

COMMUNITY REINVESTMENT ACT PUBLIC FILE



§25.43 Content and availability of Public File

(a) *Information available to the public: A bank shall maintain a public file, in either paper or digital format, that includes the following information:*

1) All written comments received from the public for the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years that specifically relate to the bank's performance in helping meet the community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law;
No written comments were received.

2) A copy of the public section of the bank's most recent CRA Performance Evaluation prepared by the Board. The bank must include this copy in the public file within 30 business days after its receipt from the Board
Please see Attached Copy of the 2019 Performance Evaluation.

3) A list of bank's branches, their street addresses, and geographies;

Oklahoma: State Code 40

Branch	County	County Code	MSA Code
<i>Shawnee - Main Office</i>	Pottawatomie	125	NA
<i>Oklahoma City</i>	Oklahoma	109	36420
<i>Midwest City</i>	Oklahoma	109	36420
<i>Mangum</i>	Greer	055	NA
<i>Lawton-Quanah Parker</i>	Comanche	031	30020
<i>Lawton-Sheridan</i>	Comanche	031	30020
<i>Holdenville</i>	Hughes	063	NA
<i>Granite</i>	Greer	055	NA
<i>Canute</i>	Washita	149	NA

Location	Address	Hours of Operation	Census Tract
Shawnee - Main Office	130 East MacArthur Shawnee, OK 74804	Lobby M-F 9 am-5 pm Drive Thru M-F 8 am-6 pm and Saturday 9 am-1 pm	5007.00
Oklahoma City	3030 NW Expressway Ste 130 Oklahoma City, OK 73112	Lobby M-F 8:30 am-5 pm Drive Thru M-F 8 am-6 pm	1066.04
Midwest City	2600 S Douglas Blvd Midwest City, OK 73130	Lobby M-F 8:30 am-5 pm Drive Thru M-F 8 am-6 pm	1076.06
Mangum	204 N Oklahoma Mangum, OK 73554	Lobby M-F 8 am-3 pm Drive Thru M-F 8 am-4:30 pm	9672.00
Lawton - Quanah Parker	6702 Quanah Parker Trailway Lawton, OK 73505	Lobby M-F 9 am-5 pm Drive Thru M-F 8 am-5:30 pm	0004.02
Lawton - Sheridan	702 NW Sheridan Rd Lawton, OK 73501	Lobby M-F 9 am-5 pm Drive Thru M-F 8 am-5:30 pm	0007.00
Holdenville	821 E Highway Holdenville, OK 74848	Lobby M-F 9 am-4 pm Drive Thru M-F 8 am-5:30 pm and Saturday 8 am- 12 pm	4849.00
Granite	104 E 1st St Granite, OK 73547	Lobby M-F 8 am-3 pm Drive Thru M-F 8 am-4 pm	9671.00
Canute	620 Highway 66 Canute, OK 73626	Lobby M-F 9 am-3 pm Drive Thru M-F 8:30 am-4 pm	9649.00

4) A list of branches opened or closed by the bank during the current year (updated on a quarterly basis for the prior quarter by March 31, June 30, September 30, and December 31) and each of the prior two calendar years, their street addresses, and census tracts; **N/A**

5) A list of retail banking services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. A bank may elect to include information regarding the availability of other systems for delivering retail banking services (for example, mobile or online banking, loan production offices, and bank-at-work or mobile branch programs);

Please refer to the attached Community Reinvestment Act Statement for details regarding bank services. The attached fee schedule is accurate as of May 2023.

6) A map of each facility-based assessment area and, as applicable, each retail lending assessment area showing the boundaries of the area and identifying the census tracts contained in the area, either on the map or in a separate list; and

Please refer to the attached Community Reinvestment Act Statement for the map details.

7) Any other information the bank chooses. **N/A**

(b) Additional information available to the public –

1) Banks subject to data reporting requirements pursuant to §228.42. **N/A**

2) Banks required to report HMDA data.

(i) HMDA Disclosure Statement.

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 website: www.consumerfinance.gov/hmda:

Institution name: Sovereign Bank

LEI: [549300CKJ4DTUYAZX11](#)

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

(ii) Availability of bank HMDA data. A large bank required to report home mortgage loan data pursuant to 12 CFR part 1003 must include in its public file a written notice that the home mortgage loan data published by the Board under §228.42(j) are available at the Board's website. **N/A**

3) A small bank, or a bank that was a small bank during the prior calendar year, must include in its public file the bank's loan-to-deposit ratio for each quarter of the prior calendar year and, at its option, additional data on its loan-to-deposit ratio.

2023 Loan to Deposit Ratio		
1Q	Loan Balance	\$624,946
	Deposit Balance	\$762,674
	Ratio	81.94%
2Q	Loan Balance	\$672,927
	Deposit Balance	\$758,591
	Ratio	88.71%
3Q	Loan Balance	\$717,347
	Deposit Balance	\$776,159
	Ratio	92.42%
4Q	Loan Balance	\$744,105
	Deposit Balance	\$808,063
	Ratio	92.09%

4) Banks with strategic plans. N/A

5) Banks with less than satisfactory ratings. N/A

(c) *Location of Public Information.* A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

1) For banks that maintain a website, all information required for the bank's public file under this section must be maintained on the bank's website.

2) For banks that do not maintain a website:

(i) All the information required for the bank's public file must be maintained at the main office and, if an interstate bank, at one branch office in each State; and

(ii) At each branch, the following must be maintained:

(A) A copy of the public section of the bank's most recent CRA performance evaluation and a list of services provided by the branch; and

(B) Within five calendar days of the request, all the information that the bank is required to maintain under this section in the public file relating to the facility-based assessment area in which the branch is located.

(d) *Copies.* Upon request, a bank shall provide copies, either on paper or in digital form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if not provided in digital form).

(e) *Timing requirements.* Except as otherwise provided in this section, a bank must ensure that its public file contains the information required by this section for each of the previous three calendar years, with the most recent calendar year included in its file annually by April 1 of the current calendar year.

COMMUNITY REINVESTMENT ACT PUBLIC FILE



Affirmed by the Board of Directors April 2024

CRA Policy Statement

Sovereign Bank has nine branch locations in the state of Oklahoma. The main bank is located in Shawnee, OK. The Bank has two branch offices in Lawton, OK and branches in the towns of Holdenville, Mangum, Granite, Canute, Midwest City, and Oklahoma City, OK. The bank also has a Loan Production Office (LPO) in Edmond, OK. Sovereign Bank is a full-service bank which is firmly committed to providing its community with a full range of quality products and services.

It is the policy of Sovereign Bank to ensure proper adherence to the provisions and intent of the Community Reinvestment Act (CRA) in order that the goals of meeting the credit needs of the communities the Bank services, including low and moderate income areas, are met. The Bank will make reasonable efforts to ascertain the credit needs of the community and to develop and market products and services to meet those needs. The Board of Directors will approve the Bank's CRA Policy and review periodic self-assessments of the Bank's CRA compliance efforts, including reasonableness of the delineated assessment area. All of the Bank's directors, officers and employees are encouraged to be familiar with the Bank's CRA goals and responsibilities. The Bank will develop and apply flexible underwriting for loans that benefit low or moderate income geographies or individuals which are consistent with safe and sound banking practices.

Nondiscrimination Policy Statement

It is the policy of Sovereign Bank to comply with the letter and spirit of all applicable federal and state consumer protection, civil rights, and fair housing laws and regulations. Sovereign Bank's lending policies, procedures, and practices shall not discriminate against any person on the basis of race, color, religion, national origin, sex, actual or perceived sexual orientation, gender identity, marital status, age (provided the applicant has the capacity to enter into a contract) or other prohibited basis. This policy of nondiscrimination covers all aspects of bank services including, in particular, the application for, consideration of, granting, servicing, and collection of extensions of credit.



Assessment Area(s)

Sovereign Bank has four assessment area(s) comprised of two partial Metropolitan Statistical Areas (MSA), 11 counties, and 463 census tracts. The combined area(s) consists of 150 Low-to-Moderate Income (LMI) census tracts and 13 Distressed Underserved census tracts.

The assessment area(s) are defined as:

- **Central Assessment Area Non-MSA** which consists of Hughes, OK, Pottawatomie, OK, and Seminole, OK counties;
- **SW Assessment Area Non-MSA** which consists of Greer OK, Jackson OK, Kiowa OK, and Washita, OK counties;
- **Oklahoma City MSA** which consists of Canadian, OK, Cleveland, OK, and Oklahoma, OK counties; and
- **Lawton MSA** which consists of Comanche, OK county.

Sovereign Bank – Assessment Area(s) Map and Census Tracts:

See Exhibit A

CRA Compliance Officer

Sovereign Bank maintains a program to document its efforts to determine the community development, credit, investment, and service needs of its delineated communities. The Board of Directors and senior management, with the guidance and assistance of the CRA Compliance Officer, intends to ensure that the Bank complies with CRA regulations. The CRA Compliance Officer will report periodically to the Board of Directors via the Compliance Committee concerning the Bank's CRA efforts, and if appropriate, areas for improvement.

CRA Notice

The Bank will provide in the lobby of its main office and each of its branches a public CRA Notice which conforms in form and substance with the regulatory requirements.

CRA Public File

The Bank will maintain a public file of all information and documentation required by CRA regulations applicable to the Bank. The public file will be current as of April 1st of each year.

SOVEREIGN BANK LOCATIONS



SHAWNEE - MAIN OFFICE

24/7 ATM
130 E MacArthur
Shawnee, OK 74804
(405) 275-8830

CANUTE

24/7 ATM
620 Highway 66
Canute, OK 73626
(833) 782-6500

EDMOND - LPO

3856 S Boulevard, Suite 260
Edmond, OK 73013
(405) 471-5400

GRANITE

24/7 ATM
104 E 1st Street
Granite, OK 73547
(580) 535-4848

HOLDENVILLE

24/7 ATM
821 E Highway
Holdenville, OK 74848
(405) 379-3902

LAWTON - QUANAH PARKER

24/7 ATM
6702 NW Quannah Parker Trailway
Lawton, OK 73505
(580) 536-8800

LAWTON - SHERIDAN

24/7 ATM
702 NW Sheridan Road
Lawton, OK 73501
(580) 536-8801

MANGUM

24/7 ATM
204 N Oklahoma
Mangum, OK 73554
(580) 782-3365

MIDWEST CITY

24/7 ATM
2600 S Douglas Boulevard
Midwest City, OK 73130
(833) 782-6500

OKLAHOMA CITY

24/7 ATM
3030 NW Expressway, Suite 130
Oklahoma City, OK 73112
(833) 782-6500



FEE SCHEDULE



Deposit Account Fees	Stop Payment	When you request to refuse payment for a check or ACH transaction in person or by phone	\$25.00
	Online Stop Payment	When you request to refuse payment for a check or ACH transaction online	\$15.00
	Research/Account Reconciliation	For requested account research	First hour \$25.00 Add'l per Hour \$20.00
	Early Closure	Account closed within 90 days of account opening date	\$10.00
	Dormant	Monthly fee charged after 12 consecutive months of transactional account inactivity	\$5.00
	Collection Item	An item for payment via collection (check not drawn on domestic bank)	\$15.00
	Chargeback Fee (Deposit Item Returned)	Cashed or deposited item returned unpaid to the Bank, for any reason	\$5.00
Overdraft and NSF Fees	Returned Item Fee ^{2,4}	Returned item due to insufficient funds in your account	\$29.00
	Paid Item Fee ^{1,3}	To pay an item that overdraws your account	\$25.00
ATM and Debit Card Fees	Debit Card Replacement	Replace a lost/stolen or damaged debit card	\$5.00
Wire Fees	Domestic Incoming Wire ⁵	Receiving a domestic wire transfer	\$10.00
	Domestic Outgoing Wire ⁵	Sending a domestic wire transfer	\$15.00
	International Incoming Wire ⁵	Receiving an international wire transfer	\$15.00
	International Outgoing Wire ⁵	Sending an international wire transfer	\$35.00
Miscellaneous Fees	Cashier's Check	For the purchase of a cashier's check	\$3.00
	Money Order	For the purchase of a money order	\$2.00
	Coin Counter	To count loose coin	5% of Total
	Visa Gift Card	Purchase of a gift card	\$3.00
	Notary	Notary services for a non-account holder	\$5.00
	Tax Levy/Garnishment	For the processing of any garnishment or tax levy, or other court administrative order on your account, whether or not the funds are actually paid	Maximum allowed by law

FEE SCHEDULE



Deposit Account Fees (Business Accounts Only)	Per Item Fee @ \$.50	Items have surpassed the allotted 150 debit transactions per statement cycle for Business Checking	\$0.50
	Monthly Service Charge	Daily balance exceeds \$2,500 for Business Interest Checking or \$5,000 for Business Money Market	\$10.00
	Per Item Fee @ \$5.00	Withdrawals exceed six per month for Business Money Market	\$5.00
	Sweep Funds	Per month/per set up sweep to cover requested transactions	\$25.00

1. This fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawals, or other electronic means, as applicable.
2. This fee applies to NSF's created by check, in-person withdrawal, ATM withdrawals, or other electronic means, as applicable.
3. A maximum of 4 overdraft fees can be charged per day.
4. Because we may charge a Returned Item Fee each time an item is presented, we may charge you more than one fee for any given item as a result of a returned item and re-presentation of the item.
5. Other banks accepting or sending wire transfers may charge additional fees

COMMERCIAL LOANS



Quick and convenient access to credit is the lifeblood of any business. Whether you are looking to expand your business, improve cash flow, or purchase equipment, our commercial lending experts can explain the full range of loans and credit line products to meet your business banking needs. We offer a variety of commercial loan types that are extended to support business activity such as:

Lines of Credit

Term Loans

Agriculture Loans

Commercial Real Estate (CRE) Construction Loans

Standby Letters of Credit

SBA Loans

Origination Fees: \$350 Documentation Fee and 0% to 1.50% of Principal Balance for Origination Fee

Sovereign BANK

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SECONDARY MARKET MORTGAGE LOANS



Sovereign is your trusted mortgage expert. With 50 years of combined mortgage experience, our mortgage team is equipped with the skills and knowledge to find the right loan product for you. Whether you are buying a home or looking to refinance an existing loan, our professionally trained staff are ready to help. The mortgage products offered include:

Conventional

FHA

Jumbo

VA

USDA Rural Home Loans

HUD 184 (Indian Home Loan Guarantee Program) loans

Origination Fees: \$1,195 loan origination fee with variance contributed to down payment assistance or borrower's purchase of rate discount points

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LENDER

IN-HOUSE CONSUMER MORTGAGE LOANS



Sovereign Bank offers a full range of financing options. Our in-house processing, underwriting, closing and funding departments simplify and accelerate the loan process. Our expertise, knowledge and outstanding customer service distinguish us among other lenders. We have many in-house mortgage options available to help you meet your financial goals, such as:

Bridge Loans are a short-term interest-only “Gap Loan” between the sale of the borrower’s existing home and the purchase of a new home. The Bridge Loan will pay off when the customer sells their existing home.

Temporary Loans are short-term loans up to one year that allows the borrower to borrow against the equity in their home. The Temporary Loan will be replaced by permanent financing or paid off using the proceeds from the sale of their existing home.

Home Equity Loans enable the borrower to borrow money against the equity in their home. This loan type has a variety of purposes, such as home improvement, debt consolidation, personal expenses, etc.

Mortgage Purchase/Refinance offer financing for a home purchase or refinance of a single-family residential home.

Origination Fees: (Except for Construction Loans - see below)

<\$25,000	\$300 origination fee
>\$25,000 = <\$75,000	\$450 origination fee
>\$75,000 = <\$150,000	\$600 origination fee
\$150,000 or Greater	.50% origination fee OR \$750 Minimum

Construction Loans are temporary loans with interest-only payments up to one year. Used for the primary purpose of providing interim construction financing for a single-family residence.

Origination Fees for Construction Loans: Range from 0.50% to 1.00%

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CONSUMER LENDING



Whether buying a new car, recreational vehicle, or boat, Sovereign Bank offers loans designed to meet your needs, such as:

Automobiles/Motor Home Loans are extended to purchase or refinance automobiles or motor homes.

Recreational Vehicles and Equipment Loans are extended to the borrower to purchase or refinance a recreational vehicle such as boats, campers, jet skis, side by sides, motorcycles, etc. or equipment such as trailers, lawn mowers.

Cash Secured Loans are secured by a savings, money market, certificate of deposit accounts extended to the borrower or any legal purpose.

Unsecured Loans are provided to a borrower without any legal claim to the borrower's assets in case of default. These loans are made to borrowers that have the financial capacity and adequate creditworthiness for repayment.

Origination Fees:

\$175 loan amounts \geq \$2001

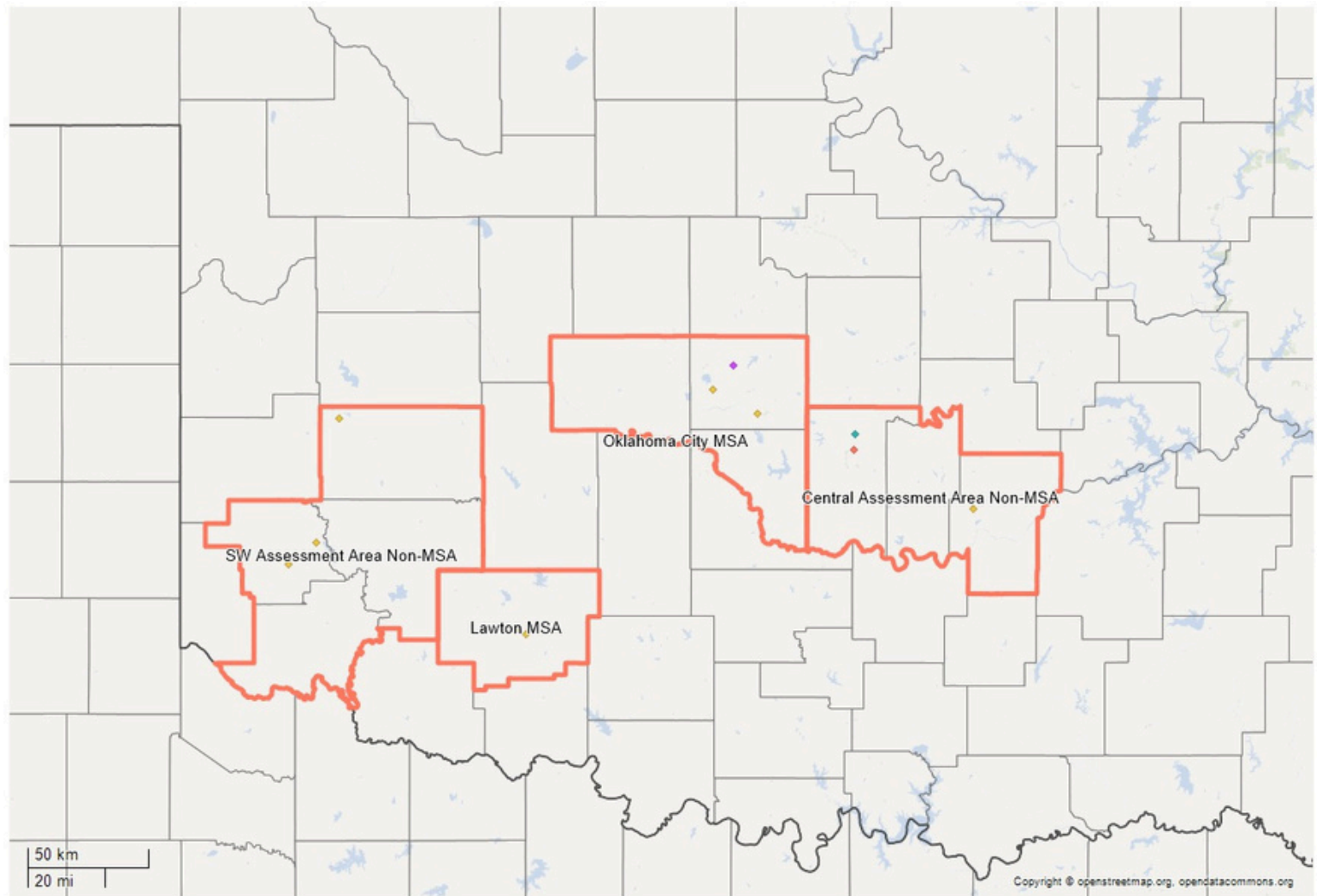
\$75 for loan amounts \leq \$2000

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COMBINED ASSESSMENT AREA(S)

EXHIBIT A



- State
- County
- Census Tract
- Zip Code
- Assessment Area
- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other

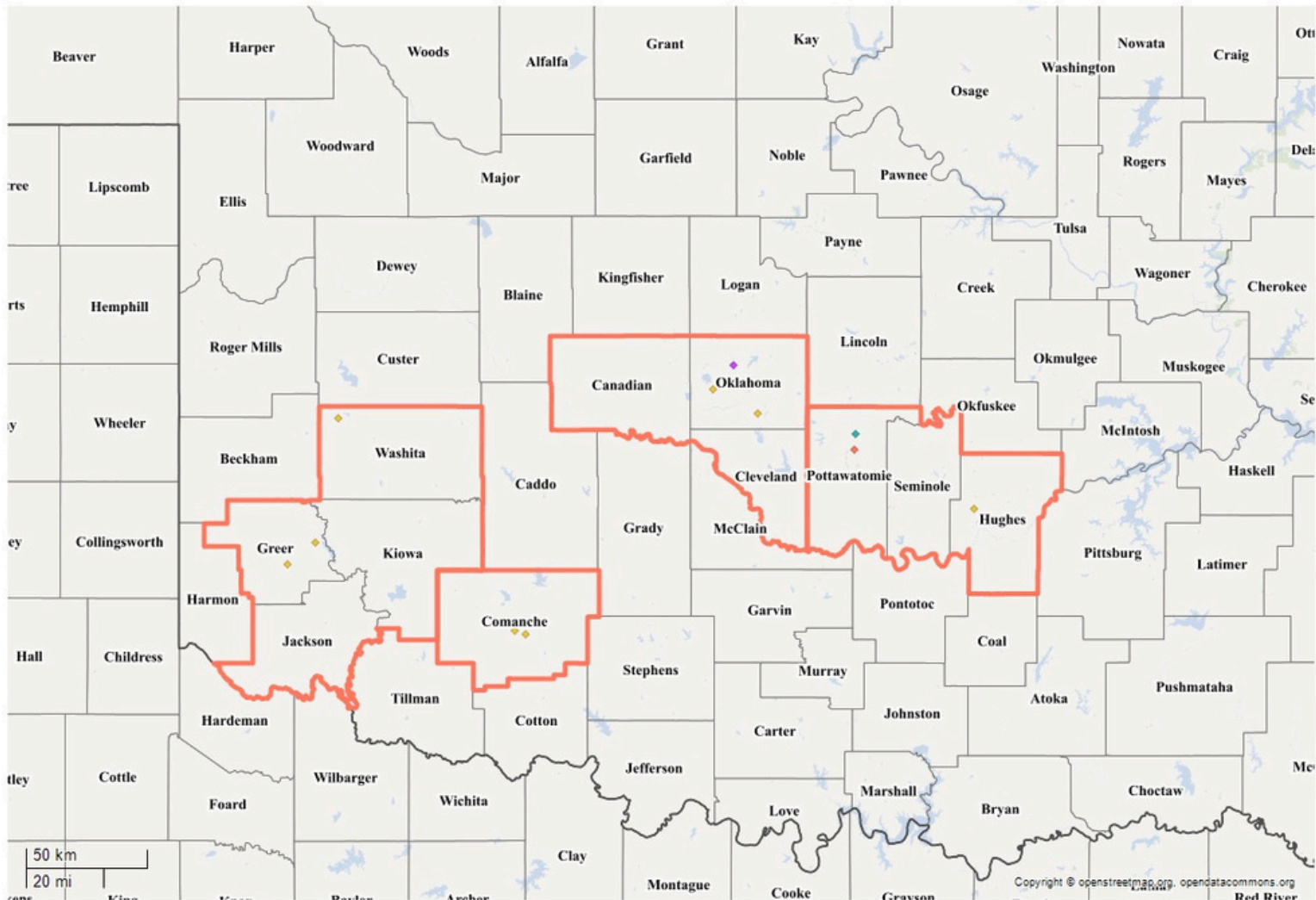
None

- $\leq 10\%$
- $> 10\%$ and $\leq 25\%$
- $> 25\%$ and $\leq 50\%$
- $> 50\%$ and $\leq 75\%$
- $> 75\%$
- N/A

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COMBINED ASSESSMENT AREA(S) BY COUNTY



- | | | |
|-------------------|--------------------------|-------------------|
| ■ State | ◆ Branch | None |
| — County | ◆ Limited Service Branch | ■ ≤ 10% |
| — Census Tract | ◆ Main Office | ■ > 10% and ≤ 25% |
| — Zip Code | ◆ Cash Dispenser | ■ > 25% and ≤ 50% |
| — Assessment Area | ◆ Deposit ATM or ITM | ■ > 50% and ≤ 75% |
| | ◆ Other | ■ > 75% |
| | | ■ N/A |

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2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 017 - Canadian County

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
3001.00	Moderate	No	79.02	\$85,800	\$67,799	\$59,400	2422	23.78	576	630	1165
3002.01	Middle	No	115.18	\$85,800	\$98,824	\$86,587	6406	20.64	1322	2330	2637
3002.02	Upper	No	122.17	\$85,800	\$104,822	\$91,842	4347	26.71	1161	1321	1797
3003.00	Moderate	No	55.59	\$85,800	\$47,696	\$41,791	3286	42.33	1391	587	1429
3004.00	Low	No	44.23	\$85,800	\$37,949	\$33,250	1183	63.23	748	178	520
3005.00	Middle	No	84.14	\$85,800	\$72,192	\$63,250	2958	38.10	1127	934	1560
3006.00	Moderate	No	78.50	\$85,800	\$67,353	\$59,010	3385	31.79	1076	857	1381
3007.01	Middle	No	82.59	\$85,800	\$70,862	\$62,083	1848	37.07	685	220	416
3007.02	Upper	No	130.43	\$85,800	\$111,909	\$98,047	5034	33.81	1702	842	1213
3008.02	Upper	No	130.46	\$85,800	\$111,935	\$98,068	3606	23.24	838	766	890
3008.03	Upper	No	176.61	\$85,800	\$151,531	\$132,763	3313	17.42	577	781	841
3008.04	Upper	No	147.99	\$85,800	\$126,975	\$111,250	3769	33.24	1253	496	665
3008.05	Upper	No	120.31	\$85,800	\$103,226	\$90,443	7091	27.19	1928	1466	1618
3008.06	Upper	No	142.33	\$85,800	\$122,119	\$106,993	4604	33.34	1535	928	1006
3009.01	Middle	No	113.38	\$85,800	\$97,280	\$85,234	6764	30.09	2035	1530	1909
3009.02	Upper	No	122.27	\$85,800	\$104,908	\$91,912	2423	27.86	675	717	889
3009.04	Moderate	No	71.12	\$85,800	\$61,021	\$53,466	5945	43.45	2583	777	1248
3009.05	Upper	No	125.85	\$85,800	\$107,979	\$94,602	5998	27.36	1641	1264	1532
3010.01	Middle	No	99.55	\$85,800	\$85,414	\$74,833	1061	33.65	357	158	246
3010.03	Middle	No	108.87	\$85,800	\$93,410	\$81,844	7086	29.59	2097	1444	1721
3010.06	Middle	No	102.14	\$85,800	\$87,636	\$76,786	3313	37.16	1231	723	809
3010.10	Middle	No	115.60	\$85,800	\$99,185	\$86,898	3624	38.41	1392	667	908
3010.11	Middle	No	118.06	\$85,800	\$101,295	\$88,750	5883	31.23	1837	857	953
3010.12	Upper	No	174.74	\$85,800	\$149,927	\$131,354	2674	41.74	1116	529	552
3010.13	Upper	No	142.29	\$85,800	\$122,085	\$106,964	6444	36.50	2352	1196	1614
3010.14	Upper	No	121.36	\$85,800	\$104,127	\$91,228	5218	37.54	1959	844	1049
3010.15	Moderate	No	61.21	\$85,800	\$52,518	\$46,012	2227	37.00	824	112	238
3011.00	Upper	No	125.06	\$85,800	\$107,301	\$94,009	6059	24.23	1468	1765	2286
3012.01	Middle	No	83.91	\$85,800	\$71,995	\$63,077	3766	24.99	941	902	1583
3012.02	Upper	No	124.55	\$85,800	\$106,864	\$93,631	2460	20.73	510	919	1189
3013.01	Upper	No	172.52	\$85,800	\$148,022	\$129,688	2830	27.81	787	577	624
3013.02	Upper	No	136.72	\$85,800	\$117,306	\$102,775	5444	23.25	1266	1281	1357
3014.06	Upper	No	133.84	\$85,800	\$114,835	\$100,615	5268	26.67	1405	1661	2030
3014.07	Upper	No	127.15	\$85,800	\$109,095	\$95,582	6348	22.84	1450	1881	2173
3014.08	Upper	No	165.29	\$85,800	\$141,819	\$124,250	2055	18.44	379	564	602
3014.09	Middle	No	87.45	\$85,800	\$75,032	\$65,742	2763	29.21	807	624	1000
3014.10	Middle	No	117.55	\$85,800	\$100,858	\$88,365	5500	26.84	1476	1581	1948

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 027 - CLEVELAND COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDERSERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
2001.00	Unknown	No	0.00	\$85,800	\$0	\$0	338	31.36	106	6	146
2002.00	Moderate	No	65.36	\$85,800	\$56,079	\$49,132	1724	34.22	590	395	868
2003.00	Moderate	No	74.64	\$85,800	\$64,041	\$56,111	3512	39.27	1379	880	1602
2004.00	Middle	No	83.72	\$85,800	\$71,832	\$62,936	1795	34.54	620	406	948
2005.00	Middle	No	96.90	\$85,800	\$83,140	\$72,847	3573	26.00	929	414	1749
2006.02	Unknown	No	0.00	\$85,800	\$0	\$0	3302	35.49	1172	532	1566
2006.03	Low	No	49.26	\$85,800	\$42,265	\$37,035	2996	46.70	1399	197	823
2006.04	Middle	No	80.84	\$85,800	\$69,361	\$60,772	3191	37.92	1210	510	1208
2007.00	Unknown	No	0.00	\$85,800	\$0	\$0	245	36.33	89	0	20
2008.00	Middle	No	95.30	\$85,800	\$81,767	\$71,641	7444	34.32	2555	1994	2531
2009.00	Middle	No	100.78	\$85,800	\$86,469	\$75,762	4069	32.10	1306	1077	1636
2010.00	Middle	No	80.34	\$85,800	\$68,932	\$60,399	5895	36.93	2177	1014	1847
2011.02	Upper	No	143.50	\$85,800	\$123,123	\$107,875	2871	21.66	622	712	1156
2011.03	Middle	No	84.04	\$85,800	\$72,106	\$63,173	3643	30.41	1108	778	1039
2011.04	Upper	No	128.38	\$85,800	\$110,150	\$96,510	2110	28.44	600	357	689
2012.01	Low	No	48.39	\$85,800	\$41,519	\$36,375	2258	30.91	698	110	481
2012.02	Unknown	No	0.00	\$85,800	\$0	\$0	6015	30.51	1835	16	59
2012.04	Moderate	No	53.78	\$85,800	\$46,143	\$40,427	3850	40.21	1548	0	259
2012.05	Middle	No	116.36	\$85,800	\$99,837	\$87,473	4705	38.68	1820	783	1142
2013.02	Middle	No	83.23	\$85,800	\$71,411	\$62,569	3988	44.73	1784	139	1233
2013.03	Moderate	No	77.54	\$85,800	\$66,529	\$58,288	4941	39.87	1970	475	1179
2014.03	Upper	No	138.50	\$85,800	\$118,833	\$104,115	6463	29.35	1897	2115	2760
2014.04	Middle	No	87.59	\$85,800	\$75,152	\$65,845	4215	33.26	1402	517	605
2014.05	Upper	No	139.11	\$85,800	\$119,356	\$104,570	6593	33.32	2197	1825	2368
2015.05	Upper	No	155.38	\$85,800	\$133,316	\$116,806	5791	25.44	1473	1860	2093
2015.08	Middle	No	84.19	\$85,800	\$72,235	\$63,287	3052	35.35	1079	585	917
2015.09	Upper	No	129.70	\$85,800	\$111,283	\$97,500	5428	32.52	1765	1367	1707
2015.11	Middle	No	102.46	\$85,800	\$87,911	\$77,024	2801	31.31	877	695	1186
2015.12	Middle	No	105.98	\$85,800	\$90,931	\$79,667	3724	28.20	1050	1487	1935
2015.13	Upper	No	164.18	\$85,800	\$140,866	\$123,421	2981	28.45	848	780	893
2015.14	Upper	No	153.70	\$85,800	\$131,875	\$115,543	5334	29.96	1598	1337	1646
2016.02	Middle	No	91.30	\$85,800	\$78,335	\$68,636	2920	36.82	1075	788	1159
2016.03	Moderate	No	75.08	\$85,800	\$64,419	\$56,442	3845	37.09	1426	735	1323
2016.04	Middle	No	81.94	\$85,800	\$70,305	\$61,595	3910	40.72	1592	637	1149
2016.07	Upper	No	122.63	\$85,800	\$105,217	\$92,188	6721	38.46	2585	1552	2032
2016.09	Upper	No	155.23	\$85,800	\$133,187	\$116,688	5027	38.95	1958	1367	1552
2016.10	Upper	No	153.86	\$85,800	\$132,012	\$115,664	4338	37.07	1608	1160	1204
2016.11	Upper	No	124.47	\$85,800	\$106,795	\$93,571	2264	33.17	751	591	697
2016.12	Middle	No	98.53	\$85,800	\$84,539	\$74,071	5340	32.81	1752	1359	1939
2017.00	Upper	No	160.85	\$85,800	\$138,009	\$120,915	5060	31.46	1592	1191	1298

State: 40 - Oklahoma (OK)
County: 027 - CLEVELAND COUNTY

2018.01	Upper	No	153.73	\$85,800	\$131,900	\$115,565	4409	35.63	1571	2067	2113
2018.02	Middle	No	115.41	\$85,800	\$99,022	\$86,758	3789	30.80	1167	907	1058
2019.02	Middle	No	82.66	\$85,800	\$70,922	\$62,137	4660	46.31	2158	1081	1544
2019.03	Middle	No	98.99	\$85,800	\$84,933	\$74,417	3098	51.36	1591	798	1001
2019.04	Middle	No	93.49	\$85,800	\$80,214	\$70,281	5376	49.72	2673	1270	1877
2020.02	Middle	No	88.67	\$85,800	\$76,079	\$66,654	4309	37.73	1626	768	1388
2020.04	Middle	No	87.40	\$85,800	\$74,989	\$65,703	3893	33.78	1315	1172	1401
2020.05	Middle	No	92.95	\$85,800	\$79,751	\$69,877	6564	44.68	2933	1563	2405
2020.06	Moderate	No	68.17	\$85,800	\$58,490	\$51,250	3433	49.37	1695	372	698
2020.07	Middle	No	103.78	\$85,800	\$89,043	\$78,015	4954	41.48	2055	1112	1432
2020.08	Upper	No	121.83	\$85,800	\$104,530	\$91,581	5105	33.38	1704	1707	2040
2021.02	Middle	No	90.23	\$85,800	\$77,417	\$67,829	2543	29.73	756	634	1095
2021.04	Middle	No	109.27	\$85,800	\$93,754	\$82,143	2433	32.80	798	589	796
2021.05	Middle	No	84.10	\$85,800	\$72,158	\$63,221	4473	32.84	1469	962	1571
2021.06	Middle	No	109.37	\$85,800	\$93,839	\$82,220	6264	34.39	2154	2283	2686
2021.07	Upper	No	156.52	\$85,800	\$134,294	\$117,663	3335	33.37	1113	786	1018
2022.01	Upper	No	129.98	\$85,800	\$111,523	\$97,708	4806	30.65	1473	1299	1597
2022.03	Middle	No	108.88	\$85,800	\$93,419	\$81,852	5945	35.19	2092	1299	1990
2022.05	Middle	No	119.75	\$85,800	\$102,746	\$90,019	8093	36.17	2927	2182	2613
2022.07	Middle	No	100.10	\$85,800	\$85,886	\$75,250	646	33.75	218	151	151
2022.08	Middle	No	99.61	\$85,800	\$85,465	\$74,879	2754	36.06	993	525	559
2023.01	Upper	No	156.51	\$85,800	\$134,286	\$117,652	6821	26.15	1784	1904	2137
2023.02	Middle	No	97.04	\$85,800	\$83,260	\$72,950	6621	25.15	1665	1981	2407
2024.03	Upper	No	125.12	\$85,800	\$107,353	\$94,053	5637	22.69	1279	1872	2069
2024.04	Middle	No	98.40	\$85,800	\$84,427	\$73,971	4307	22.80	982	1189	1684
2024.05	Upper	No	122.10	\$85,800	\$104,762	\$91,786	6617	28.64	1895	1488	1985
2024.06	Middle	No	89.79	\$85,800	\$77,040	\$67,500	3294	30.09	991	983	1230
2024.07	Middle	No	90.46	\$85,800	\$77,615	\$68,000	3207	25.69	824	826	1053
2025.01	Middle	No	111.18	\$85,800	\$95,392	\$83,580	4666	23.34	1089	1383	1965
2025.02	Middle	No	119.50	\$85,800	\$102,531	\$89,830	2663	22.61	602	636	932
2026.00	Moderate	No	64.32	\$85,800	\$55,187	\$48,355	2541	31.84	809	704	1242

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 031 - COMANCHE COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDERSERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
0001.00	Low	No	48.39	\$71,200	\$34,454	\$31,618	3601	54.18	1951	690	1783
0002.00	Moderate	No	61.94	\$71,200	\$44,101	\$40,471	2224	57.10	1270	409	1017
0003.00	Middle	No	87.47	\$71,200	\$62,279	\$57,150	5101	54.17	2763	1010	1907
0004.02	Middle	No	119.92	\$71,200	\$85,383	\$78,350	3841	51.31	1971	834	1569
0004.03	Upper	No	159.13	\$71,200	\$113,301	\$103,973	4637	46.22	2143	1203	1585
0004.04	Moderate	No	65.00	\$71,200	\$46,280	\$42,468	3857	56.34	2173	603	1534
0004.05	Middle	No	96.58	\$71,200	\$68,765	\$63,103	1957	54.52	1067	278	522
0005.03	Moderate	No	76.33	\$71,200	\$54,347	\$49,875	3549	54.69	1941	811	1274
0005.04	Middle	No	88.08	\$71,200	\$62,713	\$57,548	3689	49.28	1818	733	1399
0005.05	Middle	No	106.94	\$71,200	\$76,141	\$69,871	3831	59.41	2276	708	1432
0005.06	Middle	No	112.39	\$71,200	\$80,022	\$73,434	4075	55.44	2259	904	1219
0006.00	Upper	No	125.79	\$71,200	\$89,562	\$82,188	2409	42.80	1031	600	950
0007.00	Moderate	No	62.78	\$71,200	\$44,699	\$41,023	2486	50.88	1265	509	1209
0008.00	Unknown	No	0.00	\$71,200	\$0	\$0	2169	52.97	1149	244	1198
0009.00	Middle	No	113.38	\$71,200	\$80,727	\$74,079	1842	40.07	738	513	884
0010.00	Moderate	No	70.19	\$71,200	\$49,975	\$45,861	1744	48.51	846	308	1087
0011.00	Middle	No	99.29	\$71,200	\$70,694	\$64,875	1544	49.81	769	287	1110
0014.00	Moderate	No	66.48	\$71,200	\$47,334	\$43,438	1109	53.11	589	123	423
0015.00	Low	No	43.11	\$71,200	\$30,694	\$28,167	2298	53.70	1234	278	1080
0016.00	Low	No	38.10	\$71,200	\$27,127	\$24,893	1605	71.90	1154	271	916
0017.00	Moderate	No	51.08	\$71,200	\$36,369	\$33,375	1873	44.85	840	238	1104
0019.01	Middle	No	90.53	\$71,200	\$64,457	\$59,150	1578	51.08	806	348	746
0019.02	Moderate	No	71.88	\$71,200	\$51,179	\$46,964	1424	70.15	999	356	745
0020.01	Upper	No	133.21	\$71,200	\$94,846	\$87,036	5802	47.59	2761	1099	1884
0020.03	Upper	No	148.33	\$71,200	\$105,611	\$96,917	2055	18.73	385	1050	1166
0020.04	Middle	No	117.06	\$71,200	\$83,347	\$76,487	3894	47.25	1840	1023	1552
0020.05	Middle	No	89.09	\$71,200	\$63,432	\$58,209	5735	48.09	2758	583	1138
0021.01	Middle	No	113.94	\$71,200	\$81,125	\$74,448	4082	35.74	1459	661	1164
0021.02	Middle	No	110.88	\$71,200	\$78,947	\$72,445	4489	21.16	950	1481	1961
0022.01	Upper	No	133.09	\$71,200	\$94,760	\$86,958	2935	34.34	1008	586	955
0022.02	Upper	No	165.41	\$71,200	\$117,772	\$108,073	3969	27.41	1088	992	1486
0023.01	Upper	No	157.04	\$71,200	\$111,812	\$102,606	6374	35.03	2233	1839	2431
0023.02	Middle	No	112.24	\$71,200	\$79,915	\$73,333	4939	38.47	1900	1260	1840
0024.01	Unknown	No	0.00	\$71,200	\$0	\$0	295	45.76	135	0	3
0024.03	Unknown	No	0.00	\$71,200	\$0	\$0	2142	53.22	1140	0	0
0024.05	Middle	No	112.02	\$71,200	\$79,758	\$73,194	2786	45.26	1261	0	501
0024.06	Moderate	No	71.65	\$71,200	\$51,015	\$46,813	6587	47.26	3113	3	1174
0025.00	Moderate	No	60.47	\$71,200	\$43,055	\$39,511	2598	60.70	1577	240	941

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK) County: 055 - GREER COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9671.00	Middle	Yes*	106.38	\$68,700	\$73,083	\$62,303	2119	28.79	610	565	987
9672.00	Middle	Yes*	101.35	\$68,700	\$69,627	\$59,361	3372	26.25	885	927	1658
9999.99	Middle	No	103.61	\$68,700	\$71,180	\$60,682	5491	27.23	1495	1492	2645

State: 40 - Oklahoma (OK) County: 063 - HUGHES COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
4846.00	Moderate	No	78.73	\$68,700	\$54,088	\$46,111	2469	48.81	1205	646	1335
4847.00	Middle	Yes*	80.66	\$68,700	\$55,413	\$47,241	2291	31.51	722	774	1301
4848.00	Moderate	No	57.76	\$68,700	\$39,681	\$33,833	3759	47.78	1796	445	1165
4849.00	Middle	Yes*	82.32	\$68,700	\$56,554	\$48,214	2511	36.92	927	539	1126
4850.00	Middle	Yes*	103.16	\$68,700	\$70,871	\$60,417	2337	27.56	644	602	1286
9999.99	Middle	No	80.35	\$68,700	\$55,200	\$47,059	13367	39.60	5294	3006	6213

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK) County: 065 - JACKSON COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9681.00	Upper	No	145.62	\$68,700	\$100,041	\$85,288	2449	17.88	438	894	1197
9682.00	Middle	No	101.02	\$68,700	\$69,401	\$59,167	1531	27.11	415	467	843
9683.00	Middle	No	87.82	\$68,700	\$60,332	\$51,433	1582	28.38	449	466	1014
9684.00	Upper	No	146.94	\$68,700	\$100,948	\$86,060	5882	29.05	1709	1438	2025
9685.00	Middle	No	104.83	\$68,700	\$72,018	\$61,397	4613	36.33	1676	618	1348
9686.00	Moderate	No	60.03	\$68,700	\$41,241	\$35,160	3761	63.17	2376	937	2170
9687.00	Moderate	No	71.75	\$68,700	\$49,292	\$42,022	1531	62.97	964	351	746
9688.00	Moderate	No	73.46	\$68,700	\$50,467	\$43,024	3436	54.57	1875	759	1575
9999.99	Middle	No	110.17	\$68,700	\$75,687	\$64,524	24785	39.95	9902	5930	10918

State: 40 - Oklahoma (OK) County: 075 - KIOWA COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9636.00	Middle	Yes*	108.58	\$68,700	\$74,594	\$63,594	1402	28.89	405	450	859
9637.00	Middle	Yes*	83.44	\$68,700	\$57,323	\$48,872	3828	32.52	1245	1003	2073
9642.00	Middle	Yes*	87.64	\$68,700	\$60,209	\$51,328	3279	21.65	710	1103	2102
9999.99	Middle	No	88.65	\$68,700	\$60,903	\$51,921	8509	27.74	2360	2556	5034

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 109 - OKLAHOMA COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
1001.00	Moderate	No	76.76	\$85,800	\$65,860	\$57,705	3040	43.75	1330	904	1629
1002.01	Middle	No	112.38	\$85,800	\$96,422	\$84,479	1570	33.69	529	418	593
1002.02	Middle	No	80.60	\$85,800	\$69,155	\$60,592	1639	52.65	863	326	686
1002.03	Middle	No	88.26	\$85,800	\$75,727	\$66,351	2538	53.03	1346	592	1094
1003.00	Upper	No	138.11	\$85,800	\$118,498	\$103,824	2681	23.69	635	1071	1448
1004.00	Low	No	42.03	\$85,800	\$36,062	\$31,595	1955	93.15	1821	336	1025
1005.00	Low	No	47.19	\$85,800	\$40,489	\$35,474	1898	86.72	1646	268	684
1008.00	Moderate	No	74.83	\$85,800	\$64,204	\$56,250	2260	54.56	1233	451	1027
1009.00	Upper	No	140.37	\$85,800	\$120,437	\$105,521	1532	33.81	518	535	733
1010.00	Low	No	40.83	\$85,800	\$35,032	\$30,694	2892	54.91	1588	146	677
1011.00	Moderate	No	58.53	\$85,800	\$50,219	\$44,003	832	35.82	298	202	375
1012.00	Middle	No	82.50	\$85,800	\$70,785	\$62,019	1107	35.14	389	223	608
1013.00	Low	No	37.04	\$85,800	\$31,780	\$27,846	2886	92.41	2667	461	1358
1014.00	Unknown	No	0.00	\$85,800	\$0	\$0	1055	87.68	925	398	749
1015.00	Moderate	No	69.63	\$85,800	\$59,743	\$52,344	1912	64.02	1224	400	752
1018.00	Upper	No	189.12	\$85,800	\$162,265	\$142,163	1499	26.08	391	410	725
1019.00	Upper	No	135.85	\$85,800	\$116,559	\$102,122	2623	36.45	956	696	1322
1020.00	Middle	No	106.53	\$85,800	\$91,403	\$80,083	2798	44.85	1255	648	1375
1021.00	Moderate	No	61.31	\$85,800	\$52,604	\$46,090	2112	49.67	1049	568	953
1022.00	Moderate	No	57.90	\$85,800	\$49,678	\$43,524	2693	66.77	1798	541	1108
1023.00	Moderate	No	67.29	\$85,800	\$57,735	\$50,583	3166	60.87	1927	632	1568
1024.00	Moderate	No	59.60	\$85,800	\$51,137	\$44,808	2906	70.37	2045	432	1182
1025.00	Upper	No	141.82	\$85,800	\$121,682	\$106,607	1594	33.69	537	4	70
1032.00	Upper	No	158.18	\$85,800	\$135,718	\$118,906	2633	50.63	1333	94	127
1033.00	Moderate	No	59.56	\$85,800	\$51,102	\$44,773	1445	76.40	1104	199	567
1039.00	Moderate	No	54.49	\$85,800	\$46,752	\$40,962	3788	84.05	3184	604	1284
1041.00	Low	No	36.31	\$85,800	\$31,154	\$27,295	3001	78.47	2355	300	1302
1042.00	Moderate	No	61.76	\$85,800	\$52,990	\$46,429	2209	88.55	1956	363	765
1043.00	Low	No	49.54	\$85,800	\$42,505	\$37,244	3266	86.04	2810	770	1502
1044.00	Moderate	No	51.11	\$85,800	\$43,852	\$38,421	3491	88.20	3079	508	1383
1045.00	Moderate	No	69.87	\$85,800	\$59,948	\$52,525	3333	86.20	2873	463	1102
1046.00	Low	No	45.34	\$85,800	\$38,902	\$34,083	985	82.94	817	172	385
1047.00	Moderate	No	71.73	\$85,800	\$61,544	\$53,920	1198	70.87	849	82	483
1048.00	Moderate	No	50.02	\$85,800	\$42,917	\$37,601	3323	81.91	2722	532	1135
1049.00	Low	No	49.76	\$85,800	\$42,694	\$37,409	3734	81.71	3051	834	1400
1050.00	Unknown	No	0.00	\$85,800	\$0	\$0	2269	84.09	1908	373	725
1051.01	Middle	No	105.56	\$85,800	\$90,570	\$79,350	2347	46.78	1098	283	528
1052.01	Low	No	44.54	\$85,800	\$38,215	\$33,482	1576	93.27	1470	539	1024
1052.02	Low	No	32.55	\$85,800	\$27,928	\$24,471	1194	94.39	1127	200	456
1053.00	Moderate	No	69.45	\$85,800	\$59,588	\$52,206	3223	75.61	2437	405	1064

State: 40 - Oklahoma (OK)
County: 109 - OKLAHOMA COUNTY

1054.00	Low	No	42.49	\$85,800	\$36,456	\$31,944	2021	75.01	1516	350	781
1055.00	Moderate	No	57.18	\$85,800	\$49,060	\$42,989	3060	82.25	2517	539	1010
1056.00	Low	No	21.97	\$85,800	\$18,850	\$16,516	4731	82.20	3889	517	1408
1059.03	Moderate	No	65.29	\$85,800	\$56,019	\$49,083	2804	57.45	1611	727	1184
1059.04	Moderate	No	61.61	\$85,800	\$52,861	\$46,319	4027	65.31	2630	770	1525
1059.05	Moderate	No	55.32	\$85,800	\$47,465	\$41,587	2978	60.58	1804	746	1220
1059.06	Moderate	No	73.88	\$85,800	\$63,389	\$55,536	2938	58.37	1715	830	1260
1059.07	Low	No	47.84	\$85,800	\$41,047	\$35,968	4607	72.00	3317	563	1605
1060.00	Middle	No	103.67	\$85,800	\$88,949	\$77,930	2281	71.81	1638	736	982
1061.00	Middle	No	90.52	\$85,800	\$77,666	\$68,047	3214	81.21	2610	1006	1361
1062.00	Moderate	No	79.43	\$85,800	\$68,151	\$59,710	1462	88.58	1295	634	840
1063.01	Low	No	35.09	\$85,800	\$30,107	\$26,380	3512	82.60	2901	411	1334
1063.02	Moderate	No	52.81	\$85,800	\$45,311	\$39,698	4589	81.74	3751	701	1692
1063.03	Middle	No	97.75	\$85,800	\$83,870	\$73,482	3530	57.79	2040	613	1625
1064.01	Upper	No	332.58	\$85,800	\$285,354	\$250,001	2167	14.26	309	740	890
1064.02	Upper	No	290.02	\$85,800	\$248,837	\$218,015	2127	21.34	454	852	1051
1064.03	Moderate	No	78.69	\$85,800	\$67,516	\$59,152	4818	27.65	1332	1631	2378
1065.01	Upper	No	143.05	\$85,800	\$122,737	\$107,532	2872	25.66	737	1123	1345
1065.02	Moderate	No	76.61	\$85,800	\$65,731	\$57,589	3850	46.44	1788	799	1438
1065.03	Upper	No	121.77	\$85,800	\$104,479	\$91,541	1758	27.19	478	606	670
1066.01	Moderate	No	58.30	\$85,800	\$50,021	\$43,828	3148	46.06	1450	740	1315
1066.02	Moderate	No	64.90	\$85,800	\$55,684	\$48,789	2575	46.87	1207	436	606
1066.06	Middle	No	97.16	\$85,800	\$83,363	\$73,042	1983	38.38	761	586	855
1066.07	Moderate	No	67.94	\$85,800	\$58,293	\$51,076	3384	48.14	1629	823	1088
1066.08	Middle	No	101.58	\$85,800	\$87,156	\$76,364	3189	29.23	932	1021	1379
1066.09	Middle	No	91.45	\$85,800	\$78,464	\$68,750	1033	31.46	325	360	558
1066.10	Unknown	No	0.00	\$85,800	\$0	\$0	1235	38.22	472	510	589
1066.11	Moderate	No	50.36	\$85,800	\$43,209	\$37,862	2583	56.14	1450	139	396
1067.02	Moderate	No	72.76	\$85,800	\$62,428	\$54,694	4006	56.32	2256	975	1470
1067.04	Middle	No	97.13	\$85,800	\$83,338	\$73,016	2434	37.96	924	539	788
1067.05	Middle	No	85.41	\$85,800	\$73,282	\$64,205	2677	46.25	1238	771	1041
1067.06	Unknown	No	0.00	\$85,800	\$0	\$0	3635	50.01	1818	896	1042
1067.08	Upper	No	138.92	\$85,800	\$119,193	\$104,427	3203	46.49	1489	983	1013
1067.09	Moderate	No	55.49	\$85,800	\$47,610	\$41,719	2480	72.78	1805	280	483
1067.10	Moderate	No	64.48	\$85,800	\$55,324	\$48,472	4258	59.09	2516	556	1202
1068.01	Moderate	No	67.84	\$85,800	\$58,207	\$51,000	1774	35.91	637	210	476
1068.02	Middle	No	81.97	\$85,800	\$70,330	\$61,621	2001	38.18	764	390	627
1068.03	Moderate	No	65.52	\$85,800	\$56,216	\$49,256	3261	47.90	1562	528	947
1068.04	Moderate	No	74.55	\$85,800	\$63,964	\$56,042	3848	57.56	2215	672	1055
1069.02	Moderate	No	73.55	\$85,800	\$63,106	\$55,288	2492	51.97	1295	518	757
1069.03	Middle	No	92.76	\$85,800	\$79,588	\$69,733	6139	38.20	2345	1358	1920
1069.06	Middle	No	80.48	\$85,800	\$69,052	\$60,500	3283	61.86	2031	608	743
1069.07	Middle	No	97.84	\$85,800	\$83,947	\$73,553	2106	56.84	1197	468	688
1069.09	Middle	No	94.49	\$85,800	\$81,072	\$71,029	1790	50.00	895	466	641
1069.10	Moderate	No	72.81	\$85,800	\$62,471	\$54,738	2663	50.32	1340	656	923
1069.11	Middle	No	108.00	\$85,800	\$92,664	\$81,188	1893	50.18	950	629	756
1069.12	Low	No	31.01	\$85,800	\$26,607	\$23,311	3198	65.20	2085	404	775
1069.13	Moderate	No	50.97	\$85,800	\$43,732	\$38,315	4556	68.22	3108	568	1077
1069.14	Middle	No	80.39	\$85,800	\$68,975	\$60,433	4311	63.72	2747	482	1397
1069.16	Moderate	No	57.30	\$85,800	\$49,163	\$43,074	2481	73.16	1815	205	694
1069.17	Low	No	32.58	\$85,800	\$27,954	\$24,492	3359	80.47	2703	342	687
1070.01	Moderate	No	60.02	\$85,800	\$51,497	\$45,123	5918	77.02	4558	897	2047
1070.02	Moderate	No	65.92	\$85,800	\$56,559	\$49,559	2108	61.62	1299	384	760

State: 40 - Oklahoma (OK)
County: 109 - OKLAHOMA COUNTY

1071.01	Unknown	No	0.00	\$85,800	\$0	\$0	1243	70.31	874	0	0
1071.03	Moderate	No	52.73	\$85,800	\$45,242	\$39,643	2031	75.87	1541	349	540
1071.04	Low	No	41.57	\$85,800	\$35,667	\$31,250	2880	71.35	2055	644	1200
1072.06	Moderate	No	62.56	\$85,800	\$53,676	\$47,031	4555	60.15	2740	742	1520
1072.07	Middle	No	90.33	\$85,800	\$77,503	\$67,907	2191	53.13	1164	307	783
1072.12	Moderate	No	70.69	\$85,800	\$60,652	\$53,140	5979	56.82	3397	1046	1789
1072.13	Moderate	No	66.81	\$85,800	\$57,323	\$50,227	4913	68.59	3370	662	1322

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 125 - POTTAWATOMIE COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
5002.00	Low	No	45.73	\$68,700	\$31,417	\$26,786	2993	44.64	1336	334	1191
5003.01	Middle	No	96.58	\$68,700	\$66,350	\$56,563	3424	43.43	1487	786	1364
5003.02	Middle	No	87.16	\$68,700	\$59,879	\$51,048	2696	43.18	1164	569	1215
5004.00	Middle	No	81.85	\$68,700	\$56,231	\$47,938	3386	34.47	1167	697	1687
5005.00	Moderate	No	70.58	\$68,700	\$48,488	\$41,339	4582	39.35	1803	746	1511
5006.00	Middle	No	102.53	\$68,700	\$70,438	\$60,048	3400	30.65	1042	901	1570
5007.00	Middle	No	113.34	\$68,700	\$77,865	\$66,382	3645	42.61	1553	667	1088
5008.00	Upper	No	148.22	\$68,700	\$101,827	\$86,806	4279	24.12	1032	1306	1644
5009.01	Upper	No	131.59	\$68,700	\$90,402	\$77,066	5050	30.55	1543	1764	2146
5009.02	Middle	No	98.23	\$68,700	\$67,484	\$57,530	2538	26.91	683	750	898
5010.03	Upper	No	129.20	\$68,700	\$88,760	\$75,669	4776	23.66	1130	1602	1861
5010.04	Middle	No	113.54	\$68,700	\$78,002	\$66,500	4060	25.67	1042	984	1423
5010.05	Upper	No	126.26	\$68,700	\$86,741	\$73,948	6009	31.89	1916	1328	1899
5010.06	Upper	No	139.26	\$68,700	\$95,672	\$81,563	3375	29.60	999	870	1138
5011.01	Middle	No	118.63	\$68,700	\$81,499	\$69,479	5923	34.98	2072	1415	2199
5011.03	Middle	No	111.34	\$68,700	\$76,491	\$65,208	1547	25.21	390	407	577
5011.04	Middle	No	112.10	\$68,700	\$77,013	\$65,654	4380	29.25	1281	1249	1790
5011.05	Middle	No	88.93	\$68,700	\$61,095	\$52,083	1994	29.09	580	443	680
5012.01	Middle	No	92.79	\$68,700	\$63,747	\$54,348	1681	24.69	415	520	771
5013.00	Middle	No	116.99	\$68,700	\$80,372	\$68,516	2716	24.34	661	1202	1620

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 149 - Washita County

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
9649.00	Middle	No	89.16	\$68,700	\$61,253	\$52,218	3776	20.82	786	980	1892
9650.00	Upper	No	164.26	\$68,700	\$112,847	\$96,202	1989	21.77	433	755	1149
9651.00	Middle	No	109.73	\$68,700	\$75,385	\$64,265	3409	15.58	531	829	1513
9654.00	Middle	No	116.56	\$68,700	\$80,077	\$68,269	1750	20.34	356	511	731
9999.99	Middle	No	106.43	\$68,700	\$73,117	\$62,336	10924	19.28	2106	3075	5285

2023 FFIEC CENSUS REPORT

Summary Census Demographic Information



State: 40 - Oklahoma (OK)
County: 133 - SEMINOLE COUNTY

* Will automatically be included in the 2024 Distressed or Underserved Tract List

TRACT CODE	TRACT INCOME LEVEL	DISTRESSED OR UNDER-SERVED TRACT	TRACT MEDIAN FAMILY INCOME %	2023 FFIEC EST. MSA/MD NON-MSA/MD MEDIAN FAMILY INCOME	2023 EST. TRACT MEDIAN FAMILY INCOME	2020 TRACT MEDIAN FAMILY INCOME	TRACT POPULATION	TRACT MINORITY %	MINORITY POPULATION	OWNER OCCUPIED UNITS	1- TO 4- FAMILY UNITS
5831.00	Middle	Yes*	81.10	\$68,700	\$55,716	\$47,500	1594	30.24	482	585	944
5832.00	Middle	Yes*	101.53	\$68,700	\$69,751	\$59,464	3198	31.74	1015	1028	1451
5833.00	Middle	Yes*	89.50	\$68,700	\$61,487	\$52,417	2466	33.58	828	626	959
5834.00	Moderate	No	69.90	\$68,700	\$48,021	\$40,938	4266	44.77	1910	897	1652
5835.00	Low	No	44.47	\$68,700	\$30,551	\$26,047	1938	42.88	831	301	935
5836.00	Moderate	No	76.83	\$68,700	\$52,782	\$45,000	3832	52.35	2006	905	2074
5837.00	Middle	Yes*	89.06	\$68,700	\$61,184	\$52,159	2008	30.58	614	668	971
5838.00	Moderate	No	60.94	\$68,700	\$41,866	\$35,691	2632	42.29	1113	834	1477
5839.00	Middle	Yes*	86.49	\$68,700	\$59,419	\$50,655	1622	39.95	648	507	912
9999.99	Moderate	No	76.54	\$68,700	\$52,583	\$44,826	23556	40.10	9447	6351	11375