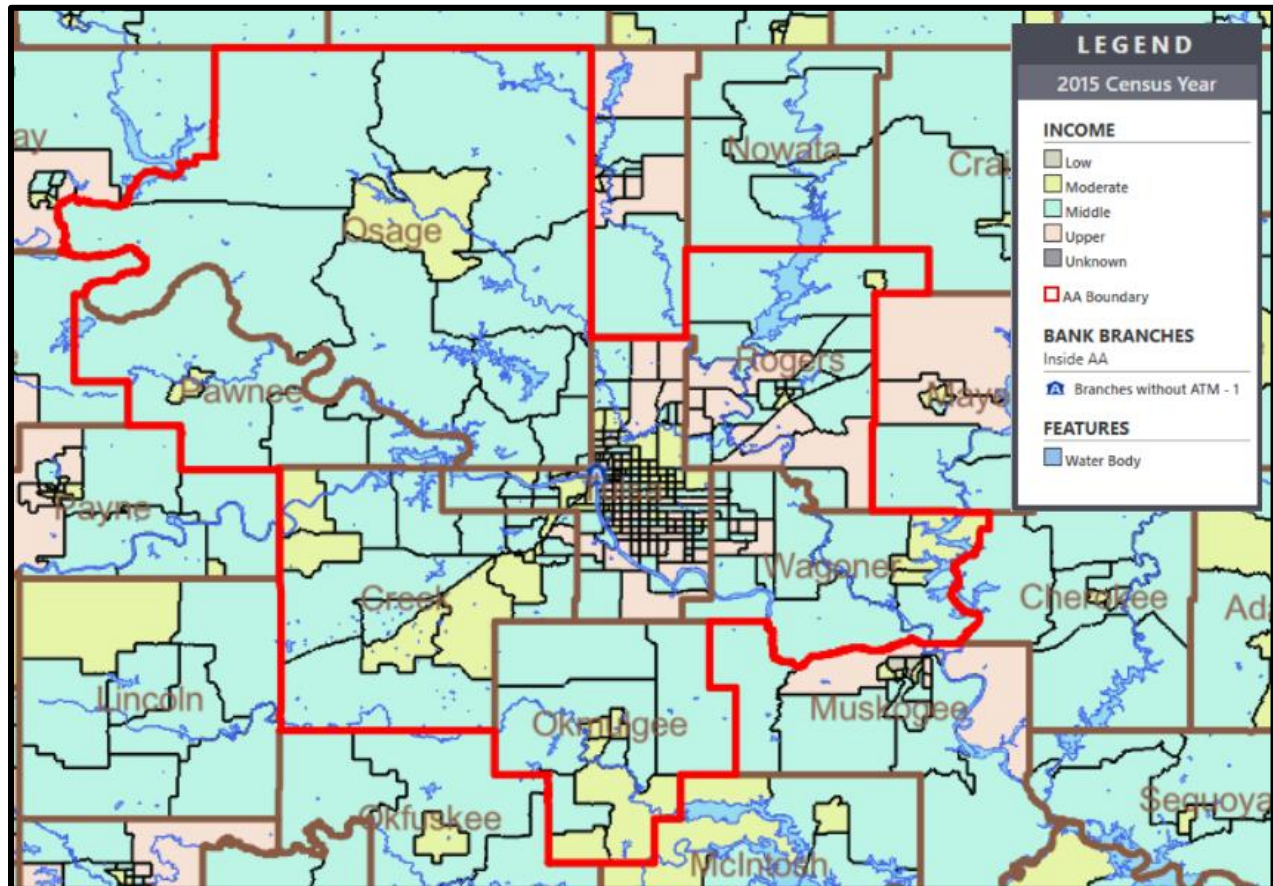
Map A-2
Oklahoma City MSA – 2020-2021



Map A-3
Tulsa MSA – 2022-2024



Map A-4
Tulsa MSA – 2020-2021



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 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	30	7.2	16,348	4.8	5,259	32.2	71,032	21.1
Moderate	104	24.8	69,107	20.5	11,314	16.4	59,287	17.6
Middle	147	35.1	131,884	39.1	10,121	7.7	69,214	20.5
Upper	119	28.4	116,059	34.4	3,967	3.4	137,645	40.8
Unknown	19	4.5	3,780	1.1	1,426	37.7	0	0.0
Total AA	419	100.0	337,178	100.0	32,087	9.5	337,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,467	11,460	3.4	33.2	17,614	51.1	5,393	15.6
Moderate	141,428	60,471	18.0	42.8	62,738	44.4	18,219	12.9
Middle	226,594	135,018	40.1	59.6	71,225	31.4	20,351	9.0
Upper	167,700	127,024	37.7	75.7	30,622	18.3	10,054	6.0
Unknown	8,154	2,874	0.9	35.2	4,108	50.4	1,172	14.4
Total AA	578,343	336,847	100.0	58.2	186,307	32.2	55,189	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,476	4.8	2,156	4.6	285	7.3	35	5.6
Moderate	12,042	23.2	10,799	22.8	1,101	28.1	142	22.7
Middle	18,090	34.9	16,646	35.2	1,242	31.7	202	32.3
Upper	17,761	34.3	16,379	34.7	1,153	29.4	229	36.6
Unknown	1,444	2.8	1,283	2.7	143	3.6	18	2.9
Total AA	51,813	100.0	47,263	100.0	3,924	100.0	626	100.0
Percentage of Total Businesses:				91.2		7.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	23	2.5	21	2.3	2	11.1	0	0.0
Moderate	119	13.0	115	12.8	3	16.7	1	100.0
Middle	400	43.7	394	43.9	6	33.3	0	0.0
Upper	370	40.4	363	40.5	7	38.9	0	0.0
Unknown	4	0.4	4	0.4	0	0.0	0	0.0
Total AA	916	100.0	897	100.0	18	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2023 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	30	7.2	16,348	4.8	5,259	32.2	71,032	21.1
Moderate	104	24.8	69,107	20.5	11,314	16.4	59,287	17.6
Middle	147	35.1	131,884	39.1	10,121	7.7	69,214	20.5
Upper	119	28.4	116,059	34.4	3,967	3.4	137,645	40.8
Unknown	19	4.5	3,780	1.1	1,426	37.7	0	0.0
Total AA	419	100.0	337,178	100.0	32,087	9.5	337,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,467	11,460	3.4	33.2	17,614	51.1	5,393	15.6
Moderate	141,428	60,471	18.0	42.8	62,738	44.4	18,219	12.9
Middle	226,594	135,018	40.1	59.6	71,225	31.4	20,351	9.0
Upper	167,700	127,024	37.7	75.7	30,622	18.3	10,054	6.0
Unknown	8,154	2,874	0.9	35.2	4,108	50.4	1,172	14.4
Total AA	578,343	336,847	100.0	58.2	186,307	32.2	55,189	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,642	4.6	2,295	4.4	313	7.0	34	4.7
Moderate	12,599	21.8	11,278	21.4	1,168	26.2	153	21.3
Middle	20,225	34.9	18,510	35.1	1,485	33.3	230	32.0
Upper	20,794	35.9	19,191	36.4	1,322	29.6	281	39.1
Unknown	1,647	2.8	1,453	2.8	173	3.9	21	2.9
Total AA	57,907	100.0	52,727	100.0	4,461	100.0	719	100.0
Percentage of Total Businesses:				91.1		7.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	22	2.1	19	1.9	3	13.6	0	0.0
Moderate	123	11.9	119	11.8	3	13.6	1	100.0
Middle	443	43.0	437	43.4	6	27.3	0	0.0
Upper	438	42.5	428	42.5	10	45.5	0	0.0
Unknown	5	0.5	5	0.5	0	0.0	0	0.0
Total AA	1,031	100.0	1,008	100.0	22	100.0	1	100.0
Percentage of Total Farms:				97.8		2.1		0.1
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-3

2022 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	30	7.2	16,348	4.8	5,259	32.2	71,032	21.1
Moderate	104	24.8	69,107	20.5	11,314	16.4	59,287	17.6
Middle	147	35.1	131,884	39.1	10,121	7.7	69,214	20.5
Upper	119	28.4	116,059	34.4	3,967	3.4	137,645	40.8
Unknown	19	4.5	3,780	1.1	1,426	37.7	0	0.0
Total AA	419	100.0	337,178	100.0	32,087	9.5	337,178	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	34,467	11,460	3.4	33.2	17,614	51.1	5,393	15.6
Moderate	141,428	60,471	18.0	42.8	62,738	44.4	18,219	12.9
Middle	226,594	135,018	40.1	59.6	71,225	31.4	20,351	9.0
Upper	167,700	127,024	37.7	75.7	30,622	18.3	10,054	6.0
Unknown	8,154	2,874	0.9	35.2	4,108	50.4	1,172	14.4
Total AA	578,343	336,847	100.0	58.2	186,307	32.2	55,189	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,768	4.4	2,413	4.2	319	6.9	36	4.4
Moderate	13,351	21.5	11,979	21.1	1,209	26.3	163	19.8
Middle	21,779	35.0	19,978	35.2	1,534	33.4	267	32.4
Upper	22,538	36.2	20,852	36.7	1,353	29.4	333	40.4
Unknown	1,800	2.9	1,594	2.8	181	3.9	25	3.0
Total AA	62,236	100.0	56,816	100.0	4,596	100.0	824	100.0
Percentage of Total Businesses:				91.3		7.4		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	21	1.9	18	1.6	3	13.0	0	0.0
Moderate	143	12.7	139	12.6	3	13.0	1	100.0
Middle	471	41.8	465	42.2	6	26.1	0	0.0
Upper	485	43.1	474	43.0	11	47.8	0	0.0
Unknown	6	0.5	6	0.5	0	0.0	0	0.0
Total AA	1,126	100.0	1,102	100.0	23	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2021 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
Total AA	363	100.0	323,761	100.0	36,105	11.2	323,761	100.0
	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
Total AA	552,016	317,660	100.0	57.5	177,224	32.1	57,132	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,799	4.4	2,402	4.2	380	8.2	17	2.3
Moderate	14,087	22.4	12,730	22.1	1,197	25.8	160	21.7
Middle	23,457	37.3	21,470	37.3	1,695	36.6	292	39.6
Upper	20,602	32.7	19,317	33.6	1,054	22.7	231	31.3
Unknown	1,974	3.1	1,626	2.8	311	6.7	37	5.0
Total AA	62,919	100.0	57,545	100.0	4,637	100.0	737	100.0
Percentage of Total Businesses:				91.5		7.4		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	1.6	17	1.5	1	4.5	0	0.0
Moderate	134	11.8	129	11.6	5	22.7	0	0.0
Middle	627	55.3	615	55.4	11	50.0	1	100.0
Upper	350	30.9	345	31.1	5	22.7	0	0.0
Unknown	4	0.4	4	0.4	0	0.0	0	0.0
Total AA	1,133	100.0	1,110	100.0	22	100.0	1	100.0
Percentage of Total Farms:				98.0		1.9		0.1
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-5

2020 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
Total AA	363	100.0	323,761	100.0	36,105	11.2	323,761	100.0
	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
Total AA	552,016	317,660	100.0	57.5	177,224	32.1	57,132	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,860	4.4	2,448	4.2	396	8.3	16	2.3
Moderate	14,406	22.4	12,995	22.1	1,259	26.3	152	22.2
Middle	24,022	37.4	22,033	37.4	1,724	36.0	265	38.7
Upper	21,065	32.8	19,749	33.6	1,094	22.9	222	32.5
Unknown	1,961	3.0	1,619	2.8	313	6.5	29	4.2
Total AA	64,314	100.0	58,844	100.0	4,786	100.0	684	100.0
Percentage of Total Businesses:				91.5		7.4		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	19	1.6	18	1.5	1	4.2	0	0.0
Moderate	135	11.4	131	11.3	4	16.7	0	0.0
Middle	650	54.8	637	54.8	12	50.0	1	100.0
Upper	380	32.0	373	32.1	7	29.2	0	0.0
Unknown	3	0.3	3	0.3	0	0.0	0	0.0
Total AA	1,187	100.0	1,162	100.0	24	100.0	1	100.0
Percentage of Total Farms:				97.9		2.0		0.1
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – ADDITIONAL FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Oklahoma City MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	6.7	318	7.5	4.4
Moderate	2	13.3	923	21.9	21.5
Middle	6	40.0	1,717	40.7	35.0
Upper	6	40.0	1,259	29.9	36.2
Unknown	0	0.0	0	0.0	2.9
Tract-Unk	0	0.0	0	0.0	
Total	15	100.0	4,216	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-2

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Oklahoma City MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	2	15.4	556	13.6	4.4
Moderate	1	7.7	558	13.7	22.4
Middle	3	23.1	859	21.1	37.3
Upper	4	30.8	615	15.1	32.7
Unknown	3	23.1	1,490	36.5	3.1
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	4,077	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-3

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Oklahoma City MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	10	66.7	2,716	64.4	91.3
Over \$1 Million	4	26.7	1,452	34.4	7.4
Revenue Unknown	1	6.7	48	1.1	1.3
Total	15	100.0	4,216	100.0	100.0
By Loan Size					
\$100,000 or Less	4	26.7	259	6.1	
\$100,001 - \$250,000	2	13.3	460	10.9	
\$250,001 - \$1 Million	9	60.0	3,497	82.9	
Total	15	100.0	4,216	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	20.0	156	5.7	
\$100,001 - \$250,000	2	20.0	460	16.9	
\$250,001 - \$1 Million	6	60.0	2,100	77.3	
Total	10	100.0	2,716	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-4

Distribution of 2021 Small Business Lending By Revenue Size of Businesses Assessment Area: Oklahoma City MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	11	84.6	3,480	85.4	91.5
Over \$1 Million	1	7.7	152	3.7	7.4
Revenue Unknown	1	7.7	446	10.9	1.2
Total	13	100.0	4,077	100.0	100.0
By Loan Size					
\$100,000 or Less	2	15.4	178	4.4	
\$100,001 - \$250,000	5	38.5	760	18.6	
\$250,001 - \$1 Million	6	46.2	3,139	77.0	
Total	13	100.0	4,077	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	18.2	178	5.1	
\$100,001 - \$250,000	4	36.4	608	17.5	
\$250,001 - \$1 Million	5	45.5	2,694	77.4	
Total	11	100.0	3,480	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table D-1

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	4.0	1.6	690	4.2	0.9	7	8.0	1.9	748	5.1	1.0	2.9
Moderate	37	37.4	18.9	4,532	27.7	12.6	33	37.9	21.9	3,983	27.2	15.0	22.7
Middle	34	34.3	35.0	5,691	34.8	30.8	28	32.2	34.1	5,202	35.6	30.7	37.4
Upper	24	24.2	44.4	5,439	33.3	55.6	19	21.8	42.0	4,697	32.1	53.3	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	99	100.0	100.0	16,352	100.0	100.0	87	100.0	100.0	14,630	100.0	100.0	100.0
Refinance Loans													
Low	1	3.2	1.0	106	1.9	0.6	0	0.0	1.8	0	0.0	1.0	2.9
Moderate	9	29.0	18.4	1,042	18.3	11.7	3	27.3	21.3	466	24.2	15.1	22.7
Middle	9	29.0	37.5	1,372	24.1	34.1	5	45.5	38.8	902	46.9	36.5	37.4
Upper	11	35.5	43.1	2,998	52.7	53.6	3	27.3	38.1	555	28.9	47.4	36.9
Unknown	1	3.2	0.0	171	3.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	5,689	100.0	100.0	11	100.0	100.0	1,923	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.3	0	0.0	1.1	0	0.0	1.6	0	0.0	1.3	2.9
Moderate	3	75.0	15.4	200	67.8	12.5	1	50.0	17.7	124	46.1	15.0	22.7
Middle	1	25.0	32.1	95	32.2	28.8	1	50.0	34.1	145	53.9	30.3	37.4
Upper	0	0.0	51.2	0	0.0	57.6	0	0.0	46.6	0	0.0	53.4	36.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	295	100.0	100.0	2	100.0	100.0	269	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	66.7	12.6	2,461	96.1	8.5	0	0.0	10.2	0	0.0	13.0	11.7
Moderate	1	33.3	44.9	101	3.9	30.4	0	0.0	37.3	0	0.0	21.6	38.2
Middle	0	0.0	25.7	0	0.0	33.6	0	0.0	28.8	0	0.0	22.8	28.1
Upper	0	0.0	15.0	0	0.0	26.9	0	0.0	23.7	0	0.0	42.6	20.7
Unknown	0	0.0	1.8	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	2,562	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	7	5.1	1.5	3,257	13.1	1.6	7	7.0	1.9	748	4.4	2.0	2.9
Moderate	50	36.5	18.5	5,875	23.6	14.3	37	37.0	21.2	4,573	27.2	15.4	22.7
Middle	44	32.1	35.3	7,158	28.7	31.6	34	34.0	34.9	6,249	37.1	30.7	37.4
Upper	35	25.5	44.7	8,437	33.9	52.3	22	22.0	42.0	5,252	31.2	51.8	36.9
Unknown	1	0.7	0.0	171	0.7	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	137	100.0	100.0	24,898	100.0	100.0	100	100.0	100.0	16,822	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table D-2

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	7	7.1	6.0	715	4.4	3.1	1	1.1	5.4	143	1.0	2.7	21.5
Moderate	18	18.2	17.3	3,310	20.2	12.5	10	11.5	16.1	1,571	10.7	11.0	17.7
Middle	16	16.2	19.1	3,525	21.6	17.6	16	18.4	20.2	3,573	24.4	18.1	19.7
Upper	23	23.2	30.9	4,312	26.4	41.2	20	23.0	31.6	4,699	32.1	42.5	41.2
Unknown	35	35.4	26.6	4,490	27.5	25.6	40	46.0	26.6	4,644	31.7	25.7	0.0
Total	99	100.0	100.0	16,352	100.0	100.0	87	100.0	100.0	14,630	100.0	100.0	100.0
Refinance Loans													
Low	1	3.2	9.1	160	2.8	4.6	1	9.1	8.0	76	4.0	3.9	21.5
Moderate	5	16.1	19.8	603	10.6	13.9	3	27.3	17.0	449	23.3	11.3	17.7
Middle	2	6.5	20.8	345	6.1	18.0	1	9.1	19.6	191	9.9	16.5	19.7
Upper	8	25.8	33.6	2,616	46.0	45.4	3	27.3	33.5	606	31.5	42.6	41.2
Unknown	15	48.4	16.7	1,965	34.5	18.1	3	27.3	21.8	601	31.3	25.6	0.0
Total	31	100.0	100.0	5,689	100.0	100.0	11	100.0	100.0	1,923	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.7	0	0.0	4.9	0	0.0	5.6	0	0.0	3.0	21.5
Moderate	0	0.0	16.6	0	0.0	13.0	0	0.0	15.9	0	0.0	11.6	17.7
Middle	0	0.0	21.1	0	0.0	17.7	0	0.0	22.9	0	0.0	18.6	19.7
Upper	1	25.0	49.1	72	24.4	55.5	0	0.0	48.2	0	0.0	56.5	41.2
Unknown	3	75.0	6.5	223	75.6	9.0	2	100.0	7.4	269	100.0	10.3	0.0
Total	4	100.0	100.0	295	100.0	100.0	2	100.0	100.0	269	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	8	6.0	6.8	875	3.9	3.5	2	2.0	6.0	219	1.3	2.9	21.5
Moderate	23	17.2	17.7	3,913	17.5	12.7	13	13.0	16.3	2,020	12.0	11.0	17.7
Middle	18	13.4	19.5	3,870	17.3	17.6	17	17.0	20.3	3,764	22.4	17.8	19.7
Upper	32	23.9	33.3	7,000	31.3	42.7	23	23.0	34.2	5,305	31.5	43.3	41.2
Unknown	53	39.6	22.7	6,678	29.9	23.5	45	45.0	23.3	5,514	32.8	24.9	0.0
Total	134	100.0	100.0	22,336	100.0	100.0	100	100.0	100.0	16,822	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table D-3

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography									
Assessment Area: Tulsa MSA									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	4.3
Moderate	1	100.0	333	100.0	0	0.0	0	0.0	27.5
Middle	0	0.0	0	0.0	0	0.0	0	0.0	34.6
Upper	0	0.0	0	0.0	1	100.0	335	100.0	33.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	333	100.0	1	100.0	335	100.0	100.0
Source: 2024 FFIEC Census Data									
2024 Dun & Bradstreet Data									
2016-2020 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Table D-4

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Tulsa MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	3.9
Moderate	1	25.0	32	2.6	26.2
Middle	1	25.0	587	46.9	34.0
Upper	2	50.0	633	50.6	35.8
Unknown	0	0.0	0	0.0	0.1
Tract-Unk	0	0.0	0	0.0	
Total	4	100.0	1,251	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-5

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Tulsa MSA									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	%	\$(000)	%	#	%	\$(000)	%	
Low	0	0.0	0	0.0	1	11.1	799	22.0	3.1
Moderate	0	0.0	0	0.0	2	22.2	880	24.2	22.7
Middle	0	0.0	0	0.0	2	22.2	515	14.2	40.6
Upper	1	100.0	35	100.0	4	44.4	1,440	39.6	33.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	35	100.0	9	100.0	3,634	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table D-6

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Tulsa MSA									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	1	100.0	333	100.0	1	100.0	335	100.0	90.8
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	8.2
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.0
Total	1	100.0	333	100.0	1	100.0	335	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	333	100.0	1	100.0	335	100.0	
Total	1	100.0	333	100.0	1	100.0	335	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	333	100.0	1	100.0	335	100.0	
Total	1	100.0	333	100.0	1	100.0	335	100.0	
Source: 2024 FFIEC Census Data									
2024 Dun & Bradstreet Data									
2016-2020 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Table D-7

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Tulsa MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	50.0	633	50.6	91.1
Over \$1 Million	2	50.0	618	49.4	7.8
Revenue Unknown	0	0.0	0	0.0	1.0
Total	4	100.0	1,251	100.0	100.0
By Loan Size					
\$100,000 or Less	2	50.0	70	5.6	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	50.0	1,182	94.5	
Total	4	100.0	1,251	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	38	6.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	50.0	595	94.0	
Total	2	100.0	633	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Table D-8

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Tulsa MSA									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	7	77.8	3,214	88.4	91.2
Over \$1 Million	0	0.0	0	0.0	1	11.1	31	0.9	7.9
Revenue Unknown	1	100.0	35	100.0	1	11.1	389	10.7	0.9
Total	1	100.0	35	100.0	9	100.0	3,634	100.0	100.0
By Loan Size									
\$100,000 or Less	1	100.0	35	100.0	1	11.1	31	0.9	
\$100,001 - \$250,000	0	0.0	0	0.0	4	44.4	628	17.3	
\$250,001 - \$1 Million	0	0.0	0	0.0	4	44.4	2,975	81.9	
Total	1	100.0	35	100.0	9	100.0	3,634	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	4	57.1	628	19.5	
\$250,001 - \$1 Million	0	0.0	0	0.0	3	42.9	2,586	80.5	
Total	0	0.0	0	0.0	7	100.0	3,214	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table D-9

2024 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	5.1	11,228	4.5	4,351	38.8	54,015	21.5
Moderate	93	29.7	67,089	26.6	11,708	17.5	44,478	17.7
Middle	106	33.9	88,606	35.2	6,977	7.9	49,662	19.7
Upper	97	31.0	84,698	33.6	3,074	3.6	103,601	41.2
Unknown	1	0.3	135	0.1	26	19.3	0	0.0
Total AA	313	100.0	251,756	100.0	26,136	10.4	251,756	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	2.9	30.9	12,597	53.3	3,727	15.8
Moderate	131,743	57,065	22.7	43.3	54,553	41.4	20,125	15.3
Middle	151,483	93,869	37.4	62.0	41,038	27.1	16,576	10.9
Upper	125,844	92,709	36.9	73.7	24,347	19.3	8,788	7.0
Unknown	1,185	104	0.0	8.8	796	67.2	285	24.1
Total AA	433,870	251,038	100.0	57.9	133,331	30.7	49,501	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,801	4.3	1,558	4.1	229	6.7	14	3.4
Moderate	11,462	27.5	10,201	26.9	1,150	33.6	111	27.3
Middle	14,457	34.6	13,064	34.5	1,231	36.0	162	39.9
Upper	13,963	33.5	13,040	34.4	805	23.5	118	29.1
Unknown	53	0.1	43	0.1	9	0.3	1	0.2
Total AA	41,736	100.0	37,906	100.0	3,424	100.0	406	100.0
Percentage of Total Businesses:				90.8		8.2		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	1.6	10	1.6	0	0.0	0	0.0
Moderate	118	18.8	117	18.8	1	16.7	0	0.0
Middle	307	48.8	305	49.1	2	33.3	0	0.0
Upper	194	30.8	189	30.4	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	629	100.0	621	100.0	6	100.0	2	100.0
Percentage of Total Farms:				98.7		1.0		0.3
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-10

2023 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	5.1	11,228	4.5	4,351	38.8	54,015	21.5
Moderate	93	29.7	67,089	26.6	11,708	17.5	44,478	17.7
Middle	106	33.9	88,606	35.2	6,977	7.9	49,662	19.7
Upper	97	31.0	84,698	33.6	3,074	3.6	103,601	41.2
Unknown	1	0.3	135	0.1	26	19.3	0	0.0
Total AA	313	100.0	251,756	100.0	26,136	10.4	251,756	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	2.9	30.9	12,597	53.3	3,727	15.8
Moderate	131,743	57,065	22.7	43.3	54,553	41.4	20,125	15.3
Middle	151,483	93,869	37.4	62.0	41,038	27.1	16,576	10.9
Upper	125,844	92,709	36.9	73.7	24,347	19.3	8,788	7.0
Unknown	1,185	104	0.0	8.8	796	67.2	285	24.1
Total AA	433,870	251,038	100.0	57.9	133,331	30.7	49,501	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,860	4.0	1,606	3.8	238	6.3	16	3.5
Moderate	12,358	26.4	10,998	25.8	1,241	32.7	119	26.3
Middle	15,910	33.9	14,339	33.6	1,399	36.9	172	38.0
Upper	16,714	35.6	15,660	36.7	909	23.9	145	32.0
Unknown	52	0.1	42	0.1	9	0.2	1	0.2
Total AA	46,894	100.0	42,645	100.0	3,796	100.0	453	100.0
Percentage of Total Businesses:				90.9		8.1		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	1.0	7	1.0	0	0.0	0	0.0
Moderate	122	17.4	121	17.5	1	14.3	0	0.0
Middle	329	47.0	326	47.2	3	42.9	0	0.0
Upper	242	34.6	237	34.3	3	42.9	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	700	100.0	691	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.7		1.0		0.3
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-11

2022 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	5.1	11,228	4.5	4,351	38.8	54,015	21.5
Moderate	93	29.7	67,089	26.6	11,708	17.5	44,478	17.7
Middle	106	33.9	88,606	35.2	6,977	7.9	49,662	19.7
Upper	97	31.0	84,698	33.6	3,074	3.6	103,601	41.2
Unknown	1	0.3	135	0.1	26	19.3	0	0.0
Total AA	313	100.0	251,756	100.0	26,136	10.4	251,756	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,615	7,291	2.9	30.9	12,597	53.3	3,727	15.8
Moderate	131,743	57,065	22.7	43.3	54,553	41.4	20,125	15.3
Middle	151,483	93,869	37.4	62.0	41,038	27.1	16,576	10.9
Upper	125,844	92,709	36.9	73.7	24,347	19.3	8,788	7.0
Unknown	1,185	104	0.0	8.8	796	67.2	285	24.1
Total AA	433,870	251,038	100.0	57.9	133,331	30.7	49,501	11.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,905	3.9	1,647	3.7	239	6.2	19	3.7
Moderate	12,873	26.2	11,484	25.6	1,262	32.8	127	24.7
Middle	16,711	34.0	15,102	33.7	1,420	36.9	189	36.8
Upper	17,595	35.8	16,498	36.8	919	23.9	178	34.6
Unknown	56	0.1	46	0.1	9	0.2	1	0.2
Total AA	49,140	100.0	44,777	100.0	3,849	100.0	514	100.0
Percentage of Total Businesses:				91.1		7.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.1	8	1.1	0	0.0	0	0.0
Moderate	122	16.5	121	16.6	1	14.3	0	0.0
Middle	351	47.4	348	47.6	3	42.9	0	0.0
Upper	259	35.0	254	34.7	3	42.9	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	740	100.0	731	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.8		0.9		0.3
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-12

2021 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	6.3	10,765	4.3	4,413	41.0	53,262	21.5
Moderate	76	27.9	57,255	23.1	11,405	19.9	43,878	17.7
Middle	111	40.8	106,931	43.1	9,570	8.9	50,431	20.3
Upper	68	25.0	73,083	29.5	2,835	3.9	100,463	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	272	100.0	248,034	100.0	28,223	11.4	248,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	2.7	29.1	12,302	53.7	3,930	17.2
Moderate	111,533	47,411	19.4	42.5	47,707	42.8	16,415	14.7
Middle	177,271	111,527	45.7	62.9	47,732	26.9	18,012	10.2
Upper	106,635	78,449	32.1	73.6	20,866	19.6	7,320	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	418,342	244,058	100.0	58.3	128,607	30.7	45,677	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,578	3.1	1,364	3.0	202	5.1	12	2.7
Moderate	11,413	22.7	10,093	22.0	1,213	30.7	107	23.7
Middle	20,370	40.6	18,537	40.5	1,650	41.8	183	40.6
Upper	16,858	33.6	15,825	34.5	884	22.4	149	33.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	50,219	100.0	45,819	100.0	3,949	100.0	451	100.0
Percentage of Total Businesses:				91.2		7.9		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.1	7	0.9	1	12.5	0	0.0
Moderate	97	12.8	96	12.8	1	12.5	0	0.0
Middle	440	58.0	435	58.1	5	62.5	0	0.0
Upper	214	28.2	211	28.2	1	12.5	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	759	100.0	749	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.7		1.1		0.3
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-13

2020 Tulsa MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	6.3	10,765	4.3	4,413	41.0	53,262	21.5
Moderate	76	27.9	57,255	23.1	11,405	19.9	43,878	17.7
Middle	111	40.8	106,931	43.1	9,570	8.9	50,431	20.3
Upper	68	25.0	73,083	29.5	2,835	3.9	100,463	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	272	100.0	248,034	100.0	28,223	11.4	248,034	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	2.7	29.1	12,302	53.7	3,930	17.2
Moderate	111,533	47,411	19.4	42.5	47,707	42.8	16,415	14.7
Middle	177,271	111,527	45.7	62.9	47,732	26.9	18,012	10.2
Upper	106,635	78,449	32.1	73.6	20,866	19.6	7,320	6.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	418,342	244,058	100.0	58.3	128,607	30.7	45,677	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,572	3.1	1,357	2.9	202	4.9	13	3.0
Moderate	11,628	22.7	10,268	21.9	1,254	30.5	106	24.1
Middle	20,710	40.3	18,806	40.2	1,731	42.1	173	39.4
Upper	17,423	33.9	16,352	35.0	924	22.5	147	33.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	51,333	100.0	46,783	100.0	4,111	100.0	439	100.0
Percentage of Total Businesses:				91.1		8.0		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8	1.0	7	0.9	1	12.5	0	0.0
Moderate	99	12.6	99	12.8	0	0.0	0	0.0
Middle	447	56.9	443	57.2	4	50.0	0	0.0
Upper	231	29.4	226	29.2	3	37.5	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	785	100.0	775	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.7		1.0		0.3
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX E – 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, 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 refinancings of home improvement and home purchase loans.

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

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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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 Consolidated Reports of Condition and Income (Call Report) instructions. 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.



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).

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