



***Community Reinvestment Act
Public File***

As of April 1, 2026

A Brief History of Gateway First Bank and Our Commitment to the Community

Gateway First Bank (“Gateway” or “Bank”) was created from the merger of Farmers Exchange Bank of Cherokee, Oklahoma and Gateway Mortgage Group, LLC (“Gateway Mortgage” or “GM”) of Jenks, Oklahoma on May 3, 2019. Founded in 1935, Farmers Exchange Bank was chartered to serve the local banking and financial needs of the rural community of Cherokee in Northwest Oklahoma. Gateway Mortgage was founded in 2000 and is now one of the country’s top mortgage companies, with more than 600 team members in 21 states across the country. Gateway is a state-chartered bank incorporated under the laws of the State of Oklahoma, with its **corporate headquarters at 244 South Gateway Place, Jenks, OK 74037.**

As a community citizen, Gateway is recognized as an award-winning company for employees and customers. Our dedication to investing in the communities where we live, and work is evident through our volunteer and charitable engagement. In May 2018, we announced our biggest initiative yet – **Gateway Gives Back**, an internal campaign through which Gateway engages in its corporate social responsibility through charitable giving, sponsorships, and volunteer service activities. As part of the next evolution of **Gateway Gives Back**, we have identified five focus areas through which we work to improve our communities:

- Financial education
- Affordable housing
- Community well-being
- Economic development
- Supporting Youth

These are the “FACES of Gateway,” the faces of our communities. Supporting programs ranging from Habitat for Humanity to local food banks, to financial education, we make a difference that lasts a lifetime.

Branch Locations

Branch	Address	City/State/Zip	MSA/MD Code	State Code	County Code	Tract Code
Jenks MB*	244 S. Gateway Place	Jenks, OK 74037	46140	40	143	0067.09
Jenks	100 S. Gateway Place	Jenks, OK 74037	46140	40	143	0067.09
Bartlesville	422 S. Dewey Avenue	Bartlesville, OK 74003	N/A	40	147	0003.00
Cherokee	419 S. Grand Avenue	Cherokee, OK 73728	N/A	40	003	9556.00
Helena	220 N. Main Street	Helena, OK 73741	N/A	40	003	9560.00
Nash	107 S. Main Street	Nash, OK 73761	N/A	40	053	9564.00
OKC (Waterford)	6303 Waterford Boulevard Ste. 100	Oklahoma City, OK 73118	36420	40	109	1065.03
Tonkawa	111 E. Grand Avenue	Tonkawa, OK 74653	N/A	40	071	0011.00
Tulsa (Warren Place)	6120 S. Yale Ave, Ste 108	Tulsa, OK 74136	46140	40	143	0076.13

*Microbranch located on the first floor of the Corporate Headquarters in Jenks, OK

Branch Locations Opened or Closed

Opened

N/A

Closed

Date	Branch	Address	City/State/Zip	MSA/MD Code	State Code	County Code	Tract Code
December 2024	Wakita	1716 Main Street	Wakita, OK	N/A	40	053	9565.00

Branch Hours of Operation and Alternative Banking Services Options

Branch	Lobby Hours (Central Time)	Drive-Thru Hours (Central Time)
Jenks Microbranch	8 a.m. - 9 a.m. (Mon – Fri)	N/A
Jenks	9 a.m. – 5 p.m. (Mon – Fri)	9 a.m. - 5 p.m. (Mon – Fri)
Bartlesville	9 a.m. – 5 p.m. (Mon – Fri)	8:30 a.m. – 5 p.m. (Mon – Fri)
Cherokee	9 a.m. - 4 p.m. (Mon – Fri)	8 a.m. - 4 p.m. (Mon – Fri)
Helena	9 a.m. - 12 p.m. & 1 - 3 p.m. (Mon – Fri)	8 a.m. - 12 p.m. & 1 - 4 p.m. (Mon – Fri)
OKC (Waterford)	9 a.m. – 5 p.m. (Mon – Fri)	N/A
Nash	9 a.m. - 12 p.m. & 1 - 3 p.m. (Mon – Fri)	8 a.m. - 12 p.m. & 1 - 4 p.m. (Mon – Fri)
Tonkawa*	8:30 a.m. - 4 p.m. (Mon – Thu) 8:30 a.m. - 5 p.m. (Fri)	8 a.m. - 4 p.m. (Mon – Thu) 8 a.m. - 5 p.m. (Fri)
Tulsa (Warren Place)	9 a.m. - 5 p.m. (Mon – Fri)	N/A

*Drive-Thru facility is located at 116 North 7th St., separate from the physical branch

ATMs

Location	Address
Jenks Microbranch	244 S. Gateway Place, Jenks, OK 74037
Jenks (Drive-Thru)	100 S. Gateway Place, Jenks, OK 74037
Burlington Co-Op Convenience Store*	602 Main Street, Burlington, OK 73722

*Does not accept deposits.

Gateway First Bank is also a participating institution in the nationwide Allpoint Network of ATMs. To locate an Allpoint ATM, visit their online locator at <https://www.allpointnetwork.com/locator.html>. To learn more about Allpoint, including how to download their app for your mobile device, visit <https://www.allpointnetwork.com/index.html#about>

Additional Banking Services Options

We encourage customers to use any of the following alternative systems:

- Secure Online Banking at <https://www.gatewayfirst.com/>
- 24-Hour Telephone Self-Service Banking: 888-596-4245
- Lost/Stolen Debit or ATM Cards: 800-500-1044
- Banking Customer Service: 800-329-3371 (8:00 AM – 5:00 PM CST/CDT, Mon – Fri)
- Mortgage Customer Service: 877-764-9319 (8:00 AM - 6:00 PM CST/CDT, Mon – Fri)

- Treasury Management Support: 800-214-5138 (9:00 AM – 5:00 PM CST/CDT, Mon – Fri)
- Banking Customer Support: DigitalSupport@GatewayFirst.com
- Mortgage Customer Support: CustomerCare@GatewayLoan.com
- Online Customer Support Contact Us at <https://www.gatewayfirst.com/support/contact-support>

Assessment Areas

Gateway’s Assessment Areas include the counties in their entirety within the State of Oklahoma as shown in the table below. See the Appendix for maps and additional information on the Bank’s Assessment Areas.

Assessment Area Name	Counties
AA1 – Tulsa-OK MSA	Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, and Wagoner
AA2 – OK Non-MSA Counties (NW OK)	Alfalfa, Grant, Kay, Major, Washington, and Woods
AA3 – Oklahoma City-OK MSA	Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma

Mortgage Centers in Gateway’s Assessment Areas

Gateway maintains six mortgage centers in our three Assessment Areas.

Address	City/State/Zip	MSA/MD Code	State Code	County Code	Tract Code	Hours (M-F/CDT/CST)
244 South Gateway Place	Jenks, OK 74037	46140	40	143	0067.09	9:00 a.m. - 5:00 p.m.
1717 N Peoria Avenue, Ste 11	Tulsa, OK 74106	46140	40	143	0005.00	9:00 a.m. - 5:00 p.m.
1931 W 33 rd Street	Edmond, OK 73013	36240	40	109	1083.17	9:00 a.m. - 5:00 p.m.
708 24 th Ave NW Ste 400	Norman, OK 73069	36240	40	027	2009.00	9:00 a.m. - 5:00 p.m.

Products or Services

The products and services listed below are offered at all branch locations except the following:

- Safe deposit boxes are not available at our Jenks, Tulsa (Warren Place), Bartlesville, and Oklahoma City (Waterford) locations.
- Night drop is not available at our Tulsa (Warren Place) and Oklahoma City (Waterford) locations.

There is no differentiation in transaction fees for the product or service based on the branch location. Please see the Appendix for a schedule of fees on all personal and business deposit products and services.

For the most up to date listing of products and services offered as well as rates on deposit products, please visit us online at <https://www.gatewayfirst.com/> under the Personal Banking, Business Banking, and Resources tabs. You may obtain more information about our comprehensive suite of different residential mortgage loan products by calling one of our Mortgage Centers or visiting us online at www.GatewayLoan.com.

Personal Deposit Products

- Personal Checking (including Free Checking, Easy Interest Checking, 50 Plus Checking, and Premier Interest Checking accounts)
- Personal Savings
- High Yield Savings
- Money Market Deposit Accounts
- Certificates of Deposit

Personal Loan Products

- Personal Loans
- Certificate of Deposit Secured Loans
- Auto Loans
- Recreational Vehicle Loans
- Home Improvement Loans
- Credit Cards

Business & Commercial Deposit Products

- Business Checking (Free Business Checking, Business Interest Checking, and Commercial Checking)
- Business Savings
- Interest on Lawyers' Trust Account Checking
- Money Market Deposit Accounts
- Certificates of Deposit
- Commercial Analyzed Checking
- Brokered and Reciprocal Deposit Products (through IntraFi®)

Business, Commercial, & Agricultural Loan Products

- Secured Term Loans
- Business Line of Credit
- Commercial Real Estate Loans
- Agriculture Loans for working capital, equipment, livestock, irrigation systems, and farmland
- Specialty guaranteed lending programs such as SBA and USDA
- Business credit cards

Treasury Management Services

- Remote Deposit Capture
 - ACH Origination/Same Day ACH
 - Business Platinum VISA® Credit Card
 - VISA® Business Purchase Card
 - Merchant Services
 - Zero Balance Accounts
 - Loan Sweeps
 - Online Banking
 - Gateway Mobile Banking
-

- Positive Pay
- ACH Blocks
- ACH Positive Pay
- Wire Transfers
- ZSuite
- IntraFi® Sweep
- Lockbox

**Please note that deposit accounts are not available in the following states: Alaska, California, Georgia, Hawaii, Illinois, Maine, Massachusetts, Montana, New Hampshire, New York, Rhode Island, Vermont.*

HMDA Disclosure Statement

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions is also available online. For more information, visit the Consumer Financial Protection Bureau's website at <https://www.consumerfinance.gov/hmda>

CRA Disclosure Statement

The most recently available CRA Disclosure Statements for the past three calendar years (2022, 2023 and 2024) are included. These may also be obtained from the FFIEC's website at <https://www.ffiec.gov>

Written Comments from the Public

Gateway has not received any letters related to its CRA performance during calendar years 2024, 2025, or thus far in 2026.

Contact

For more information you may contact the Bank's CRA Officer below or email us at CRA@GatewayFirst.com

Bruce W. Schultz
SVP, Community Development & Public Banking/CRA Officer
(918) 858-7551 Office
Bruce.Schultz@GatewayFirst.com

Appendix

- The Bank's CRA Disclosure Statements for 2022, 2023, and 2024
 - Map of each Assessment Area with list of census tracts and demographic information based on the most current available FFIEC census data (2025)
 - Current fee schedule for personal and business products and services.
 - The Bank's most recent CRA Performance Evaluation (1/30/2023)
 - Written comments from the public for 2024, 2025, and YTD 2026 (None were received for each of these time periods)
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***Appendix to Community
Reinvestment Act
Public File***

As of April 1, 2026

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	20	0	0	0	0	1	20	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	0	0	1	20	0	0
STATE TOTAL	1	20	0	0	0	0	1	20	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	2	1,500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,500	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	700	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	2,200	0	0	0	0
STATE TOTAL	0	0	0	0	3	2,200	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUSTER COUNTY (027), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	548	1	548	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	548	1	548	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	548	1	548	0	0
STATE TOTAL	0	0	0	0	1	548	1	548	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	250	1	560	2	810	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	560	2	810	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	1	560	2	810	0	0
STATE TOTAL	0	0	1	250	1	560	2	810	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARBER COUNTY (007), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	11	0	0	0	0	1	11	0	0
STATE TOTAL	1	11	0	0	0	0	1	11	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALFALFA COUNTY (003), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	81	0	0	0	0	4	81	0	0
Upper Income	5	248	1	172	0	0	4	148	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	329	1	172	0	0	8	229	0	0
CANADIAN COUNTY (017), OK										
MSA 36420										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
DELAWARE COUNTY (041), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	1	405	2	470	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	1	405	2	470	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	1	71	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	91	0	0	0	0	1	71	0	0
GRANT COUNTY (053), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	125	0	0	0	0	2	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	125	0	0	0	0	2	125	0	0
KAY COUNTY (071), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGFISHER COUNTY (073), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
MAJOR COUNTY (093), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	123	0	0	0	0	2	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	123	0	0	0	0	2	75	0	0
NOBLE COUNTY (103), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	0	0	1	112	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	1	112	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	20	0	0	0	0	1	20	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	2	450	1	500	1	200	0	0
Median Family Income 70-80%	0	0	0	0	1	300	1	300	0	0
Median Family Income 80-90%	0	0	0	0	2	1,200	2	1,200	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	248	2	1,400	4	1,748	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	3	698	6	3,400	9	3,468	0	0
OSAGE COUNTY (113), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROGERS COUNTY (131), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TULSA COUNTY (143), OK										
MSA 46140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	150	0	0	1	150	0	0
Median Family Income 100-110%	0	0	0	0	1	300	1	300	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	275	0	0	2	275	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	575	1	300	4	725	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAGONER COUNTY (145), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	1	42	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0
WOODS COUNTY (151), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	20	939	8	1,445	8	4,700	30	5,864	0	0
TOTAL OUTSIDE AA IN STATE	4	166	2	312	1	405	6	863	0	0
STATE TOTAL	24	1,105	10	1,757	9	5,105	36	6,727	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	219	0	0	1	219	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	219	0	0	1	219	0	0
MIDLAND COUNTY (329), TX										
MSA 33260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	1	750	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	219	1	750	2	969	0	0
STATE TOTAL	1	50	1	219	1	750	2	969	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITMAN COUNTY (075), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	20	939	8	1,445	8	4,700	30	5,864	0	0
TOTAL OUTSIDE AA	7	247	4	781	8	4,963	13	3,221	0	0
TOTAL INSIDE & OUTSIDE	27	1,186	12	2,226	16	9,663	43	9,085	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUSTER COUNTY (027), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	65	0	0	0	0	1	65	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	65	0	0	0	0	1	65	0	0
STATE TOTAL	1	65	0	0	0	0	1	65	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	6	285	1	200	0	0	4	135	0	0
STATE TOTAL	6	285	1	200	0	0	4	135	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (067), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	170	0	0	2	220	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	170	0	0	2	220	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	1	170	0	0	2	220	0	0
STATE TOTAL	1	50	1	170	0	0	2	220	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALFALFA COUNTY (003), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	746	2	305	0	0	22	1,051	0	0
Upper Income	14	437	7	1,356	5	2,187	23	3,069	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,183	9	1,661	5	2,187	45	4,120	0	0
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	68	0	0	0	0	3	68	0	0
Upper Income	0	0	1	240	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	68	1	240	0	0	3	68	0	0
GRANT COUNTY (053), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	105	2	375	0	0	7	480	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	105	2	375	0	0	7	480	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARPER COUNTY (059), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	0	0	1	42	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0
KAY COUNTY (071), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	215	1	500	2	715	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	215	1	500	2	715	0	0
LINCOLN COUNTY (081), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NOWATA COUNTY (105), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
WASHINGTON COUNTY (147), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	160	0	0	1	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0
WOODS COUNTY (151), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	17	1	165	1	300	2	182	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	1	165	1	300	2	182	0	0
TOTAL INSIDE AA IN STATE	39	1,288	12	2,251	6	2,687	54	5,315	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	7	190	3	565	1	300	9	515	0	0
STATE TOTAL	46	1,478	15	2,816	7	2,987	63	5,830	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	39	1,288	12	2,251	6	2,687	54	5,315	0	0
TOTAL OUTSIDE AA	15	590	5	935	1	300	16	935	0	0
TOTAL INSIDE & OUTSIDE	54	1,878	17	3,186	7	2,987	70	6,250	0	0

2022 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OK - OSAGE COUNTY (113) - MSA 46140	1	1,000	1	1,000	0	0
OK - ROGERS COUNTY (131) - MSA 46140	1	60	1	60	0	0
OK - TULSA COUNTY (143) - MSA 46140	5	875	4	725	0	0
OK - WAGONER COUNTY (145) - MSA 46140	1	42	1	42	0	0
OK - ALFALFA COUNTY (003) - MSA NA	10	501	8	229	0	0
OK - GRANT COUNTY (053) - MSA NA	2	125	2	125	0	0
OK - KAY COUNTY (071) - MSA NA	1	60	1	60	0	0
OK - MAJOR COUNTY (093) - MSA NA	3	123	2	75	0	0
OK - CANADIAN COUNTY (017) - MSA 36420	1	80	1	80	0	0
OK - OKLAHOMA COUNTY (109) - MSA 36420	11	4,218	9	3,468	0	0

2022 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OK - ALFALFA COUNTY (003) - MSA NA	48	5,031	45	4,120	0	0
OK - GRANT COUNTY (053) - MSA NA	7	480	7	480	0	0
OK - KAY COUNTY (071) - MSA NA	2	715	2	715	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	11	15,942	0	0
Purchased	0	0	0	0
Total	11	15,942	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

ASSESSMENT AREA - 0001

CREEK COUNTY (037), OK

MSA: 46140

Moderate Income

0201.02* 0206.02* 0207.04* 0208.00* 0210.00* 0211.01* 0211.02* 0213.00*

Middle Income

0201.01* 0206.04* 0207.02* 0207.05* 0207.06* 0207.07* 0209.00* 0212.01* 0212.02* 0214.02* 0215.00*

0216.00*

Upper Income

0201.03* 0206.03* 0214.01*

OKMULGEE COUNTY (111), OK

MSA: 46140

Low Income

0002.00* 0003.00*

Moderate Income

0001.00* 0004.00* 0009.02*

Middle Income

0005.00* 0006.01* 0006.02* 0007.00* 0008.00* 0009.01*

OSAGE COUNTY (113), OK

MSA: 46140

Low Income

9400.12*

Moderate Income

9400.01* 9400.06* 9400.13* 9400.15*

Middle Income

9400.03* 9400.04* 9400.05* 9400.07 9400.08* 9400.11* 9400.14*

Upper Income

9400.09*

PAWNEE COUNTY (117), OK

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

MSA: 46140

Moderate Income

9571.00* 9573.00* 9575.00*

Middle Income

9572.00* 9574.00*

ROGERS COUNTY (131), OK

MSA: 46140

Moderate Income

0501.01* 0501.04* 0502.02* 0507.01* 0507.02*

Middle Income

0501.03* 0502.03* 0503.01* 0503.02* 0503.03* 0503.04* 0504.04* 0504.07* 0504.08* 0505.01* 0505.02*

0506.01* 0506.02* 0508.01*

Upper Income

0501.05* 0502.01* 0504.03* 0504.05* 0504.06 0504.09* 0506.03* 0506.04* 0508.02*

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 10-20%

0080.01*

Median Family Income 20-30%

0046.00*

Median Family Income 30-40%

0005.00* 0076.08*

Median Family Income 40-50%

0004.00* 0015.00* 0016.00* 0023.01* 0074.08* 0076.41* 0090.08* 0090.11* 0091.01*

Median Family Income 50-60%

0003.00* 0012.00* 0013.00* 0030.00* 0057.00* 0059.00* 0062.00* 0067.01* 0068.01* 0070.00* 0073.04*

0073.11* 0076.17* 0079.00* 0080.02* 0088.00* 0090.12* 0114.00*

Median Family Income 60-70%

0002.00* 0010.00* 0014.00* 0027.00* 0048.00* 0049.00* 0058.13* 0060.00* 0068.03* 0068.04* 0069.05*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

0069.06* 0071.02* 0072.00* 0073.06* 0073.12* 0073.14* 0074.11* 0076.42* 0076.43* 0076.44* 0076.50*

0082.00* 0085.01* 0089.00*

Median Family Income 70-80%

0008.00* 0017.00* 0029.00* 0050.01* 0058.01* 0067.03 0071.01* 0073.08* 0073.10* 0074.02* 0074.10*

0074.14* 0075.25* 0076.15* 0076.46* 0077.04* 0083.00* 0086.00* 0090.06* 0090.13* 0091.04* 0093.00*

0113.00*

Median Family Income 80-90%

0018.00* 0019.00* 0020.00* 0034.00* 0039.00* 0047.00* 0054.03* 0056.00* 0058.05* 0073.09* 0075.03*

0077.07* 0078.01* 0084.00* 0090.10* 0094.04*

Median Family Income 90-100%

0038.00* 0050.02* 0055.00* 0066.00* 0067.11* 0067.13* 0075.07* 0075.10* 0075.12* 0076.48 0085.02*

0090.19* 0092.00* 0094.03*

Median Family Income 100-110%

0009.00* 0025.00 0037.00* 0044.00* 0053.00* 0069.07* 0073.13* 0074.13* 0074.15* 0075.11* 0076.45*

0076.55* 0077.06* 0090.17* 0094.01*

Median Family Income 110-120%

0040.00* 0065.07* 0069.03* 0075.22* 0076.19* 0076.29* 0090.21* 0095.00*

Median Family Income >= 120%

0031.00* 0032.00* 0033.00* 0035.00* 0036.00* 0041.01* 0042.00* 0043.01* 0043.02* 0045.00* 0051.00*

0052.00* 0054.01* 0054.04* 0058.08* 0058.09* 0058.10* 0058.11* 0058.12* 0065.06* 0067.08* 0067.09*

0067.10* 0067.12* 0069.01* 0069.02* 0074.09* 0074.12* 0074.16* 0074.17* 0075.18 0075.19* 0075.20*

0075.23* 0075.26* 0075.27* 0075.28* 0075.29* 0075.30* 0075.31* 0075.32* 0075.33* 0075.34* 0075.35*

0075.36* 0076.11* 0076.12* 0076.13* 0076.14* 0076.16* 0076.30* 0076.31* 0076.32* 0076.33* 0076.34*

0076.36* 0076.38* 0076.39* 0076.47* 0076.49* 0076.51* 0076.52 0076.53* 0076.54* 0076.56* 0077.03*

0077.05* 0078.03* 0078.04* 0087.00* 0090.14* 0090.15* 0090.16* 0090.18* 0090.20*

Median Family Income Not Known

0021.00*

WAGONER COUNTY (145), OK

MSA: 46140

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

0301.01* 0301.02* 0302.01* 0305.07

Middle Income

0302.02* 0303.00* 0304.02* 0304.03* 0304.06* 0304.08* 0305.05* 0305.06* 0306.03* 0306.04* 0306.05*

0307.98*

Upper Income

0304.07* 0305.02* 0305.08* 0305.09* 0305.10* 0305.11* 0305.12* 0306.01* 0308.00*

ASSESSMENT AREA - 0002

ALFALFA COUNTY (003), OK

MSA: NA

Middle Income

9560.00

Upper Income

9556.00 9557.00

GRANT COUNTY (053), OK

MSA: NA

Middle Income

9564.00

Upper Income

9565.00

KAY COUNTY (071), OK

MSA: NA

Moderate Income

0005.00* 0013.01

Middle Income

0001.00* 0002.01* 0002.02* 0004.00* 0011.00 0012.00* 0013.02*

Upper Income

0003.00* 0006.00*

MAJOR COUNTY (093), OK

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

Middle Income

9551.00 9553.00

Upper Income

9552.00*

ASSESSMENT AREA - 0003

CANADIAN COUNTY (017), OK

MSA: 36420

Low Income

3004.00*

Moderate Income

3001.00* 3003.00* 3006.00* 3009.04* 3010.15*

Middle Income

3002.01 3005.00* 3007.01* 3009.01* 3010.01* 3010.03* 3010.06* 3010.10* 3010.11* 3012.01* 3014.09*
3014.10*

Upper Income

3002.02* 3007.02* 3008.02* 3008.03* 3008.04* 3008.05* 3008.06* 3009.02* 3009.05* 3010.12* 3010.13*
3010.14* 3011.00* 3012.02* 3013.01* 3013.02* 3014.06* 3014.07* 3014.08*

CLEVELAND COUNTY (027), OK

MSA: 36420

Low Income

2006.03* 2012.01*

Moderate Income

2002.00* 2003.00* 2012.04* 2013.03* 2016.03* 2020.06* 2026.00*

Middle Income

2004.00* 2005.00* 2006.04* 2008.00* 2009.00* 2010.00* 2011.03* 2012.05* 2013.02* 2014.04* 2015.08*
2015.11* 2015.12* 2016.02* 2016.04* 2016.12* 2018.02* 2019.02* 2019.03* 2019.04* 2020.02* 2020.04*
2020.05* 2020.07* 2021.02* 2021.04* 2021.05* 2021.06* 2022.03* 2022.05* 2022.07* 2022.08* 2023.02*
2024.04* 2024.06* 2024.07* 2025.01* 2025.02*

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

2011.02* 2011.04* 2014.03* 2014.05* 2015.05* 2015.09* 2015.13* 2015.14* 2016.07* 2016.09* 2016.10*
 2016.11* 2017.00* 2018.01* 2020.08* 2021.07* 2022.01* 2023.01* 2024.03* 2024.05*

Income Not Known

2001.00* 2006.02* 2007.00* 2012.02*

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 20-30%

1056.00*

Median Family Income 30-40%

1013.00* 1041.00* 1052.02* 1063.01* 1069.12* 1069.17* 1082.07 1088.03* 1100.00*

Median Family Income 40-50%

1004.00* 1005.00* 1010.00* 1043.00* 1046.00* 1049.00* 1052.01* 1054.00* 1059.07* 1071.04* 1072.15*

1073.02* 1073.06* 1080.03* 1083.09* 1095.00*

Median Family Income 50-60%

1011.00* 1022.00* 1024.00* 1033.00* 1039.00* 1044.00* 1048.00* 1055.00* 1059.05* 1063.02* 1066.01*

1066.11* 1067.09* 1069.13* 1069.16* 1071.03* 1072.17* 1072.18* 1072.20* 1073.03* 1076.01* 1077.06*

1078.07* 1079.00* 1080.10* 1082.08* 1083.21* 1083.22*

Median Family Income 60-70%

1015.00* 1021.00 1023.00* 1042.00* 1045.00* 1053.00* 1059.03* 1059.04* 1066.02* 1066.07* 1067.10*

1068.01* 1068.03* 1070.01* 1070.02 1072.06* 1072.13* 1072.16* 1072.23* 1072.25* 1076.04* 1076.05*

1077.04* 1078.04* 1078.05* 1078.06* 1078.10* 1080.08* 1080.09* 1083.01* 1083.14 1083.26*

Median Family Income 70-80%

1001.00* 1008.00* 1047.00* 1059.06* 1062.00 1064.03* 1065.02* 1067.02* 1068.04* 1069.02* 1069.10*

1072.12* 1072.19* 1072.21* 1072.22* 1072.26* 1074.05* 1077.05* 1077.07* 1080.11* 1082.03* 1083.10*

1088.05* 1089.00* 1098.00*

Median Family Income 80-90%

1002.02* 1002.03* 1012.00* 1067.05* 1068.02* 1069.06* 1069.14* 1072.14* 1072.24* 1074.04* 1076.08*

1078.01* 1078.08* 1078.09* 1082.04 1083.07* 1083.19 1085.26* 1090.03* 1093.00*

Median Family Income 90-100%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

1061.00* 1063.03* 1066.06* 1066.09* 1067.04* 1069.03* 1069.07* 1069.09* 1072.07* 1074.06* 1074.07*
 1082.01* 1083.02* 1085.14* 1085.21* 1085.25* 1086.04* 1087.06* 1092.02* 1099.00*

Median Family Income 100-110%

1020.00* 1051.01* 1060.00* 1066.08* 1069.11* 1074.01* 1080.05* 1080.06* 1080.07* 1082.15* 1082.16*
 1082.26* 1082.38* 1083.04* 1085.06* 1085.08* 1085.15* 1085.24*

Median Family Income 110-120%

1002.01* 1077.03* 1082.17* 1082.30* 1082.36* 1083.20* 1084.02* 1084.03* 1084.04* 1085.27* 1087.07*
 1087.08* 1088.02* 1088.04* 1090.01*

Median Family Income >= 120%

1003.00* 1009.00* 1018.00* 1019.00* 1025.00* 1032.00* 1064.01* 1064.02* 1065.01* 1065.03 1067.08*
 1081.01* 1081.06* 1081.07* 1081.09* 1081.10* 1081.13* 1081.14* 1082.22* 1082.23* 1082.24 1082.25*
 1082.27* 1082.28* 1082.29* 1082.31* 1082.32* 1082.33* 1082.34* 1082.35* 1082.37* 1083.17* 1083.18
 1083.23* 1083.24* 1083.25* 1085.07* 1085.13* 1085.20* 1085.23* 1085.28* 1085.29* 1085.30* 1085.31*
 1085.32* 1085.33* 1085.34* 1085.35* 1085.36* 1085.37* 1085.38* 1086.03* 1087.01* 1087.09* 1087.10*
 1087.11* 1087.12* 1087.13* 1088.06* 1088.07* 1090.04* 1092.03* 1092.04* 1092.05* 1094.00* 1097.00*
 9800.07*

Median Family Income Not Known

1014.00* 1050.00* 1066.10* 1067.06* 1071.01* 1073.05* 1096.00* 9800.01* 9800.02* 9800.03* 9800.04*
 9800.05* 9800.06* 9800.08* 9800.09*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 80-90%

2168.30

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

5773.00 6503.00

ORANGE COUNTY (059), CA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

MSA: 11244

Median Family Income 90-100%

0761.04

CUSTER COUNTY (027), CO

MSA: NA

Moderate Income

9701.01

Middle Income

9701.02

BREVARD COUNTY (009), FL

MSA: 37340

Median Family Income 70-80%

0647.01

BARBER COUNTY (007), KS

MSA: NA

Middle Income

9681.00 9682.00

HARPER COUNTY (077), KS

MSA: NA

Moderate Income

9617.00

RENO COUNTY (155), KS

MSA: NA

Middle Income

0017.00 0018.00

DOUGLAS COUNTY (067), MO

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118

Agency: FDIC - 3

9505.00

DELAWARE COUNTY (041), OK

MSA: NA

Middle Income

3757.02 3758.05

GARFIELD COUNTY (047), OK

MSA: 21420

Middle Income

0001.01 0012.00 0016.03

Upper Income

0006.01 0011.00

HARPER COUNTY (059), OK

MSA: NA

Upper Income

9521.00

KINGFISHER COUNTY (073), OK

MSA: NA

Middle Income

9581.00

LINCOLN COUNTY (081), OK

MSA: 36420

Moderate Income

9615.00

NOBLE COUNTY (103), OK

MSA: NA

Middle Income

9571.00

NOWATA COUNTY (105), OK

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

MSA: NA

Middle Income

1723.00

WASHINGTON COUNTY (147), OK

MSA: NA

Middle Income

0011.00

WOODS COUNTY (151), OK

MSA: NA

Upper Income

9542.02 9544.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 100-110%

0304.10

Median Family Income >= 120%

0313.29

MIDLAND COUNTY (329), TX

MSA: 33260

Upper Income

0101.21

WHITMAN COUNTY (075), WA

MSA: NA

Middle Income

0002.02

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000015118

Institution: GATEWAY FIRST BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	44	44	0	0.00%
Small Farm Loans	20	20	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	14	14	0	0.00%
Total	80	80	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	584	1	584	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	584	1	584	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	584	1	584	0	0
STATE TOTAL	0	0	0	0	1	584	1	584	0	0

Loans by County
 Small Business Loans - Originations
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3
 State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRAND COUNTY (049), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	380	1	380	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	380	1	380	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	380	1	380	0	0
STATE TOTAL	0	0	0	0	1	380	1	380	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARBER COUNTY (007), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	130	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	130	0	0	0	0	0	0
STATE TOTAL	0	0	1	130	0	0	0	0	0	0

Loans by County
 Small Business Loans - Originations
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3
 State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	606	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	606	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	606	0	0	0	0
STATE TOTAL	0	0	0	0	1	606	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALFALFA COUNTY (003), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	6	271	1	161	1	1,000	6	332	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	271	1	161	1	1,000	6	332	0	0
CLEVELAND COUNTY (027), OK										
MSA 36420										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	1	101	0	0	1	101	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	1	101	0	0
CREEK COUNTY (037), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	266	1	266	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	266	1	266	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (041), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	1	405	2	455	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	405	2	455	0	0
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	73	1	120	0	0	2	122	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	73	1	120	0	0	2	122	0	0
GRANT COUNTY (053), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAY COUNTY (071), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
KINGFISHER COUNTY (073), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
MAJOR COUNTY (093), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	75	1	245	1	1,000	2	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	75	1	245	1	1,000	2	75	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	20	0	0	0	0	1	20	0	0
Median Family Income 40-50%	1	89	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	95	0	0	2	1,048	0	0	0	0
Median Family Income 70-80%	2	150	0	0	2	1,950	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	400	0	0	0	0
Median Family Income 90-100%	1	85	0	0	0	0	1	85	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	275	1	250	1	270	5	720	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	714	1	250	6	3,668	7	825	0	0
OSAGE COUNTY (113), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	1	225	1	703	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	1	225	1	703	1	59	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAWNEE COUNTY (117), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	143	0	0	0	0	2	143	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	143	0	0	0	0	2	143	0	0
ROGERS COUNTY (131), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	252	1	252	0	0
Upper Income	0	0	0	0	1	840	1	840	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,092	2	1,092	0	0
SEQUOYAH COUNTY (135), OK										
MSA 22900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	40	0	0	1	580	2	40	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	144	1	150	3	1,750	2	560	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	72	3	501	1	263	4	764	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	256	4	651	5	2,593	8	1,364	0	0
WAGONER COUNTY (145), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	2	1,095	1	42	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	2	1,095	1	42	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (147), OK										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	47	0	0	0	0	2	17	0	0
Middle Income	2	172	0	0	0	0	2	172	0	0
Upper Income	4	156	0	0	2	931	3	72	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	375	0	0	2	931	7	261	0	0
TOTAL INSIDE AA IN STATE	38	2,070	9	1,633	21	12,348	40	4,695	0	0
TOTAL OUTSIDE AA IN STATE	4	198	2	320	1	405	5	652	0	0
STATE TOTAL	42	2,268	11	1,953	22	12,753	45	5,347	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	500	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,000	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	100	0	0	3	2,000	1	20	0	0
STATE TOTAL	2	100	0	0	3	2,000	1	20	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	38	2,070	9	1,633	21	12,348	40	4,695	0	0
TOTAL OUTSIDE AA	7	307	3	450	7	3,975	8	1,636	0	0
TOTAL INSIDE & OUTSIDE	45	2,377	12	2,083	28	16,323	48	6,331	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CRAIG COUNTY (035), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	180	0	0	1	180	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	180	0	0	1	180	0	0
CREEK COUNTY (037), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
NOWATA COUNTY (105), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSAGE COUNTY (113), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	61	0	0	0	0	0	0	0	0
Middle Income	4	214	0	0	0	0	2	125	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	275	0	0	0	0	2	125	0	0
WASHINGTON COUNTY (147), OK										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	100	4	727	2	599	3	470	0	0
Middle Income	2	78	0	0	1	288	1	52	0	0
Upper Income	5	98	0	0	0	0	3	59	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	276	4	727	3	887	7	581	0	0
TOTAL INSIDE AA IN STATE	16	562	4	727	3	887	10	717	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	330	0	0	2	330	0	0
STATE TOTAL	16	562	6	1,057	3	887	12	1,047	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	16	562	4	727	3	887	10	717	0	0
TOTAL OUTSIDE AA	2	187	2	330	0	0	2	330	0	0
TOTAL INSIDE & OUTSIDE	18	749	6	1,057	3	887	12	1,047	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARPER COUNTY (077), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
RENO COUNTY (155), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	150	1	102	2	600	2	402	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	150	1	102	2	600	2	402	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	170	1	102	2	600	3	422	0	0
STATE TOTAL	3	170	1	102	2	600	3	422	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (067), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	225	0	0	1	225	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	1	225	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	225	0	0	1	225	0	0
STATE TOTAL	0	0	1	225	0	0	1	225	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALFALFA COUNTY (003), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	629	3	581	0	0	20	1,210	0	0
Upper Income	20	870	5	1,020	3	1,300	28	3,190	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,499	8	1,601	3	1,300	48	4,400	0	0
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	168	0	0	0	0	3	118	0	0
Upper Income	2	74	1	246	1	301	3	591	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	242	1	246	1	301	6	709	0	0
GRANT COUNTY (053), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	1	110	1	450	3	640	0	0
Upper Income	2	33	1	250	0	0	3	283	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	113	2	360	1	450	6	923	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAY COUNTY (071), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	215	1	500	2	715	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	215	1	500	2	715	0	0
MAJOR COUNTY (093), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	166	1	500	2	666	0	0
Upper Income	0	0	0	0	1	495	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	166	2	995	2	666	0	0
OSAGE COUNTY (113), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	3	520	1	400	2	370	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	520	1	400	2	370	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROGER MILLS COUNTY (129), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	171	0	0	1	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0
WASHINGTON COUNTY (147), OK										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	360	2	560	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	360	2	560	0	0
WOODS COUNTY (151), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	71	0	0	0	0	3	71	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	71	0	0	0	0	3	71	0	0
TOTAL INSIDE AA IN STATE	43	1,683	16	3,062	9	4,005	65	7,705	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	6	242	2	417	1	301	7	880	0	0
STATE TOTAL	49	1,925	18	3,479	10	4,306	72	8,585	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERATH COUNTY (143), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	80	0	0	0	0	1	80	0	0
STATE TOTAL	1	80	0	0	0	0	1	80	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	43	1,683	16	3,062	9	4,005	65	7,705	0	0
TOTAL OUTSIDE AA	10	492	4	744	3	901	12	1,607	0	0
TOTAL INSIDE & OUTSIDE	53	2,175	20	3,806	12	4,906	77	9,312	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Purchases

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MAJOR COUNTY (093), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	210	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	0	0	0	0
NOWATA COUNTY (105), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	0	0	0	0
Middle Income	2	125	2	349	0	0	2	173	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	167	2	349	0	0	2	173	0	0
OSAGE COUNTY (113), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	438	0	0	1	102	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	438	0	0	1	102	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Purchases

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (147), OK										
MSA NA										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	61	1	211	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	61	1	211	0	0	1	59	0	0
TOTAL INSIDE AA IN STATE	2	61	5	859	0	0	2	161	0	0
TOTAL OUTSIDE AA IN STATE	3	167	2	349	0	0	2	173	0	0
STATE TOTAL	5	228	7	1,208	0	0	4	334	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	61	5	859	0	0	2	161	0	0
TOTAL OUTSIDE AA	4	188	2	349	0	0	2	173	0	0
TOTAL INSIDE & OUTSIDE	6	249	7	1,208	0	0	4	334	0	0

2023 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OK - CREEK COUNTY (037) - MSA 46140	1	266	1	266	1	11
OK - OSAGE COUNTY (113) - MSA 46140	3	987	1	59	5	275
OK - PAWNEE COUNTY (117) - MSA 46140	2	143	2	143	0	0
OK - ROGERS COUNTY (131) - MSA 46140	2	1,092	2	1,092	0	0
OK - TULSA COUNTY (143) - MSA 46140	14	3,500	8	1,364	0	0
OK - WAGONER COUNTY (145) - MSA 46140	3	1,137	1	42	0	0
OK - ALFALFA COUNTY (003) - MSA NA	8	1,432	6	332	0	0
OK - GRANT COUNTY (053) - MSA NA	1	75	1	75	0	0
OK - KAY COUNTY (071) - MSA NA	1	60	1	60	0	0
OK - MAJOR COUNTY (093) - MSA NA	4	1,320	2	75	0	0
OK - CLEVELAND COUNTY (027) - MSA 36420	1	101	1	101	0	0
OK - OKLAHOMA COUNTY (109) - MSA 36420	17	4,632	7	825	0	0
OK - WASHINGTON COUNTY (147) - MSA NA	11	1,306	7	261	17	1,890

2023 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OK - OSAGE COUNTY (113) - MSA 46140	4	920	2	370	3	438
OK - ALFALFA COUNTY (003) - MSA NA	48	4,400	48	4,400	0	0
OK - GRANT COUNTY (053) - MSA NA	6	923	6	923	0	0
OK - KAY COUNTY (071) - MSA NA	2	715	2	715	0	0
OK - MAJOR COUNTY (093) - MSA NA	3	1,161	2	666	1	210
OK - WOODS COUNTY (151) - MSA NA	3	71	3	71	0	0
OK - WASHINGTON COUNTY (147) - MSA NA	2	560	2	560	3	272

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	10	48,906	0	0
Purchased	0	0	0	0
Total	10	48,906	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

ASSESSMENT AREA - 0001

CREEK COUNTY (037), OK

MSA: 46140

Moderate Income

0201.02* 0206.02* 0207.04* 0208.00* 0210.00* 0211.01* 0211.02* 0213.00

Middle Income

0201.01* 0206.04* 0207.02* 0207.05* 0207.06* 0207.07 0209.00* 0212.01* 0212.02* 0214.02* 0215.00*

0216.00*

Upper Income

0201.03* 0206.03* 0214.01*

OKMULGEE COUNTY (111), OK

MSA: 46140

Low Income

0002.00* 0003.00*

Moderate Income

0001.00* 0004.00* 0009.02*

Middle Income

0005.00* 0006.01* 0006.02* 0007.00* 0008.00* 0009.01*

OSAGE COUNTY (113), OK

MSA: 46140

Low Income

9400.12

Moderate Income

9400.01* 9400.06* 9400.13 9400.15*

Middle Income

9400.03* 9400.04 9400.05* 9400.07* 9400.08* 9400.11 9400.14*

Upper Income

9400.09*

PAWNEE COUNTY (117), OK

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

MSA: 46140

Moderate Income

9571.00 9573.00* 9575.00*

Middle Income

9572.00* 9574.00*

ROGERS COUNTY (131), OK

MSA: 46140

Moderate Income

0501.01* 0501.04* 0502.02* 0507.01* 0507.02*

Middle Income

0501.03* 0502.03* 0503.01* 0503.02* 0503.03* 0503.04* 0504.04* 0504.07* 0504.08* 0505.01* 0505.02*

0506.01* 0506.02* 0508.01

Upper Income

0501.05 0502.01* 0504.03* 0504.05* 0504.06* 0504.09* 0506.03* 0506.04* 0508.02*

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 10-20%

0080.01*

Median Family Income 20-30%

0046.00*

Median Family Income 30-40%

0005.00* 0076.08*

Median Family Income 40-50%

0004.00 0015.00* 0016.00* 0023.01 0074.08* 0076.41* 0090.08* 0090.11* 0091.01*

Median Family Income 50-60%

0003.00* 0012.00* 0013.00* 0030.00* 0057.00* 0059.00* 0062.00* 0067.01* 0068.01* 0070.00* 0073.04*

0073.11* 0076.17* 0079.00* 0080.02* 0088.00* 0090.12* 0114.00*

Median Family Income 60-70%

0002.00* 0010.00* 0014.00* 0027.00* 0048.00* 0049.00* 0058.13* 0060.00* 0068.03* 0068.04* 0069.05*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

0069.06* 0071.02* 0072.00* 0073.06* 0073.12* 0073.14* 0074.11* 0076.42* 0076.43* 0076.44* 0076.50*

0082.00* 0085.01* 0089.00*

Median Family Income 70-80%

0008.00* 0017.00* 0029.00* 0050.01* 0058.01 0067.03 0071.01* 0073.08* 0073.10* 0074.02* 0074.10*

0074.14* 0075.25* 0076.15* 0076.46* 0077.04* 0083.00* 0086.00 0090.06* 0090.13* 0091.04* 0093.00*

0113.00

Median Family Income 80-90%

0018.00* 0019.00* 0020.00* 0034.00* 0039.00* 0047.00* 0054.03* 0056.00* 0058.05* 0073.09* 0075.03*

0077.07* 0078.01* 0084.00* 0090.10* 0094.04*

Median Family Income 90-100%

0038.00* 0050.02* 0055.00* 0066.00* 0067.11* 0067.13* 0075.07* 0075.10* 0075.12* 0076.48* 0085.02*

0090.19* 0092.00* 0094.03*

Median Family Income 100-110%

0009.00* 0025.00* 0037.00* 0044.00* 0053.00* 0069.07* 0073.13* 0074.13* 0074.15* 0075.11* 0076.45*

0076.55* 0077.06* 0090.17* 0094.01*

Median Family Income 110-120%

0040.00* 0065.07* 0069.03* 0075.22* 0076.19* 0076.29* 0090.21* 0095.00*

Median Family Income >= 120%

0031.00* 0032.00* 0033.00* 0035.00* 0036.00* 0041.01* 0042.00* 0043.01* 0043.02* 0045.00* 0051.00

0052.00* 0054.01* 0054.04* 0058.08* 0058.09* 0058.10* 0058.11* 0058.12* 0065.06* 0067.08* 0067.09*

0067.10* 0067.12* 0069.01* 0069.02* 0074.09* 0074.12* 0074.16* 0074.17 0075.18 0075.19* 0075.20*

0075.23* 0075.26* 0075.27* 0075.28* 0075.29* 0075.30* 0075.31* 0075.32* 0075.33* 0075.34* 0075.35*

0075.36* 0076.11* 0076.12* 0076.13* 0076.14 0076.16* 0076.30* 0076.31* 0076.32* 0076.33* 0076.34*

0076.36* 0076.38* 0076.39* 0076.47* 0076.49* 0076.51* 0076.52 0076.53* 0076.54* 0076.56* 0077.03*

0077.05* 0078.03* 0078.04* 0087.00* 0090.14* 0090.15* 0090.16* 0090.18* 0090.20*

Median Family Income Not Known

0021.00*

WAGONER COUNTY (145), OK

MSA: 46140

Moderate Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

0301.01* 0301.02* 0302.01 0305.07

Middle Income

0302.02* 0303.00* 0304.02* 0304.03* 0304.06* 0304.08* 0305.05* 0305.06* 0306.03* 0306.04* 0306.05*

0307.98*

Upper Income

0304.07* 0305.02* 0305.08* 0305.09* 0305.10* 0305.11* 0305.12* 0306.01* 0308.00*

ASSESSMENT AREA - 0002

ALFALFA COUNTY (003), OK

MSA: NA

Middle Income

9560.00

Upper Income

9556.00 9557.00

GRANT COUNTY (053), OK

MSA: NA

Middle Income

9564.00

Upper Income

9565.00

KAY COUNTY (071), OK

MSA: NA

Moderate Income

0005.00* 0013.01

Middle Income

0001.00* 0002.01* 0002.02* 0004.00* 0011.00 0012.00* 0013.02*

Upper Income

0003.00* 0006.00*

MAJOR COUNTY (093), OK

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

Middle Income

9551.00 9553.00

Upper Income

9552.00

WOODS COUNTY (151), OK

MSA: NA

Upper Income

9542.01 9542.02 9543.00* 9544.00

ASSESSMENT AREA - 0003

CANADIAN COUNTY (017), OK

MSA: 36420

Low Income

3004.00*

Moderate Income

3001.00* 3003.00* 3006.00* 3009.04* 3010.15*

Middle Income

3002.01* 3005.00* 3007.01* 3009.01* 3010.01* 3010.03* 3010.06* 3010.10* 3010.11* 3012.01* 3014.09*

3014.10*

Upper Income

3002.02* 3007.02* 3008.02* 3008.03* 3008.04* 3008.05* 3008.06* 3009.02* 3009.05* 3010.12* 3010.13*

3010.14* 3011.00* 3012.02* 3013.01* 3013.02* 3014.06* 3014.07* 3014.08*

CLEVELAND COUNTY (027), OK

MSA: 36420

Low Income

2006.03* 2012.01*

Moderate Income

2002.00* 2003.00* 2012.04* 2013.03* 2016.03* 2020.06* 2026.00*

Middle Income

2004.00* 2005.00* 2006.04* 2008.00* 2009.00* 2010.00* 2011.03* 2012.05* 2013.02* 2014.04* 2015.08*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

2015.11* 2015.12* 2016.02* 2016.04* 2016.12* 2018.02* 2019.02* 2019.03* 2019.04* 2020.02* 2020.04*
 2020.05* 2020.07* 2021.02* 2021.04* 2021.05* 2021.06* 2022.03* 2022.05* 2022.07* 2022.08* 2023.02*
 2024.04* 2024.06* 2024.07* 2025.01* 2025.02*

Upper Income

2011.02* 2011.04* 2014.03* 2014.05* 2015.05* 2015.09* 2015.13* 2015.14* 2016.07* 2016.09* 2016.10*
 2016.11* 2017.00* 2018.01* 2020.08* 2021.07* 2022.01* 2023.01* 2024.03* 2024.05*

Income Not Known

2001.00 2006.02* 2007.00* 2012.02*

GRADY COUNTY (051), OK

MSA: 36420

Low Income

0001.00*

Moderate Income

0010.00*

Middle Income

0004.00* 0005.01* 0005.02* 0006.00* 0007.01* 0007.02* 0009.01* 0009.02* 0009.04* 0009.06*

Upper Income

0008.01* 0008.02* 0009.05*

LINCOLN COUNTY (081), OK

MSA: 36420

Moderate Income

9613.00* 9614.01* 9615.00*

Middle Income

9611.00* 9612.00* 9614.02* 9616.00* 9617.00*

LOGAN COUNTY (083), OK

MSA: 36420

Moderate Income

6002.00* 6003.00* 6010.00*

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

6001.01* 6006.00* 6007.00*

Upper Income

6004.01* 6004.02* 6005.01* 6005.02* 6008.01* 6008.02* 6009.03*

MCCLAIN COUNTY (087), OK

MSA: 36420

Middle Income

4001.04* 4001.05* 4002.01* 4002.03* 4003.00* 4004.00*

Upper Income

4001.03* 4001.06* 4002.04*

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 20-30%

1056.00*

Median Family Income 30-40%

1013.00* 1041.00* 1052.02* 1063.01* 1069.12* 1069.17* 1082.07 1088.03* 1100.00*

Median Family Income 40-50%

1004.00* 1005.00* 1010.00* 1043.00* 1046.00* 1049.00* 1052.01* 1054.00* 1059.07 1071.04* 1072.15*

1073.02* 1073.06* 1080.03* 1083.09* 1095.00*

Median Family Income 50-60%

1011.00* 1022.00* 1024.00* 1033.00* 1039.00* 1044.00* 1048.00* 1055.00* 1059.05* 1063.02* 1066.01*

1066.11* 1067.09* 1069.13* 1069.16* 1071.03* 1072.17* 1072.18* 1072.20* 1073.03* 1076.01* 1077.06*

1078.07* 1079.00* 1080.10* 1082.08* 1083.21* 1083.22*

Median Family Income 60-70%

1015.00* 1021.00* 1023.00* 1042.00* 1045.00* 1053.00* 1059.03* 1059.04* 1066.02* 1066.07* 1067.10*

1068.01* 1068.03* 1070.01* 1070.02 1072.06* 1072.13* 1072.16* 1072.23* 1072.25* 1076.04* 1076.05*

1077.04* 1078.04* 1078.05* 1078.06* 1078.10* 1080.08* 1080.09* 1083.01 1083.14 1083.26*

Median Family Income 70-80%

1001.00 1008.00* 1047.00* 1059.06* 1062.00 1064.03* 1065.02 1067.02* 1068.04* 1069.02* 1069.10*

1072.12* 1072.19* 1072.21* 1072.22* 1072.26* 1074.05* 1077.05* 1077.07* 1080.11* 1082.03* 1083.10*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

1088.05*	1089.00*	1098.00*									
Median Family Income 80-90%											
1002.02*	1002.03*	1012.00*	1067.05*	1068.02*	1069.06*	1069.14	1072.14*	1072.24*	1074.04*	1076.08*	
1078.01*	1078.08*	1078.09*	1082.04*	1083.07*	1083.19*	1085.26*	1090.03*	1093.00*			
Median Family Income 90-100%											
1061.00*	1063.03*	1066.06*	1066.09*	1067.04	1069.03*	1069.07*	1069.09*	1072.07*	1074.06*	1074.07*	
1082.01*	1083.02*	1085.14*	1085.21*	1085.25*	1086.04*	1087.06*	1092.02*	1099.00*			
Median Family Income 100-110%											
1020.00*	1051.01*	1060.00*	1066.08*	1069.11*	1074.01*	1080.05*	1080.06*	1080.07*	1082.15*	1082.16*	
1082.26*	1082.38*	1083.04*	1085.06*	1085.08*	1085.15*	1085.24*					
Median Family Income 110-120%											
1002.01*	1077.03*	1082.17*	1082.30*	1082.36*	1083.20*	1084.02*	1084.03*	1084.04*	1085.27*	1087.07*	
1087.08*	1088.02*	1088.04*	1090.01*								
Median Family Income >= 120%											
1003.00*	1009.00*	1018.00*	1019.00*	1025.00*	1032.00*	1064.01	1064.02*	1065.01	1065.03	1067.08*	
1081.01*	1081.06*	1081.07*	1081.09*	1081.10*	1081.13*	1081.14*	1082.22*	1082.23*	1082.24*	1082.25*	
1082.27*	1082.28*	1082.29*	1082.31*	1082.32*	1082.33*	1082.34*	1082.35*	1082.37*	1083.17*	1083.18*	
1083.23*	1083.24*	1083.25*	1085.07*	1085.13*	1085.20*	1085.23*	1085.28*	1085.29*	1085.30*	1085.31*	
1085.32*	1085.33*	1085.34*	1085.35	1085.36*	1085.37*	1085.38*	1086.03*	1087.01*	1087.09*	1087.10*	
1087.11*	1087.12*	1087.13*	1088.06*	1088.07*	1090.04*	1092.03*	1092.04*	1092.05*	1094.00*	1097.00*	
9800.07*											
Median Family Income Not Known											
1014.00*	1050.00*	1066.10*	1067.06*	1071.01*	1073.05*	1096.00*	9800.01*	9800.02*	9800.03*	9800.04*	
9800.05*	9800.06*	9800.08*	9800.09*								

ASSESSMENT AREA - 0004

WASHINGTON COUNTY (147), OK

MSA: NA

Moderate Income

0002.00 0003.00 0009.00*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

Middle Income

0001.00* 0005.00 0006.01 0008.00* 0010.00 0011.00 0013.00*

Upper Income

0004.00 0006.02 0007.00 0012.00

OUTSIDE ASSESSMENT AREA

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 90-100%

0010.01

GRAND COUNTY (049), CO

MSA: NA

Upper Income

0002.05

BARBER COUNTY (007), KS

MSA: NA

Middle Income

9682.00

HARPER COUNTY (077), KS

MSA: NA

Moderate Income

9617.00

MONTGOMERY COUNTY (125), KS

MSA: NA

Moderate Income

9514.00

Middle Income

9507.00

RENO COUNTY (155), KS

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

MSA: NA

Middle Income

0017.00 0018.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income Not Known

4906.05

HINDS COUNTY (049), MS

MSA: 27140

Moderate Income

0110.01

DOUGLAS COUNTY (067), MO

MSA: NA

Middle Income

9505.00

CRAIG COUNTY (035), OK

MSA: NA

Middle Income

3734.00

DELAWARE COUNTY (041), OK

MSA: NA

Middle Income

3757.02 3758.05

GARFIELD COUNTY (047), OK

MSA: 21420

Middle Income

0015.00 0016.03

Upper Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

0006.01 0011.00 0013.02

KINGFISHER COUNTY (073), OK

MSA: NA

Middle Income

9581.00

NOWATA COUNTY (105), OK

MSA: NA

Moderate Income

1724.00

Middle Income

1722.00 1723.00

ROGER MILLS COUNTY (129), OK

MSA: NA

Middle Income

9600.00

SEQUOYAH COUNTY (135), OK

MSA: 22900

Middle Income

0302.01

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 60-70%

0004.10

Median Family Income 80-90%

0096.04

ERATH COUNTY (143), TX

MSA: NA

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

9503.01

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income >= 120%

6732.02

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

4305.00

MEDINA COUNTY (325), TX

MSA: 41700

Upper Income

0003.01

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income >= 120%

1233.01

Error Status Information

Respondent ID: 0000015118

Institution: GATEWAY FIRST BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	73	73	0	0.00%
Small Farm Loans	27	27	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	20	20	0	0.00%
Total	122	122	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	850	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	850	0	0	0	0
STATE TOTAL	0	0	0	0	1	850	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	750	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (125), KS										
MSA NA										
Outside Assessment Area										
Low Income	1	87	0	0	0	0	1	87	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	1	87	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	87	0	0	0	0	1	87	0	0
STATE TOTAL	1	87	0	0	0	0	1	87	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (089), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	194	2	339	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	194	2	339	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	194	2	339	0	0	0	0	0	0
STATE TOTAL	5	194	2	339	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	638	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	638	0	0	0	0
JASPER COUNTY (097), MO										
MSA 27900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	370	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	370	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,008	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,008	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALFALFA COUNTY (003), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	25	0	0	0	0	2	25	0	0
Upper Income	6	285	1	161	1	460	5	342	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	310	1	161	1	460	7	367	0	0
CANADIAN COUNTY (017), OK										
MSA 36420										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
CLEVELAND COUNTY (027), OK										
MSA 36420										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	1	300	1	200	0	0
Upper Income	1	100	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	200	1	300	1	200	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	69	0	0	0	0	1	69	0	0
Upper Income	0	0	1	120	0	0	1	120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	1	120	0	0	2	189	0	0
GRANT COUNTY (053), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
KAY COUNTY (071), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	0	0	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOGAN COUNTY (083), OK										
MSA 36420										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	744	1	744	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	744	1	744	0	0
MAJOR COUNTY (093), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	0	0	1	1,000	1	60	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	1	1,000	1	60	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	1	250	0	0	1	250	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	200	0	0	1	200	0	0
Median Family Income 60-70%	2	119	1	126	0	0	0	0	0	0
Median Family Income 70-80%	3	200	0	0	1	600	4	800	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	125	1	480	2	605	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	391	1	250	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	710	5	951	2	1,080	9	1,955	0	0
OSAGE COUNTY (113), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	1	225	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	1	225	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	20	0	0	1	470	1	20	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	182	0	0	1	182	0	0
Median Family Income 70-80%	1	68	0	0	4	1,689	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	560	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	150	2	800	2	450	0	0
Median Family Income 110-120%	0	0	1	163	0	0	1	163	0	0
Median Family Income >= 120%	0	0	2	285	4	1,911	4	918	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	88	5	780	12	5,430	9	1,733	0	0
WASHINGTON COUNTY (147), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	99	2	279	0	0	4	228	0	0
Middle Income	1	80	1	161	2	1,468	2	661	0	0
Upper Income	1	61	0	0	2	887	3	948	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	240	3	440	4	2,355	9	1,837	0	0
TOTAL INSIDE AA IN STATE	34	1,945	18	3,070	24	11,950	43	7,616	0	0
TOTAL OUTSIDE AA IN STATE	2	137	1	120	0	0	2	189	0	0
STATE TOTAL	36	2,082	19	3,190	24	11,950	45	7,805	0	0

Loans by County
 Small Business Loans - Originations
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3
 State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLORENCE COUNTY (041), SC										
MSA 22500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	230	0	0	1	230	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	230	0	0	1	230	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	230	0	0	1	230	0	0
STATE TOTAL	0	0	1	230	0	0	1	230	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	200	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	200	1	500	0	0	0	0
STATE TOTAL	0	0	1	200	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	34	1,945	18	3,070	24	11,950	43	7,616	0	0
TOTAL OUTSIDE AA	8	418	5	889	5	3,108	4	506	0	0
TOTAL INSIDE & OUTSIDE	42	2,363	23	3,959	29	15,058	47	8,122	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARPER COUNTY (077), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
RENO COUNTY (155), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	110	2	700	2	410	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	2	700	2	410	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	1	110	2	700	3	430	0	0
STATE TOTAL	1	20	1	110	2	700	3	430	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (067), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	390	0	0	2	390	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	390	0	0	2	390	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	390	0	0	2	390	0	0
STATE TOTAL	0	0	2	390	0	0	2	390	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALFALFA COUNTY (003), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	768	3	597	0	0	20	1,344	0	0
Upper Income	21	843	3	520	10	3,710	31	4,640	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,611	6	1,117	10	3,710	51	5,984	0	0
GARFIELD COUNTY (047), OK										
MSA 21420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	11	474	0	0	0	0	11	474	0	0
Upper Income	1	66	0	0	1	400	2	466	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	540	0	0	1	400	13	940	0	0
GRANT COUNTY (053), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	1	120	0	0	1	80	0	0
Upper Income	1	17	1	250	0	0	2	267	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	2	370	0	0	3	347	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KAY COUNTY (071), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	215	1	500	2	715	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	365	1	500	3	865	0	0
KINGFISHER COUNTY (073), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
NOWATA COUNTY (105), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSAGE COUNTY (113), OK										
MSA 46140										
Inside AA 0001										
Low Income	0	0	3	520	1	350	2	370	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	1	27	1	115	0	0	1	115	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	57	4	635	1	350	4	515	0	0
ROGER MILLS COUNTY (129), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	60	3	356	1	253	5	669	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	3	356	1	253	5	669	0	0
WASHINGTON COUNTY (147), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	117	1	200	1	360	4	636	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	117	1	200	1	360	4	636	0	0

Loans by County

Respondent ID: 0000015118

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOODS COUNTY (151), OK										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	5	1	165	0	0	2	170	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	1	165	0	0	2	170	0	0
WOODWARD COUNTY (153), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	221	0	0	1	221	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	0	0	1	221	0	0
TOTAL INSIDE AA IN STATE	48	1,887	16	2,852	13	4,920	67	8,517	0	0
TOTAL OUTSIDE AA IN STATE	13	600	5	827	3	953	21	2,380	0	0
STATE TOTAL	61	2,487	21	3,679	16	5,873	88	10,897	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	48	1,887	16	2,852	13	4,920	67	8,517	0	0
TOTAL OUTSIDE AA	14	620	8	1,327	5	1,653	26	3,200	0	0
TOTAL INSIDE & OUTSIDE	62	2,507	24	4,179	18	6,573	93	11,717	0	0

2024 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OK - OSAGE COUNTY (113) - MSA 46140	2	267	0	0	0	0
OK - PAWNEE COUNTY (117) - MSA 46140	2	469	0	0	0	0
OK - ROGERS COUNTY (131) - MSA 46140	4	625	3	525	0	0
OK - TULSA COUNTY (143) - MSA 46140	19	6,298	9	1,733	0	0
OK - ALFALFA COUNTY (003) - MSA NA	10	931	7	367	0	0
OK - GRANT COUNTY (053) - MSA NA	1	75	1	75	0	0
OK - KAY COUNTY (071) - MSA NA	1	60	1	60	0	0
OK - MAJOR COUNTY (093) - MSA NA	2	1,060	1	60	0	0
OK - WASHINGTON COUNTY (147) - MSA NA	12	3,035	9	1,837	0	0
OK - CANADIAN COUNTY (017) - MSA 36420	1	60	1	60	0	0
OK - CLEVELAND COUNTY (027) - MSA 36420	3	600	1	200	0	0
OK - LOGAN COUNTY (083) - MSA 36420	1	744	1	744	0	0
OK - OKLAHOMA COUNTY (109) - MSA 36420	18	2,741	9	1,955	0	0

2024 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OK - OSAGE COUNTY (113) - MSA 46140	7	1,042	4	515	0	0
OK - ALFALFA COUNTY (003) - MSA NA	56	6,438	51	5,984	0	0
OK - GRANT COUNTY (053) - MSA NA	4	467	3	347	0	0
OK - KAY COUNTY (071) - MSA NA	3	865	3	865	0	0
OK - WASHINGTON COUNTY (147) - MSA NA	5	677	4	636	0	0
OK - WOODS COUNTY (151) - MSA NA	2	170	2	170	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	21	85,955	0	0
Purchased	0	0	0	0
Total	21	85,955	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

ASSESSMENT AREA - 0001

CREEK COUNTY (037), OK

MSA: 46140

Moderate Income

0201.02* 0206.02* 0207.04* 0208.00* 0210.00* 0211.01* 0211.02* 0213.00*

Middle Income

0201.01* 0206.04* 0207.02* 0207.05* 0207.06* 0207.07* 0209.00* 0212.01* 0212.02* 0214.02* 0215.00*

0216.00*

Upper Income

0201.03* 0206.03* 0214.01*

OKMULGEE COUNTY (111), OK

MSA: 46140

Low Income

0002.00* 0003.00*

Moderate Income

0001.00* 0004.00* 0009.02*

Middle Income

0005.00* 0006.01* 0006.02* 0007.00* 0008.00* 0009.01*

OSAGE COUNTY (113), OK

MSA: 46140

Low Income

9400.12

Moderate Income

9400.01* 9400.06* 9400.13* 9400.15

Middle Income

9400.03* 9400.04 9400.05* 9400.07* 9400.08* 9400.11* 9400.14*

Upper Income

9400.09*

PAWNEE COUNTY (117), OK

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

MSA: 46140

Moderate Income

9571.00 9573.00* 9575.00*

Middle Income

9572.00* 9574.00

ROGERS COUNTY (131), OK

MSA: 46140

Moderate Income

0501.01* 0501.04* 0502.02* 0507.01* 0507.02*

Middle Income

0501.03* 0502.03* 0503.01* 0503.02* 0503.03* 0503.04 0504.04* 0504.07* 0504.08* 0505.01* 0505.02*

0506.01* 0506.02* 0508.01

Upper Income

0501.05* 0502.01* 0504.03* 0504.05* 0504.06* 0504.09* 0506.03* 0506.04* 0508.02*

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 10-20%

0080.01*

Median Family Income 20-30%

0046.00*

Median Family Income 30-40%

0005.00* 0076.08*

Median Family Income 40-50%

0004.00* 0015.00* 0016.00* 0023.01 0074.08* 0076.41* 0090.08 0090.11* 0091.01*

Median Family Income 50-60%

0003.00* 0012.00* 0013.00* 0030.00* 0057.00* 0059.00* 0062.00* 0067.01* 0068.01* 0070.00* 0073.04*

0073.11* 0076.17* 0079.00* 0080.02* 0088.00* 0090.12* 0114.00*

Median Family Income 60-70%

0002.00* 0010.00* 0014.00* 0027.00* 0048.00* 0049.00* 0058.13* 0060.00* 0068.03* 0068.04 0069.05*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

0069.06* 0071.02* 0072.00* 0073.06* 0073.12* 0073.14* 0074.11* 0076.42* 0076.43* 0076.44* 0076.50*

0082.00* 0085.01* 0089.00*

Median Family Income 70-80%

0008.00* 0017.00* 0029.00* 0050.01* 0058.01 0067.03* 0071.01* 0073.08* 0073.10* 0074.02* 0074.10*

0074.14* 0075.25* 0076.15 0076.46* 0077.04* 0083.00* 0086.00* 0090.06* 0090.13* 0091.04* 0093.00*

0113.00

Median Family Income 80-90%

0018.00* 0019.00* 0020.00* 0034.00 0039.00* 0047.00* 0054.03* 0056.00* 0058.05* 0073.09* 0075.03*

0077.07* 0078.01* 0084.00* 0090.10* 0094.04*

Median Family Income 90-100%

0038.00* 0050.02* 0055.00* 0066.00* 0067.11* 0067.13* 0075.07* 0075.10* 0075.12* 0076.48* 0085.02*

0090.19* 0092.00* 0094.03*

Median Family Income 100-110%

0009.00* 0025.00 0037.00* 0044.00* 0053.00* 0069.07* 0073.13* 0074.13 0074.15* 0075.11* 0076.45*

0076.55* 0077.06* 0090.17* 0094.01*

Median Family Income 110-120%

0040.00* 0065.07* 0069.03* 0075.22* 0076.19* 0076.29* 0090.21* 0095.00

Median Family Income >= 120%

0031.00* 0032.00* 0033.00* 0035.00* 0036.00* 0041.01* 0042.00* 0043.01* 0043.02* 0045.00* 0051.00*

0052.00* 0054.01* 0054.04* 0058.08* 0058.09* 0058.10* 0058.11* 0058.12* 0065.06* 0067.08* 0067.09

0067.10* 0067.12 0069.01* 0069.02* 0074.09* 0074.12* 0074.16* 0074.17* 0075.18 0075.19* 0075.20*

0075.23* 0075.26* 0075.27* 0075.28* 0075.29* 0075.30* 0075.31* 0075.32* 0075.33* 0075.34* 0075.35*

0075.36* 0076.11* 0076.12* 0076.13* 0076.14* 0076.16* 0076.30* 0076.31* 0076.32* 0076.33* 0076.34*

0076.36* 0076.38* 0076.39* 0076.47* 0076.49* 0076.51* 0076.52* 0076.53* 0076.54* 0076.56* 0077.03

0077.05* 0078.03* 0078.04* 0087.00* 0090.14* 0090.15* 0090.16* 0090.18* 0090.20*

Median Family Income Not Known

0021.00*

WAGONER COUNTY (145), OK

MSA: 46140

Moderate Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

0301.01* 0301.02* 0302.01* 0305.07*

Middle Income

0302.02* 0303.00* 0304.02* 0304.03* 0304.06* 0304.08* 0305.05* 0305.06* 0306.03* 0306.04* 0306.05*

0307.98*

Upper Income

0304.07* 0305.02* 0305.08* 0305.09* 0305.10* 0305.11* 0305.12* 0306.01* 0308.00*

ASSESSMENT AREA - 0002

ALFALFA COUNTY (003), OK

MSA: NA

Middle Income

9560.00

Upper Income

9556.00 9557.00

GRANT COUNTY (053), OK

MSA: NA

Middle Income

9564.00

Upper Income

9565.00

KAY COUNTY (071), OK

MSA: NA

Moderate Income

0005.00* 0013.01

Middle Income

0001.00* 0002.01* 0002.02* 0004.00* 0011.00 0012.00* 0013.02

Upper Income

0003.00* 0006.00*

MAJOR COUNTY (093), OK

MSA: NA

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

Middle Income

9551.00 9553.00*

Upper Income

9552.00*

WASHINGTON COUNTY (147), OK

MSA: NA

Moderate Income

0002.00 0003.00 0009.00*

Middle Income

0001.00* 0005.00 0006.01* 0008.00* 0010.00 0011.00 0013.00

Upper Income

0004.00 0006.02* 0007.00 0012.00*

WOODS COUNTY (151), OK

MSA: NA

Upper Income

9542.01* 9542.02 9543.00* 9544.00

ASSESSMENT AREA - 0003

CANADIAN COUNTY (017), OK

MSA: 36420

Low Income

3004.00*

Moderate Income

3001.00* 3003.00* 3006.00* 3009.04* 3010.15*

Middle Income

3002.01* 3005.00* 3007.01* 3009.01* 3010.01* 3010.03* 3010.06* 3010.10* 3010.11* 3012.01* 3014.09*

3014.10*

Upper Income

3002.02* 3007.02* 3008.02* 3008.03* 3008.04* 3008.05 3008.06* 3009.02* 3009.05* 3010.12* 3010.13*

3010.14* 3011.00* 3012.02* 3013.01* 3013.02* 3014.06* 3014.07* 3014.08*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

CLEVELAND COUNTY (027), OK

MSA: 36420

Low Income

2006.03* 2012.01*

Moderate Income

2002.00* 2003.00* 2012.04* 2013.03* 2016.03* 2020.06* 2026.00*

Middle Income

2004.00* 2005.00* 2006.04* 2008.00* 2009.00* 2010.00* 2011.03* 2012.05* 2013.02* 2014.04* 2015.08
2015.11* 2015.12* 2016.02* 2016.04* 2016.12 2018.02* 2019.02* 2019.03* 2019.04* 2020.02* 2020.04*
2020.05* 2020.07* 2021.02* 2021.04* 2021.05* 2021.06* 2022.03* 2022.05* 2022.07* 2022.08* 2023.02*
2024.04* 2024.06* 2024.07* 2025.01* 2025.02*

Upper Income

2011.02* 2011.04* 2014.03* 2014.05* 2015.05 2015.09* 2015.13* 2015.14* 2016.07* 2016.09* 2016.10*
2016.11* 2017.00* 2018.01* 2020.08* 2021.07* 2022.01* 2023.01* 2024.03* 2024.05*

Income Not Known

2001.00* 2006.02* 2007.00* 2012.02*

GRADY COUNTY (051), OK

MSA: 36420

Low Income

0001.00*

Moderate Income

0010.00*

Middle Income

0004.00* 0005.01* 0005.02* 0006.00* 0007.01* 0007.02* 0009.01* 0009.02* 0009.04* 0009.06*

Upper Income

0008.01* 0008.02* 0009.05*

LINCOLN COUNTY (081), OK

MSA: 36420

Moderate Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

9613.00* 9614.01* 9615.00*

Middle Income

9611.00* 9612.00* 9614.02* 9616.00* 9617.00*

LOGAN COUNTY (083), OK

MSA: 36420

Moderate Income

6002.00* 6003.00* 6010.00*

Middle Income

6001.01* 6006.00* 6007.00*

Upper Income

6004.01* 6004.02* 6005.01* 6005.02* 6008.01* 6008.02 6009.03*

MCCLAIN COUNTY (087), OK

MSA: 36420

Middle Income

4001.04* 4001.05* 4002.01* 4002.03* 4003.00* 4004.00*

Upper Income

4001.03* 4001.06* 4002.04*

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 20-30%

1056.00*

Median Family Income 30-40%

1013.00* 1041.00* 1052.02* 1063.01 1069.12* 1069.17* 1082.07* 1088.03* 1100.00*

Median Family Income 40-50%

1004.00* 1005.00* 1010.00* 1043.00* 1046.00* 1049.00* 1052.01* 1054.00* 1059.07* 1071.04* 1072.15*

1073.02* 1073.06* 1080.03* 1083.09* 1095.00*

Median Family Income 50-60%

1011.00* 1022.00* 1024.00* 1033.00* 1039.00* 1044.00* 1048.00* 1055.00* 1059.05* 1063.02* 1066.01*

1066.11* 1067.09* 1069.13 1069.16* 1071.03* 1072.17* 1072.18* 1072.20* 1073.03* 1076.01* 1077.06*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

1078.07*	1079.00*	1080.10*	1082.08*	1083.21*	1083.22*					
Median Family Income 60-70%										
1015.00*	1021.00*	1023.00*	1042.00*	1045.00*	1053.00*	1059.03*	1059.04*	1066.02*	1066.07*	1067.10*
1068.01*	1068.03*	1070.01*	1070.02	1072.06*	1072.13*	1072.16*	1072.23*	1072.25*	1076.04*	1076.05*
1077.04*	1078.04*	1078.05*	1078.06*	1078.10*	1080.08*	1080.09*	1083.01*	1083.14*	1083.26*	
Median Family Income 70-80%										
1001.00*	1008.00*	1047.00*	1059.06*	1062.00	1064.03*	1065.02	1067.02*	1068.04*	1069.02*	1069.10*
1072.12*	1072.19*	1072.21*	1072.22*	1072.26*	1074.05*	1077.05*	1077.07*	1080.11*	1082.03*	1083.10*
1088.05*	1089.00*	1098.00*								
Median Family Income 80-90%										
1002.02*	1002.03*	1012.00*	1067.05*	1068.02*	1069.06*	1069.14*	1072.14*	1072.24*	1074.04*	1076.08*
1078.01*	1078.08*	1078.09*	1082.04*	1083.07*	1083.19*	1085.26*	1090.03*	1093.00*		
Median Family Income 90-100%										
1061.00*	1063.03*	1066.06*	1066.09*	1067.04*	1069.03*	1069.07*	1069.09*	1072.07*	1074.06*	1074.07*
1082.01*	1083.02*	1085.14*	1085.21*	1085.25*	1086.04*	1087.06*	1092.02*	1099.00*		
Median Family Income 100-110%										
1020.00	1051.01	1060.00*	1066.08*	1069.11*	1074.01*	1080.05*	1080.06*	1080.07*	1082.15*	1082.16*
1082.26*	1082.38*	1083.04*	1085.06*	1085.08*	1085.15*	1085.24*				
Median Family Income 110-120%										
1002.01*	1077.03*	1082.17*	1082.30*	1082.36*	1083.20*	1084.02*	1084.03*	1084.04*	1085.27*	1087.07*
1087.08*	1088.02*	1088.04*	1090.01*							
Median Family Income >= 120%										
1003.00*	1009.00*	1018.00*	1019.00*	1025.00*	1032.00*	1064.01	1064.02*	1065.01*	1065.03	1067.08*
1081.01*	1081.06*	1081.07*	1081.09*	1081.10*	1081.13*	1081.14*	1082.22*	1082.23*	1082.24*	1082.25*
1082.27*	1082.28*	1082.29*	1082.31*	1082.32*	1082.33*	1082.34*	1082.35*	1082.37*	1083.17*	1083.18*
1083.23*	1083.24	1083.25*	1085.07*	1085.13*	1085.20*	1085.23*	1085.28*	1085.29*	1085.30*	1085.31*
1085.32*	1085.33*	1085.34*	1085.35*	1085.36*	1085.37*	1085.38*	1086.03*	1087.01*	1087.09*	1087.10*
1087.11*	1087.12*	1087.13*	1088.06*	1088.07*	1090.04*	1092.03*	1092.04*	1092.05*	1094.00*	1097.00*
9800.07*										
Median Family Income Not Known										

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

1014.00* 1050.00* 1066.10* 1067.06* 1071.01* 1073.05* 1096.00* 9800.01* 9800.02* 9800.03* 9800.04*
9800.05* 9800.06* 9800.08* 9800.09*

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 80-90%

1036.04

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 70-80%

5042.00

HARPER COUNTY (077), KS

MSA: NA

Moderate Income

9617.00

MONTGOMERY COUNTY (125), KS

MSA: NA

Low Income

9510.00

RENO COUNTY (155), KS

MSA: NA

Middle Income

0017.00 0018.00

MADISON COUNTY (089), MS

MSA: 27140

Upper Income

0302.05

DOUGLAS COUNTY (067), MO

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

MSA: NA

Middle Income

9502.00

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 100-110%

0127.02

JASPER COUNTY (097), MO

MSA: 27900

Middle Income

0103.02

GARFIELD COUNTY (047), OK

MSA: 21420

Middle Income

0012.00 0015.00 0016.02 0016.03

Upper Income

0011.00 0013.01

KINGFISHER COUNTY (073), OK

MSA: NA

Upper Income

9582.00

NOWATA COUNTY (105), OK

MSA: NA

Middle Income

1721.00

ROGER MILLS COUNTY (129), OK

MSA: NA

Middle Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015118

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

9600.00

SEQUOYAH COUNTY (135), OK

MSA: 22900

Middle Income

0302.01

WOODWARD COUNTY (153), OK

MSA: NA

Upper Income

9532.00

FLORENCE COUNTY (041), SC

MSA: 22500

Upper Income

0001.01

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 80-90%

0099.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

2504.08

Error Status Information

Respondent ID: 0000015118

Institution: GATEWAY FIRST BANK

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	59	59	0	0.00%
Small Farm Loans	26	26	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	20	20	0	0.00%
Total	107	107	0	0.00%

Footnote:

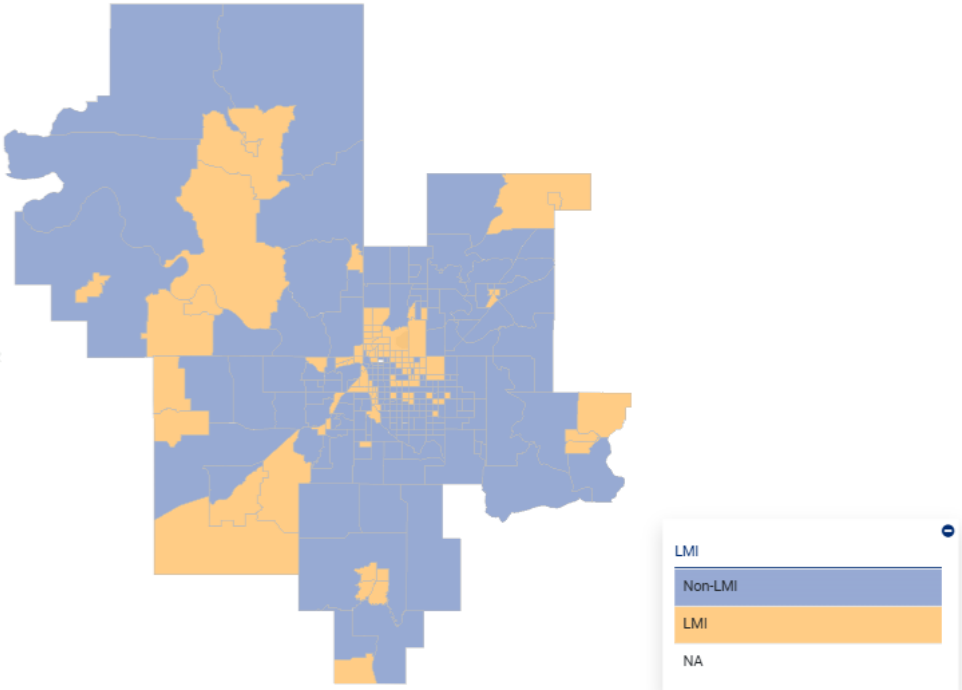
10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

RiskExec Assessment Areas/REMA

Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS

Assessment Area: AA1. TULSA-OK MSA COUNTIES



Assessment Areas/REMA

ASSESSMENT SET SUMMARY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026),
 Area: AA1. TULSA-OK MSA COUNTIES

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	16	5.11%	11,228	4.46%	6,785	12.56%	2,044	4.60%	1,325	2.67%	1,074	1.04%	19,888	5.17%
MOD	93	29.71%	67,089	26.65%	23,169	42.89%	16,684	37.51%	12,745	25.67%	14,491	13.99%	111,618	29.04%
MID	106	33.87%	88,606	35.20%	16,749	31.01%	16,843	37.87%	20,333	40.95%	34,681	33.47%	134,907	35.10%
UPP	97	30.99%	84,698	33.64%	7,262	13.44%	8,887	19.98%	15,243	30.70%	53,306	51.45%	117,056	30.45%
NA	1	0.32%	135	0.05%	54	0.10%	20	0.04%	9	0.02%	52	0.05%	900	0.23%
TOTAL	313	100.00%	251,756	100.00%	54,019	21.46%	44,478	17.67%	49,655	19.72%	103,604	41.15%	384,369	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	8	2.56%	5,592	2.22%	734	1.36%	456	1.03%	707	1.42%	3,695	3.57%	9,157	2.38%
20 - 49.99%	235	75.08%	198,578	78.88%	34,617	64.08%	33,002	74.20%	40,519	81.60%	90,440	87.29%	293,429	76.34%
50 - 79.99%	57	18.21%	39,365	15.64%	15,035	27.83%	9,043	20.33%	7,057	14.21%	8,230	7.94%	68,264	17.76%
80 - 100%	13	4.15%	8,221	3.27%	3,633	6.73%	1,977	4.44%	1,372	2.76%	1,239	1.20%	13,519	3.52%
TOTAL	313	100.00%	251,756	100.00%	54,019	21.46%	44,478	17.67%	49,655	19.72%	103,604	41.15%	384,369	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(TULSA, OK)	72,203
2026 CENSUS MSA MFI(TULSA, OK)	89,100

Race/Ethnicity	#	% of Total
Hispanic	118,902	11.71
American Indian	78,075	7.69
Asian	28,554	2.81
Black	78,986	7.78
NHOPI	1,209	0.12
Other	3,227	0.32
Multiple Races	107,244	10.56
Minority	416,197	40.99

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
White Non-Hispanic	599,134	59.01
Population	1,015,331	100.00

Sex	#	% of Total
Male	489,186	48.18
Female	506,955	49.93

Businesses	#	% of Total
All Farm	4,333	3.23
All Non-Farm	129,688	96.77
Tot Revs	134,021	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	4,261	3.49
Non-Farm Revs < 1 mil	117,797	96.51
Tot Revs < 1 mil	122,058	100.00

Employment Information	#	% of Total
Persons 62 and Older	189,546	18.67
Persons 16 and Older	777,696	76.60

Of Persons 16 and Older	#	% of Total
Civilian Employed	468,969	60.30
Civilian Unemployed	26,384	3.39
Armed Forces	847	0.11
In Labor Force	496,200	63.80
Not in Labor Force	281,496	36.20
Persons 16 and Older Total	777,696	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	338,321	77.98
Mobile Home (Incl. in 1-4 Family Units)	30,084	6.93
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	756	0.17
1-4 Family Units	369,161	85.09
Multi-family, 5 or more	64,709	14.91
Total Housing Units	433,870	100.00

Assessment Areas/REMA

Housing Occupancy	#	% of Total
Owner Occupied Units	251,038	57.86
Renter Occupied Units	133,331	30.73
Occupied Units	384,369	88.59
Vacant Units	49,501	11.41
Total Housing Units	433,870	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	5,217	0.51
Speak English not well	14,210	1.40
Speak English well	14,950	1.47
Limited English Proficiency	34,377	3.39
Speak English very well	43,908	4.32
Total Speakers of a Language Other Than English	78,285	7.71
Total Speakers of English Only	937,046	92.29
Population	1,015,331	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	313	100.00
Total	313	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA1. TULSA-OK MSA COUNTIES

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	313	16	5.11%	93	29.71%	106	33.87%	97	30.99%	1	0.32%
Population by Geography	1,015,331	48,143	4.74%	293,397	28.90%	345,595	34.04%	325,066	32.02%	3,130	0.31%
Owner-Occupied Housing by Geography	251,038	7,291	2.90%	57,065	22.73%	93,869	37.39%	92,709	36.93%	104	0.04%
Business by Geography	129,688	4,957	3.82%	32,549	25.10%	44,070	33.98%	47,964	36.98%	148	0.11%
Farms by Geography	4,333	115	2.65%	933	21.53%	1,994	46.02%	1,286	29.68%	5	0.12%
Family Distribution by Income Level	251,756	54,019	21.46%	44,478	17.67%	49,655	19.72%	103,604	41.15%	0	0.00%
Distribution of LMI Families throughout AA Geographies	98,497	8,829	8.96%	39,853	40.46%	33,592	34.10%	16,149	16.40%	74	0.08%
Households Distribution by Income Level	384,369	91,732	23.87%	62,672	16.31%	68,036	17.70%	161,929	42.13%	0	0.00%
Multi-family units, 5 or more	64,709	7,553	11.67%	24,751	38.25%	18,181	28.10%	13,393	20.70%	831	1.28%
Vacant units	49,501	3,727	7.53%	20,125	40.66%	16,576	33.49%	8,788	17.75%	285	0.58%
Median Family Income	72,203										
Adjusted Median Family Income for 2026	89,100										
Median Housing Value (TULSA, OK (MSA: 46140))	247,500										
Median Gross Rent (TULSA, OK (MSA: 46140))	1,115										
Households Below Poverty Level	13.01%										
Unemployment Rate (2026 US Census)	3.39%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

INCOME DISTRIBUTION OF GEOGRAPHIES AND FAMILIES

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA1. TULSA-OK MSA COUNTIES

Assessment Area Name	Low Income			Moderate Income			Middle Income			Upper Income			N/A		Total
	#	%	\$ Avg	#	%	\$ Avg	#	%	\$ Avg	#	%	\$ Avg	#	%	
AA1. TULSA-OK MSA COUNTIES	16	5.11%	36,223	93	29.71%	59,391	106	33.87%	87,781	97	30.99%	141,174	1	0.32%	313
Report TOTAL	16	5.11%	36,223	93	29.71%	59,391	106	33.87%	87,781	97	30.99%	141,174	1	0.32%	313

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Assessment Areas/REMA

ASSESSMENT TRACT COUNTS BY COUNTY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA1. TULSA-OK MSA COUNTIES

State	MSACode	County Name	Selected Tracts	Total Tracts	Selected in County %	Selected in AA %
40: OKLAHOMA	46140	037: CREEK COUNTY	23	23	100	7.35
40: OKLAHOMA	46140	111: OKMULGEE COUNTY	11	11	100	3.51
40: OKLAHOMA	46140	113: OSAGE COUNTY	13	13	100	4.15
40: OKLAHOMA	46140	117: PAWNEE COUNTY	5	5	100	1.6
40: OKLAHOMA	46140	131: ROGERS COUNTY	28	28	100	8.95
40: OKLAHOMA	46140	143: TULSA COUNTY	208	208	100	66.45
40: OKLAHOMA	46140	145: WAGONER COUNTY	25	25	100	7.99
		REPORT TOTAL (7 COUNTIES):	313	313	100	100

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Assessment Areas/REMA

TRACTS LIST

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA1. TULSA-OK MSA COUNTIES

FIPS Codes

OKLAHOMA (40) - CREEK COUNTY (037) - 23 Tracts

40 037 0201.01	40 037 0201.02	40 037 0201.03	40 037 0206.02	40 037 0206.03	40 037 0206.04	40 037 0207.02	40 037 0207.04	40 037 0207.05	40 037 0207.06
40 037 0207.07	40 037 0208.00	40 037 0209.00	40 037 0210.00	40 037 0211.01	40 037 0211.02	40 037 0212.01	40 037 0212.02	40 037 0213.00	40 037 0214.01
40 037 0214.02	40 037 0215.00	40 037 0216.00							

OKLAHOMA (40) - OKMULGEE COUNTY (111) - 11 Tracts

40 111 0001.00	40 111 0002.00	40 111 0003.00	40 111 0004.00	40 111 0005.00	40 111 0006.01	40 111 0006.02	40 111 0007.00	40 111 0008.00	40 111 0009.01
40 111 0009.02									

OKLAHOMA (40) - OSAGE COUNTY (113) - 13 Tracts

40 113 9400.01	40 113 9400.03	40 113 9400.04	40 113 9400.05	40 113 9400.06	40 113 9400.07	40 113 9400.08	40 113 9400.09	40 113 9400.11	40 113 9400.12
40 113 9400.13	40 113 9400.14	40 113 9400.15							

Assessment Areas/REMA

OKLAHOMA (40) - PAWNEE COUNTY (117) - 5 Tracts

40 117 9571.00	40 117 9572.00	40 117 9573.00	40 117 9574.00	40 117 9575.00
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OKLAHOMA (40) - ROGERS COUNTY (131) - 28 Tracts

40 131 0501.01	40 131 0501.03	40 131 0501.04	40 131 0501.05	40 131 0502.01	40 131 0502.02	40 131 0502.03	40 131 0503.01	40 131 0503.02	40 131 0503.03
40 131 0503.04	40 131 0504.03	40 131 0504.04	40 131 0504.05	40 131 0504.06	40 131 0504.07	40 131 0504.08	40 131 0504.09	40 131 0505.01	40 131 0505.02
40 131 0506.01	40 131 0506.02	40 131 0506.03	40 131 0506.04	40 131 0507.01	40 131 0507.02	40 131 0508.01	40 131 0508.02		

OKLAHOMA (40) - TULSA COUNTY (143) - 208 Tracts

40 143 0002.00	40 143 0003.00	40 143 0004.00	40 143 0005.00	40 143 0008.00	40 143 0009.00	40 143 0010.00	40 143 0012.00	40 143 0013.00	40 143 0014.00
40 143 0015.00	40 143 0016.00	40 143 0017.00	40 143 0018.00	40 143 0019.00	40 143 0020.00	40 143 0021.00	40 143 0023.01	40 143 0025.00	40 143 0027.00
40 143 0029.00	40 143 0030.00	40 143 0031.00	40 143 0032.00	40 143 0033.00	40 143 0034.00	40 143 0035.00	40 143 0036.00	40 143 0037.00	40 143 0038.00
40 143 0039.00	40 143 0040.00	40 143 0041.01	40 143 0042.00	40 143 0043.01	40 143 0043.02	40 143 0044.00	40 143 0045.00	40 143 0046.00	40 143 0047.00

Assessment Areas/REMA

40 143 0048.00	40 143 0049.00	40 143 0050.01	40 143 0050.02	40 143 0051.00	40 143 0052.00	40 143 0053.00	40 143 0054.01	40 143 0054.03	40 143 0054.04
40 143 0055.00	40 143 0056.00	40 143 0057.00	40 143 0058.01	40 143 0058.05	40 143 0058.08	40 143 0058.09	40 143 0058.10	40 143 0058.11	40 143 0058.12
40 143 0058.13	40 143 0059.00	40 143 0060.00	40 143 0062.00	40 143 0065.06	40 143 0065.07	40 143 0066.00	40 143 0067.01	40 143 0067.03	40 143 0067.08
40 143 0067.09	40 143 0067.10	40 143 0067.11	40 143 0067.12	40 143 0067.13	40 143 0068.01	40 143 0068.03	40 143 0068.04	40 143 0069.01	40 143 0069.02
40 143 0069.03	40 143 0069.05	40 143 0069.06	40 143 0069.07	40 143 0070.00	40 143 0071.01	40 143 0071.02	40 143 0072.00	40 143 0073.04	40 143 0073.06
40 143 0073.08	40 143 0073.09	40 143 0073.10	40 143 0073.11	40 143 0073.12	40 143 0073.13	40 143 0073.14	40 143 0074.02	40 143 0074.08	40 143 0074.09
40 143 0074.10	40 143 0074.11	40 143 0074.12	40 143 0074.13	40 143 0074.14	40 143 0074.15	40 143 0074.16	40 143 0074.17	40 143 0075.03	40 143 0075.07
40 143 0075.10	40 143 0075.11	40 143 0075.12	40 143 0075.18	40 143 0075.19	40 143 0075.20	40 143 0075.22	40 143 0075.23	40 143 0075.25	40 143 0075.26
40 143 0075.27	40 143 0075.28	40 143 0075.29	40 143 0075.30	40 143 0075.31	40 143 0075.32	40 143 0075.33	40 143 0075.34	40 143 0075.35	40 143 0075.36
40 143 0076.08	40 143 0076.11	40 143 0076.12	40 143 0076.13	40 143 0076.14	40 143 0076.15	40 143 0076.16	40 143 0076.17	40 143 0076.19	40 143 0076.29
40 143 0076.30	40 143 0076.31	40 143 0076.32	40 143 0076.33	40 143 0076.34	40 143 0076.36	40 143 0076.38	40 143 0076.39	40 143 0076.41	40 143 0076.42

Assessment Areas/REMA

40 143 0076.43	40 143 0076.44	40 143 0076.45	40 143 0076.46	40 143 0076.47	40 143 0076.48	40 143 0076.49	40 143 0076.50	40 143 0076.51	40 143 0076.52
40 143 0076.53	40 143 0076.54	40 143 0076.55	40 143 0076.56	40 143 0077.03	40 143 0077.04	40 143 0077.05	40 143 0077.06	40 143 0077.07	40 143 0078.01
40 143 0078.03	40 143 0078.04	40 143 0079.00	40 143 0080.01	40 143 0080.02	40 143 0082.00	40 143 0083.00	40 143 0084.00	40 143 0085.01	40 143 0085.02
40 143 0086.00	40 143 0087.00	40 143 0088.00	40 143 0089.00	40 143 0090.06	40 143 0090.08	40 143 0090.10	40 143 0090.11	40 143 0090.12	40 143 0090.13
40 143 0090.14	40 143 0090.15	40 143 0090.16	40 143 0090.17	40 143 0090.18	40 143 0090.19	40 143 0090.20	40 143 0090.21	40 143 0091.01	40 143 0091.04
40 143 0092.00	40 143 0093.00	40 143 0094.01	40 143 0094.03	40 143 0094.04	40 143 0095.00	40 143 0113.00	40 143 0114.00		

OKLAHOMA (40) - WAGONER COUNTY (145) - 25 Tracts

40 145 0301.01	40 145 0301.02	40 145 0302.01	40 145 0302.02	40 145 0303.00	40 145 0304.02	40 145 0304.03	40 145 0304.06	40 145 0304.07	40 145 0304.08
40 145 0305.02	40 145 0305.05	40 145 0305.06	40 145 0305.07	40 145 0305.08	40 145 0305.09	40 145 0305.10	40 145 0305.11	40 145 0305.12	40 145 0306.01
40 145 0306.03	40 145 0306.04	40 145 0306.05	40 145 0307.98	40 145 0308.00					

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for

Assessment Areas/REMA

RiskExec reports.

HOUSING DATA BY TRACT

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA1. TULSA-OK MSA

Census Tract	Tract Income Level	Units	Occupied	Occupied %	Owner Occupied	Owner Occupied	Renter Occupied	Renter Occupied	Vacant	Vacant %	1 To 4 Family	Multi-Family	HU Median Value
OKLAHOMA (40) - CREEK COUNTY (037) - 0201.01	3 - MIDDLE INCOME	913	796	87.19	453	49.62	343	37.57	117	12.81	771	142	126400
OKLAHOMA (40) - CREEK COUNTY (037) - 0201.02	2 - MODERATE INCOME	572	420	73.43	295	51.57	125	21.85	152	26.57	572	0	0
OKLAHOMA (40) - CREEK COUNTY (037) - 0201.03	4 - UPPER INCOME	1101	1041	94.55	853	77.48	188	17.08	60	5.45	966	135	220000
OKLAHOMA (40) - CREEK COUNTY (037) - 0206.02	2 - MODERATE INCOME	1351	1173	86.82	801	59.29	372	27.54	178	13.18	1315	36	98700
OKLAHOMA (40) - CREEK COUNTY (037) - 0206.03	4 - UPPER INCOME	1673	1485	88.76	1186	70.89	299	17.87	188	11.24	1649	24	129600
OKLAHOMA (40) - CREEK COUNTY (037) - 0206.04	3 - MIDDLE INCOME	1206	1069	88.64	945	78.36	124	10.28	137	11.36	1108	98	159900
OKLAHOMA (40) - CREEK COUNTY (037) - 0207.02	3 - MIDDLE INCOME	1405	1116	79.43	898	63.91	218	15.52	289	20.57	1405	0	143800
OKLAHOMA (40) - CREEK COUNTY (037) - 0207.04	2 - MODERATE INCOME	766	609	79.5	469	61.23	140	18.28	157	20.5	748	18	96800
OKLAHOMA (40) - CREEK COUNTY (037) - 0207.05	3 - MIDDLE INCOME	1230	1097	89.19	1041	84.63	56	4.55	133	10.81	1230	0	117000
OKLAHOMA (40) - CREEK COUNTY (037) - 0207.06	3 - MIDDLE INCOME	2164	1861	86	1331	61.51	530	24.49	303	14	1995	169	155800
OKLAHOMA (40) - CREEK COUNTY (037) - 0207.07	3 - MIDDLE INCOME	836	773	92.46	714	85.41	59	7.06	63	7.54	836	0	112700
OKLAHOMA (40) - CREEK COUNTY (037) - 0208.00	2 - MODERATE INCOME	1891	1590	84.08	1117	59.07	473	25.01	301	15.92	1797	94	61600
OKLAHOMA (40) - CREEK COUNTY (037) - 0209.00	3 - MIDDLE INCOME	1345	1163	86.47	778	57.84	385	28.62	182	13.53	1239	106	150400
OKLAHOMA (40) - CREEK COUNTY (037) - 0210.00	2 - MODERATE INCOME	1759	1374	78.11	792	45.03	582	33.09	385	21.89	1673	86	84600
OKLAHOMA (40) - CREEK COUNTY (037) - 0211.01	2 - MODERATE INCOME	1316	1027	78.04	874	66.41	153	11.63	289	21.96	1316	0	115900
OKLAHOMA (40) - CREEK COUNTY (037) - 0211.02	2 - MODERATE INCOME	1497	1290	86.17	934	62.39	356	23.78	207	13.83	1497	0	115500
OKLAHOMA (40) - CREEK COUNTY (037) - 0212.01	3 - MIDDLE INCOME	774	729	94.19	619	79.97	110	14.21	45	5.81	770	4	154900
OKLAHOMA (40) - CREEK COUNTY (037) - 0212.02	3 - MIDDLE INCOME	1670	1485	88.92	1212	72.57	273	16.35	185	11.08	1620	50	148300
OKLAHOMA (40) - CREEK COUNTY (037) - 0213.00	2 - MODERATE INCOME	1107	984	88.89	506	45.71	478	43.18	123	11.11	990	117	97500
OKLAHOMA (40) - CREEK COUNTY (037) - 0214.01	4 - UPPER INCOME	700	619	88.43	567	81	52	7.43	81	11.57	700	0	237000
OKLAHOMA (40) - CREEK COUNTY (037) - 0214.02	3 - MIDDLE INCOME	1819	1597	87.8	1040	57.17	557	30.62	222	12.2	1717	102	102100
OKLAHOMA (40) - CREEK COUNTY (037) - 0215.00	3 - MIDDLE INCOME	2327	2038	87.58	1585	68.11	453	19.47	289	12.42	2303	24	157200
OKLAHOMA (40) - CREEK COUNTY (037) - 0216.00	3 - MIDDLE INCOME	1148	1057	92.07	769	66.99	288	25.09	91	7.93	1057	91	161900
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0001.00	2 - MODERATE INCOME	1317	963	73.12	458	34.78	505	38.34	354	26.88	1194	123	77900
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0002.00	1 - LOW INCOME	1451	1070	73.74	632	43.56	438	30.19	381	26.26	1406	45	48700
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0003.00	1 - LOW INCOME	1463	1102	75.32	489	33.42	613	41.9	361	24.68	1211	252	54700
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0004.00	2 - MODERATE INCOME	2060	1827	88.69	1178	57.18	649	31.5	233	11.31	1991	69	77900
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0005.00	3 - MIDDLE INCOME	1696	1465	86.38	1287	75.88	178	10.5	231	13.62	1696	0	117000
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0006.01	3 - MIDDLE INCOME	1214	1058	87.15	952	78.42	106	8.73	156	12.85	1214	0	128600
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0006.02	3 - MIDDLE INCOME	1721	1447	84.08	1175	68.27	272	15.8	274	15.92	1718	3	156800
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0007.00	3 - MIDDLE INCOME	1712	1464	85.51	1024	59.81	440	25.7	248	14.49	1694	18	114900
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0008.00	3 - MIDDLE INCOME	1513	1247	82.42	1073	70.92	174	11.5	266	17.58	1513	0	64200
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0009.01	3 - MIDDLE INCOME	1488	1239	83.27	973	65.39	266	17.88	249	16.73	1436	52	85600
OKLAHOMA (40) - OKMULGEE COUNTY (111) - 0009.02	2 - MODERATE INCOME	2219	1762	79.41	1087	48.99	675	30.42	457	20.59	2131	88	66400
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.01	2 - MODERATE INCOME	2530	1906	75.34	1450	57.31	456	18.02	624	24.66	2518	12	67400
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.03	3 - MIDDLE INCOME	2276	1729	75.97	1482	65.11	247	10.85	547	24.03	2267	9	103400
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.04	3 - MIDDLE INCOME	1313	1033	78.67	912	69.46	121	9.22	280	21.33	1313	0	159900
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.05	3 - MIDDLE INCOME	1944	1784	91.77	1569	80.71	215	11.06	160	8.23	1932	12	171800
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.06	2 - MODERATE INCOME	2531	2223	87.83	1169	46.19	1054	41.64	308	12.17	2360	171	128300
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.07	3 - MIDDLE INCOME	2169	1946	89.72	1732	79.85	214	9.87	223	10.28	2167	2	165400
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.08	3 - MIDDLE INCOME	1466	1065	72.65	857	58.46	208	14.19	401	27.35	1458	8	100400
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.09	4 - UPPER INCOME	1455	1311	90.1	1214	83.44	97	6.67	144	9.9	1455	0	231400

OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.11	3 - MIDDLE INCOME	794	595	74.94	517	65.11	78	9.82	199	25.06	794	0	72800
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.12	1 - LOW INCOME	1110	947	85.32	712	64.14	235	21.17	163	14.68	1110	0	150000
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.13	2 - MODERATE INCOME	1224	927	75.74	619	50.57	308	25.16	297	24.26	1207	17	65400
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.14	3 - MIDDLE INCOME	1336	1245	93.19	930	69.61	315	23.58	91	6.81	1269	67	143600
OKLAHOMA (40) - OSAGE COUNTY (113) - 9400.15	2 - MODERATE INCOME	1773	1653	93.23	959	54.09	694	39.14	120	6.77	1416	357	119300
OKLAHOMA (40) - PAWNEE COUNTY (117) - 9571.00	2 - MODERATE INCOME	1869	1555	83.2	1011	54.09	544	29.11	314	16.8	1748	121	90800
OKLAHOMA (40) - PAWNEE COUNTY (117) - 9572.00	3 - MIDDLE INCOME	2067	1722	83.31	1411	68.26	311	15.05	345	16.69	2049	18	112300
OKLAHOMA (40) - PAWNEE COUNTY (117) - 9573.00	2 - MODERATE INCOME	1365	1033	75.68	897	65.71	136	9.96	332	24.32	1360	5	89000
OKLAHOMA (40) - PAWNEE COUNTY (117) - 9574.00	3 - MIDDLE INCOME	1309	1031	78.76	896	68.45	135	10.31	278	21.24	1309	0	128800
OKLAHOMA (40) - PAWNEE COUNTY (117) - 9575.00	2 - MODERATE INCOME	1229	919	74.78	622	50.61	297	24.17	310	25.22	1199	30	86000
OKLAHOMA (40) - ROGERS COUNTY (131) - 0501.01	2 - MODERATE INCOME	1916	1769	92.33	784	40.92	985	51.41	147	7.67	1349	567	108600
OKLAHOMA (40) - ROGERS COUNTY (131) - 0501.03	3 - MIDDLE INCOME	1007	932	92.55	538	53.43	394	39.13	75	7.45	912	95	117600
OKLAHOMA (40) - ROGERS COUNTY (131) - 0501.04	2 - MODERATE INCOME	1022	944	92.37	281	27.5	663	64.87	78	7.63	879	143	97800
OKLAHOMA (40) - ROGERS COUNTY (131) - 0501.05	4 - UPPER INCOME	1932	1829	94.67	1394	72.15	435	22.52	103	5.33	1862	70	219100
OKLAHOMA (40) - ROGERS COUNTY (131) - 0502.01	4 - UPPER INCOME	1203	1125	93.52	886	73.65	239	19.87	78	6.48	1078	125	149000
OKLAHOMA (40) - ROGERS COUNTY (131) - 0502.02	2 - MODERATE INCOME	1507	1320	87.59	703	46.65	617	40.94	187	12.41	1492	15	125100
OKLAHOMA (40) - ROGERS COUNTY (131) - 0502.03	3 - MIDDLE INCOME	691	616	89.15	437	63.24	179	25.9	75	10.85	691	0	153400
OKLAHOMA (40) - ROGERS COUNTY (131) - 0503.01	3 - MIDDLE INCOME	1058	927	87.62	785	74.2	142	13.42	131	12.38	1058	0	120000
OKLAHOMA (40) - ROGERS COUNTY (131) - 0503.02	3 - MIDDLE INCOME	1102	912	82.76	750	68.06	162	14.7	190	17.24	1097	5	117800
OKLAHOMA (40) - ROGERS COUNTY (131) - 0503.03	3 - MIDDLE INCOME	1165	1065	91.42	981	84.21	84	7.21	100	8.58	1165	0	179300
OKLAHOMA (40) - ROGERS COUNTY (131) - 0503.04	3 - MIDDLE INCOME	1443	1315	91.13	1196	82.88	119	8.25	128	8.87	1443	0	194500
OKLAHOMA (40) - ROGERS COUNTY (131) - 0504.03	4 - UPPER INCOME	2279	2138	93.81	2005	87.98	133	5.84	141	6.19	2279	0	210800
OKLAHOMA (40) - ROGERS COUNTY (131) - 0504.04	3 - MIDDLE INCOME	2628	2545	96.84	2016	76.71	529	20.13	83	3.16	2338	290	180500
OKLAHOMA (40) - ROGERS COUNTY (131) - 0504.05	4 - UPPER INCOME	1486	1400	94.21	1361	91.59	39	2.62	86	5.79	1486	0	355700
OKLAHOMA (40) - ROGERS COUNTY (131) - 0504.06	4 - UPPER INCOME	1221	1111	90.99	1056	86.49	55	4.5	110	9.01	1221	0	286500
OKLAHOMA (40) - ROGERS COUNTY (131) - 0504.07	3 - MIDDLE INCOME	920	846	91.96	704	76.52	142	15.43	74	8.04	920	0	153500
OKLAHOMA (40) - ROGERS COUNTY (131) - 0504.08	3 - MIDDLE INCOME	1354	1247	92.1	674	49.78	573	42.32	107	7.9	1320	34	129000
OKLAHOMA (40) - ROGERS COUNTY (131) - 0504.09	4 - UPPER INCOME	847	802	94.69	697	82.29	105	12.4	45	5.31	847	0	156700
OKLAHOMA (40) - ROGERS COUNTY (131) - 0505.01	3 - MIDDLE INCOME	1195	1111	92.97	907	75.9	204	17.07	84	7.03	1195	0	165300
OKLAHOMA (40) - ROGERS COUNTY (131) - 0505.02	3 - MIDDLE INCOME	1481	1281	86.5	1014	68.47	267	18.03	200	13.5	1412	69	135800
OKLAHOMA (40) - ROGERS COUNTY (131) - 0506.01	3 - MIDDLE INCOME	1445	1385	95.85	1139	78.82	246	17.02	60	4.15	1413	32	165900
OKLAHOMA (40) - ROGERS COUNTY (131) - 0506.02	3 - MIDDLE INCOME	1567	1520	97	1409	89.92	111	7.08	47	3	1567	0	171000
OKLAHOMA (40) - ROGERS COUNTY (131) - 0506.03	4 - UPPER INCOME	926	874	94.38	802	86.61	72	7.78	52	5.62	926	0	178300
OKLAHOMA (40) - ROGERS COUNTY (131) - 0506.04	4 - UPPER INCOME	1477	1302	88.15	1117	75.63	185	12.53	175	11.85	1477	0	180200
OKLAHOMA (40) - ROGERS COUNTY (131) - 0507.01	2 - MODERATE INCOME	1095	872	79.63	509	46.48	363	33.15	223	20.37	1061	34	84100
OKLAHOMA (40) - ROGERS COUNTY (131) - 0507.02	2 - MODERATE INCOME	1447	1162	80.3	921	63.65	241	16.66	285	19.7	1447	0	110900
OKLAHOMA (40) - ROGERS COUNTY (131) - 0508.01	3 - MIDDLE INCOME	1906	1739	91.24	1419	74.45	320	16.79	167	8.76	1795	111	154700
OKLAHOMA (40) - ROGERS COUNTY (131) - 0508.02	4 - UPPER INCOME	1244	1119	89.95	900	72.35	219	17.6	125	10.05	1244	0	179000
OKLAHOMA (40) - TULSA COUNTY (143) - 0002.00	2 - MODERATE INCOME	694	553	79.68	422	60.81	131	18.88	141	20.32	694	0	75400
OKLAHOMA (40) - TULSA COUNTY (143) - 0003.00	2 - MODERATE INCOME	1420	1213	85.42	636	44.79	577	40.63	207	14.58	1329	91	54500
OKLAHOMA (40) - TULSA COUNTY (143) - 0004.00	1 - LOW INCOME	1533	1329	86.69	561	36.59	768	50.1	204	13.31	1434	99	53700
OKLAHOMA (40) - TULSA COUNTY (143) - 0005.00	1 - LOW INCOME	1053	862	81.86	296	28.11	566	53.75	191	18.14	987	66	54700
OKLAHOMA (40) - TULSA COUNTY (143) - 0008.00	2 - MODERATE INCOME	770	607	78.83	450	58.44	157	20.39	163	21.17	770	0	87900
OKLAHOMA (40) - TULSA COUNTY (143) - 0009.00	3 - MIDDLE INCOME	758	631	83.25	428	56.46	203	26.78	127	16.75	725	33	144600
OKLAHOMA (40) - TULSA COUNTY (143) - 0010.00	2 - MODERATE INCOME	811	725	89.4	231	28.48	494	60.91	86	10.6	423	388	117700
OKLAHOMA (40) - TULSA COUNTY (143) - 0012.00	2 - MODERATE INCOME	1053	835	79.3	216	20.51	619	58.78	218	20.7	1053	0	55400

OKLAHOMA (40) - TULSA COUNTY (143) - 0013.00	2 - MODERATE INCOME	843	639	75.8	341	40.45	298	35.35	204	24.2	833	10	47700
OKLAHOMA (40) - TULSA COUNTY (143) - 0014.00	2 - MODERATE INCOME	2047	1705	83.29	776	37.91	929	45.38	342	16.71	1962	85	57000
OKLAHOMA (40) - TULSA COUNTY (143) - 0015.00	1 - LOW INCOME	1868	1495	80.03	778	41.65	717	38.38	373	19.97	1796	72	62200
OKLAHOMA (40) - TULSA COUNTY (143) - 0016.00	1 - LOW INCOME	2276	1985	87.21	961	42.22	1024	44.99	291	12.79	1972	304	66600
OKLAHOMA (40) - TULSA COUNTY (143) - 0017.00	2 - MODERATE INCOME	1272	1141	89.7	758	59.59	383	30.11	131	10.3	1160	112	113600
OKLAHOMA (40) - TULSA COUNTY (143) - 0018.00	3 - MIDDLE INCOME	1001	873	87.21	547	54.65	326	32.57	128	12.79	1001	0	110200
OKLAHOMA (40) - TULSA COUNTY (143) - 0019.00	3 - MIDDLE INCOME	860	732	85.12	454	52.79	278	32.33	128	14.88	815	45	117000
OKLAHOMA (40) - TULSA COUNTY (143) - 0020.00	3 - MIDDLE INCOME	876	700	79.91	316	36.07	384	43.84	176	20.09	730	146	115100
OKLAHOMA (40) - TULSA COUNTY (143) - 0021.00	0 - NA	1185	900	75.95	104	8.78	796	67.17	285	24.05	354	831	182100
OKLAHOMA (40) - TULSA COUNTY (143) - 0023.01	1 - LOW INCOME	1319	1030	78.09	409	31.01	621	47.08	289	21.91	1102	217	67600
OKLAHOMA (40) - TULSA COUNTY (143) - 0025.00	3 - MIDDLE INCOME	2017	1472	72.98	144	7.14	1328	65.84	545	27.02	200	1817	104200
OKLAHOMA (40) - TULSA COUNTY (143) - 0027.00	2 - MODERATE INCOME	1365	1152	84.4	685	50.18	467	34.21	213	15.6	1344	21	74900
OKLAHOMA (40) - TULSA COUNTY (143) - 0029.00	2 - MODERATE INCOME	1341	1210	90.23	546	40.72	664	49.52	131	9.77	1011	330	72400
OKLAHOMA (40) - TULSA COUNTY (143) - 0030.00	2 - MODERATE INCOME	882	712	80.73	406	46.03	306	34.69	170	19.27	882	0	52800
OKLAHOMA (40) - TULSA COUNTY (143) - 0031.00	4 - UPPER INCOME	1918	1385	72.21	396	20.65	989	51.56	533	27.79	652	1266	189800
OKLAHOMA (40) - TULSA COUNTY (143) - 0032.00	4 - UPPER INCOME	913	750	82.15	486	53.23	264	28.92	163	17.85	708	205	400000
OKLAHOMA (40) - TULSA COUNTY (143) - 0033.00	4 - UPPER INCOME	1132	944	83.39	501	44.26	443	39.13	188	16.61	999	133	266600
OKLAHOMA (40) - TULSA COUNTY (143) - 0034.00	3 - MIDDLE INCOME	1410	1191	84.47	377	26.74	814	57.73	219	15.53	897	513	182000
OKLAHOMA (40) - TULSA COUNTY (143) - 0035.00	4 - UPPER INCOME	1150	982	85.39	462	40.17	520	45.22	168	14.61	1116	34	170500
OKLAHOMA (40) - TULSA COUNTY (143) - 0036.00	4 - UPPER INCOME	1169	1107	94.7	845	72.28	262	22.41	62	5.3	1152	17	244900
OKLAHOMA (40) - TULSA COUNTY (143) - 0037.00	3 - MIDDLE INCOME	1425	1225	85.96	820	57.54	405	28.42	200	14.04	1408	17	135300
OKLAHOMA (40) - TULSA COUNTY (143) - 0038.00	3 - MIDDLE INCOME	978	860	87.93	448	45.81	412	42.13	118	12.07	912	66	118300
OKLAHOMA (40) - TULSA COUNTY (143) - 0039.00	3 - MIDDLE INCOME	2081	1808	86.88	962	46.23	846	40.65	273	13.12	1877	204	123200
OKLAHOMA (40) - TULSA COUNTY (143) - 0040.00	3 - MIDDLE INCOME	2495	2156	86.41	1217	48.78	939	37.64	339	13.59	1846	649	131700
OKLAHOMA (40) - TULSA COUNTY (143) - 0041.01	4 - UPPER INCOME	1113	1035	92.99	976	87.69	59	5.3	78	7.01	1108	5	465900
OKLAHOMA (40) - TULSA COUNTY (143) - 0042.00	4 - UPPER INCOME	1318	1269	96.28	1008	76.48	261	19.8	49	3.72	1218	100	348900
OKLAHOMA (40) - TULSA COUNTY (143) - 0043.01	4 - UPPER INCOME	1026	880	85.77	828	80.7	52	5.07	146	14.23	953	73	627800
OKLAHOMA (40) - TULSA COUNTY (143) - 0043.02	4 - UPPER INCOME	2153	1935	89.87	1190	55.27	745	34.6	218	10.13	1865	288	388300
OKLAHOMA (40) - TULSA COUNTY (143) - 0044.00	3 - MIDDLE INCOME	1268	1164	91.8	463	36.51	701	55.28	104	8.2	981	287	202000
OKLAHOMA (40) - TULSA COUNTY (143) - 0045.00	4 - UPPER INCOME	1379	1195	86.66	1026	74.4	169	12.26	184	13.34	1146	233	423800
OKLAHOMA (40) - TULSA COUNTY (143) - 0046.00	1 - LOW INCOME	1779	1602	90.05	139	7.81	1463	82.24	177	9.95	592	1187	0
OKLAHOMA (40) - TULSA COUNTY (143) - 0047.00	3 - MIDDLE INCOME	886	796	89.84	505	57	291	32.84	90	10.16	878	8	77100
OKLAHOMA (40) - TULSA COUNTY (143) - 0048.00	2 - MODERATE INCOME	1900	1675	88.16	886	46.63	789	41.53	225	11.84	1900	0	74700
OKLAHOMA (40) - TULSA COUNTY (143) - 0049.00	2 - MODERATE INCOME	982	839	85.44	427	43.48	412	41.96	143	14.56	740	242	81600
OKLAHOMA (40) - TULSA COUNTY (143) - 0050.01	2 - MODERATE INCOME	1189	1048	88.14	441	37.09	607	51.05	141	11.86	989	200	136400
OKLAHOMA (40) - TULSA COUNTY (143) - 0050.02	3 - MIDDLE INCOME	2021	1651	81.69	801	39.63	850	42.06	370	18.31	1329	692	177400
OKLAHOMA (40) - TULSA COUNTY (143) - 0051.00	4 - UPPER INCOME	846	749	88.53	603	71.28	146	17.26	97	11.47	724	122	436600
OKLAHOMA (40) - TULSA COUNTY (143) - 0052.00	4 - UPPER INCOME	1516	1387	91.49	892	58.84	495	32.65	129	8.51	1174	342	240800
OKLAHOMA (40) - TULSA COUNTY (143) - 0053.00	3 - MIDDLE INCOME	2203	2051	93.1	1512	68.63	539	24.47	152	6.9	2046	157	133400
OKLAHOMA (40) - TULSA COUNTY (143) - 0054.01	4 - UPPER INCOME	1226	1110	90.54	982	80.1	128	10.44	116	9.46	1226	0	220000
OKLAHOMA (40) - TULSA COUNTY (143) - 0054.03	3 - MIDDLE INCOME	1906	1723	90.4	1143	59.97	580	30.43	183	9.6	1742	164	111000
OKLAHOMA (40) - TULSA COUNTY (143) - 0054.04	4 - UPPER INCOME	1769	1660	93.84	1419	80.21	241	13.62	109	6.16	1752	17	169100
OKLAHOMA (40) - TULSA COUNTY (143) - 0055.00	3 - MIDDLE INCOME	1618	1440	89	975	60.26	465	28.74	178	11	1618	0	189100
OKLAHOMA (40) - TULSA COUNTY (143) - 0056.00	3 - MIDDLE INCOME	1083	896	82.73	626	57.8	270	24.93	187	17.27	1067	16	99300
OKLAHOMA (40) - TULSA COUNTY (143) - 0057.00	2 - MODERATE INCOME	1026	849	82.75	553	53.9	296	28.85	177	17.25	1026	0	56100
OKLAHOMA (40) - TULSA COUNTY (143) - 0058.01	2 - MODERATE INCOME	1660	1489	89.7	922	55.54	567	34.16	171	10.3	1519	141	121000

OKLAHOMA (40) - TULSA COUNTY (143) - 0058.05	3 - MIDDLE INCOME	2936	2706	92.17	1647	56.1	1059	36.07	230	7.83	2488	448	157400
OKLAHOMA (40) - TULSA COUNTY (143) - 0058.08	4 - UPPER INCOME	1509	1399	92.71	1296	85.88	103	6.83	110	7.29	1509	0	249300
OKLAHOMA (40) - TULSA COUNTY (143) - 0058.09	4 - UPPER INCOME	3374	3265	96.77	2187	64.82	1078	31.95	109	3.23	2580	794	198300
OKLAHOMA (40) - TULSA COUNTY (143) - 0058.10	4 - UPPER INCOME	1079	1059	98.15	794	73.59	265	24.56	20	1.85	1008	71	156600
OKLAHOMA (40) - TULSA COUNTY (143) - 0058.11	4 - UPPER INCOME	1555	1406	90.42	1051	67.59	355	22.83	149	9.58	1387	168	184100
OKLAHOMA (40) - TULSA COUNTY (143) - 0058.12	4 - UPPER INCOME	1201	1177	98	1035	86.18	142	11.82	24	2	1166	35	261900
OKLAHOMA (40) - TULSA COUNTY (143) - 0058.13	2 - MODERATE INCOME	1226	1195	97.47	389	31.73	806	65.74	31	2.53	431	795	185300
OKLAHOMA (40) - TULSA COUNTY (143) - 0059.00	2 - MODERATE INCOME	1211	1000	82.58	278	22.96	722	59.62	211	17.42	819	392	103400
OKLAHOMA (40) - TULSA COUNTY (143) - 0060.00	2 - MODERATE INCOME	1976	1737	87.9	896	45.34	841	42.56	239	12.1	1877	99	72600
OKLAHOMA (40) - TULSA COUNTY (143) - 0062.00	2 - MODERATE INCOME	1370	1113	81.24	472	34.45	641	46.79	257	18.76	1288	82	57800
OKLAHOMA (40) - TULSA COUNTY (143) - 0065.06	4 - UPPER INCOME	919	880	95.76	656	71.38	224	24.37	39	4.24	858	61	166000
OKLAHOMA (40) - TULSA COUNTY (143) - 0065.07	3 - MIDDLE INCOME	744	681	91.53	608	81.72	73	9.81	63	8.47	744	0	166300
OKLAHOMA (40) - TULSA COUNTY (143) - 0066.00	3 - MIDDLE INCOME	1125	1051	93.42	820	72.89	231	20.53	74	6.58	1125	0	121200
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.01	2 - MODERATE INCOME	1167	1003	85.95	528	45.24	475	40.7	164	14.05	1080	87	103200
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.03	2 - MODERATE INCOME	1927	1548	80.33	653	33.89	895	46.45	379	19.67	1254	673	134500
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.08	4 - UPPER INCOME	2887	2840	98.37	2526	87.5	314	10.88	47	1.63	2887	0	248200
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.09	4 - UPPER INCOME	2586	2472	95.59	2058	79.58	414	16.01	114	4.41	2586	0	251200
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.10	4 - UPPER INCOME	1347	1325	98.37	1106	82.11	219	16.26	22	1.63	1347	0	198100
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.11	3 - MIDDLE INCOME	1411	1299	92.06	858	60.81	441	31.25	112	7.94	982	429	142700
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.12	4 - UPPER INCOME	491	424	86.35	305	62.12	119	24.24	67	13.65	392	99	421300
OKLAHOMA (40) - TULSA COUNTY (143) - 0067.13	3 - MIDDLE INCOME	1175	1046	89.02	228	19.4	818	69.62	129	10.98	420	755	269000
OKLAHOMA (40) - TULSA COUNTY (143) - 0068.01	2 - MODERATE INCOME	1500	1247	83.13	412	27.47	835	55.67	253	16.87	802	698	108700
OKLAHOMA (40) - TULSA COUNTY (143) - 0068.03	2 - MODERATE INCOME	1482	1207	81.44	422	28.48	785	52.97	275	18.56	825	657	148200
OKLAHOMA (40) - TULSA COUNTY (143) - 0068.04	2 - MODERATE INCOME	1301	1060	81.48	380	29.21	680	52.27	241	18.52	1053	248	119400
OKLAHOMA (40) - TULSA COUNTY (143) - 0069.01	4 - UPPER INCOME	2107	1842	87.42	1048	49.74	794	37.68	265	12.58	1481	626	191200
OKLAHOMA (40) - TULSA COUNTY (143) - 0069.02	4 - UPPER INCOME	674	648	96.14	618	91.69	30	4.45	26	3.86	674	0	198500
OKLAHOMA (40) - TULSA COUNTY (143) - 0069.03	3 - MIDDLE INCOME	2173	1792	82.47	1221	56.19	571	26.28	381	17.53	1764	409	156200
OKLAHOMA (40) - TULSA COUNTY (143) - 0069.05	2 - MODERATE INCOME	1872	1544	82.48	192	10.26	1352	72.22	328	17.52	729	1143	154000
OKLAHOMA (40) - TULSA COUNTY (143) - 0069.06	2 - MODERATE INCOME	742	677	91.24	449	60.51	228	30.73	65	8.76	672	70	109900
OKLAHOMA (40) - TULSA COUNTY (143) - 0069.07	3 - MIDDLE INCOME	1921	1761	91.67	456	23.74	1305	67.93	160	8.33	743	1178	132400
OKLAHOMA (40) - TULSA COUNTY (143) - 0070.00	2 - MODERATE INCOME	1367	1072	78.42	403	29.48	669	48.94	295	21.58	1001	366	169500
OKLAHOMA (40) - TULSA COUNTY (143) - 0071.01	2 - MODERATE INCOME	1998	1714	85.79	728	36.44	986	49.35	284	14.21	1137	861	122200
OKLAHOMA (40) - TULSA COUNTY (143) - 0071.02	2 - MODERATE INCOME	1163	925	79.54	289	24.85	636	54.69	238	20.46	662	501	120100
OKLAHOMA (40) - TULSA COUNTY (143) - 0072.00	2 - MODERATE INCOME	1671	1523	91.14	837	50.09	686	41.05	148	8.86	1602	69	79500
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.04	2 - MODERATE INCOME	1497	1324	88.44	705	47.09	619	41.35	173	11.56	1286	211	76000
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.06	2 - MODERATE INCOME	2000	1860	93	836	41.8	1024	51.2	140	7	1563	437	94100
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.08	2 - MODERATE INCOME	1364	1251	91.72	870	63.78	381	27.93	113	8.28	1364	0	87900
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.09	3 - MIDDLE INCOME	571	516	90.37	399	69.88	117	20.49	55	9.63	571	0	95400
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.10	2 - MODERATE INCOME	1296	1177	90.82	761	58.72	416	32.1	119	9.18	1296	0	86400
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.11	2 - MODERATE INCOME	1180	1096	92.88	649	55	447	37.88	84	7.12	1122	58	113000
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.12	2 - MODERATE INCOME	2016	1796	89.09	1016	50.4	780	38.69	220	10.91	1643	373	98600
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.13	3 - MIDDLE INCOME	893	823	92.16	500	55.99	323	36.17	70	7.84	760	133	109600
OKLAHOMA (40) - TULSA COUNTY (143) - 0073.14	2 - MODERATE INCOME	1611	1455	90.32	568	35.26	887	55.06	156	9.68	1036	575	130700
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.02	2 - MODERATE INCOME	1195	1013	84.77	414	34.64	599	50.13	182	15.23	1043	152	103400
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.08	1 - LOW INCOME	1435	1375	95.82	1107	77.14	268	18.68	60	4.18	1290	145	136200
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.09	4 - UPPER INCOME	1573	1505	95.68	1193	75.84	312	19.83	68	4.32	1516	57	165400

OKLAHOMA (40) - TULSA COUNTY (143) - 0074.10	2 - MODERATE INCOME	879	808	91.92	257	29.24	551	62.68	71	8.08	420	459	143700
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.11	2 - MODERATE INCOME	1799	1549	86.1	155	8.62	1394	77.49	250	13.9	287	1512	201800
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.12	4 - UPPER INCOME	1221	1143	93.61	1063	87.06	80	6.55	78	6.39	1183	38	227700
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.13	3 - MIDDLE INCOME	1299	1248	96.07	978	75.29	270	20.79	51	3.93	1299	0	156100
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.14	2 - MODERATE INCOME	1056	961	91	483	45.74	478	45.27	95	9	785	271	125700
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.15	3 - MIDDLE INCOME	600	543	90.5	392	65.33	151	25.17	57	9.5	600	0	133300
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.16	4 - UPPER INCOME	502	493	98.21	469	93.43	24	4.78	9	1.79	502	0	180000
OKLAHOMA (40) - TULSA COUNTY (143) - 0074.17	4 - UPPER INCOME	486	451	92.8	348	71.6	103	21.19	35	7.2	435	51	188500
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.03	3 - MIDDLE INCOME	979	900	91.93	565	57.71	335	34.22	79	8.07	873	106	107800
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.07	3 - MIDDLE INCOME	1470	1363	92.72	1038	70.61	325	22.11	107	7.28	1429	41	142000
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.10	3 - MIDDLE INCOME	1953	1876	96.06	1276	65.34	600	30.72	77	3.94	1734	219	136400
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.11	3 - MIDDLE INCOME	1225	1188	96.98	908	74.12	280	22.86	37	3.02	1214	11	131400
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.12	3 - MIDDLE INCOME	1660	1544	93.01	1144	68.92	400	24.1	116	6.99	1592	68	158500
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.18	4 - UPPER INCOME	1202	1183	98.42	1123	93.43	60	4.99	19	1.58	1192	10	222200
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.19	4 - UPPER INCOME	1201	1140	94.92	1046	87.09	94	7.83	61	5.08	1193	8	180500
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.20	4 - UPPER INCOME	1814	1650	90.96	1475	81.31	175	9.65	164	9.04	1737	77	205000
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.22	3 - MIDDLE INCOME	958	886	92.48	508	53.03	378	39.46	72	7.52	695	263	151500
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.23	4 - UPPER INCOME	976	940	96.31	778	79.71	162	16.6	36	3.69	976	0	164200
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.25	2 - MODERATE INCOME	758	710	93.67	414	54.62	296	39.05	48	6.33	604	154	133500
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.26	4 - UPPER INCOME	684	654	95.61	564	82.46	90	13.16	30	4.39	684	0	228800
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.27	4 - UPPER INCOME	517	486	94	462	89.36	24	4.64	31	6	498	19	179000
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.28	4 - UPPER INCOME	941	855	90.86	394	41.87	461	48.99	86	9.14	499	442	232400
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.29	4 - UPPER INCOME	1395	1277	91.54	1020	73.12	257	18.42	118	8.46	1395	0	165300
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.30	4 - UPPER INCOME	813	781	96.06	781	96.06	0	0	32	3.94	813	0	251900
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.31	4 - UPPER INCOME	1318	1283	97.34	1063	80.65	220	16.69	35	2.66	1309	9	234300
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.32	4 - UPPER INCOME	1110	1078	97.12	1005	90.54	73	6.58	32	2.88	1110	0	222300
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.33	4 - UPPER INCOME	954	944	98.95	911	95.49	33	3.46	10	1.05	954	0	198300
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.34	4 - UPPER INCOME	1025	995	97.07	705	68.78	290	28.29	30	2.93	902	123	233800
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.35	4 - UPPER INCOME	814	786	96.56	546	67.08	240	29.48	28	3.44	692	122	150700
OKLAHOMA (40) - TULSA COUNTY (143) - 0075.36	4 - UPPER INCOME	926	884	95.46	736	79.48	148	15.98	42	4.54	926	0	185200
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.08	1 - LOW INCOME	1380	1134	82.17	51	3.7	1083	78.48	246	17.83	272	1108	126600
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.11	4 - UPPER INCOME	673	560	83.21	345	51.26	215	31.95	113	16.79	416	257	470700
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.12	4 - UPPER INCOME	763	680	89.12	591	77.46	89	11.66	83	10.88	747	16	234400
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.13	4 - UPPER INCOME	1847	1609	87.11	1069	57.88	540	29.24	238	12.89	1310	537	286800
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.14	4 - UPPER INCOME	1218	1118	91.79	719	59.03	399	32.76	100	8.21	924	294	281400
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.15	2 - MODERATE INCOME	1276	1136	89.03	401	31.43	735	57.6	140	10.97	428	848	230400
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.16	4 - UPPER INCOME	2093	1916	91.54	1254	59.91	662	31.63	177	8.46	1765	328	197000
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.17	2 - MODERATE INCOME	1818	1601	88.06	302	16.61	1299	71.45	217	11.94	589	1229	166300
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.19	3 - MIDDLE INCOME	1630	1529	93.8	1094	67.12	435	26.69	101	6.2	1408	222	160200
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.29	3 - MIDDLE INCOME	1901	1698	89.32	918	48.29	780	41.03	203	10.68	1159	742	213700
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.30	4 - UPPER INCOME	1898	1780	93.78	1224	64.49	556	29.29	118	6.22	1519	379	173500
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.31	4 - UPPER INCOME	1446	1386	95.85	1134	78.42	252	17.43	60	4.15	1264	182	218100
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.32	4 - UPPER INCOME	1439	1328	92.29	783	54.41	545	37.87	111	7.71	906	533	298900
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.33	4 - UPPER INCOME	990	927	93.64	835	84.34	92	9.29	63	6.36	990	0	222100
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.34	4 - UPPER INCOME	1911	1654	86.55	609	31.87	1045	54.68	257	13.45	830	1081	388200
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.36	4 - UPPER INCOME	1646	1583	96.17	1112	67.56	471	28.61	63	3.83	1212	434	404900

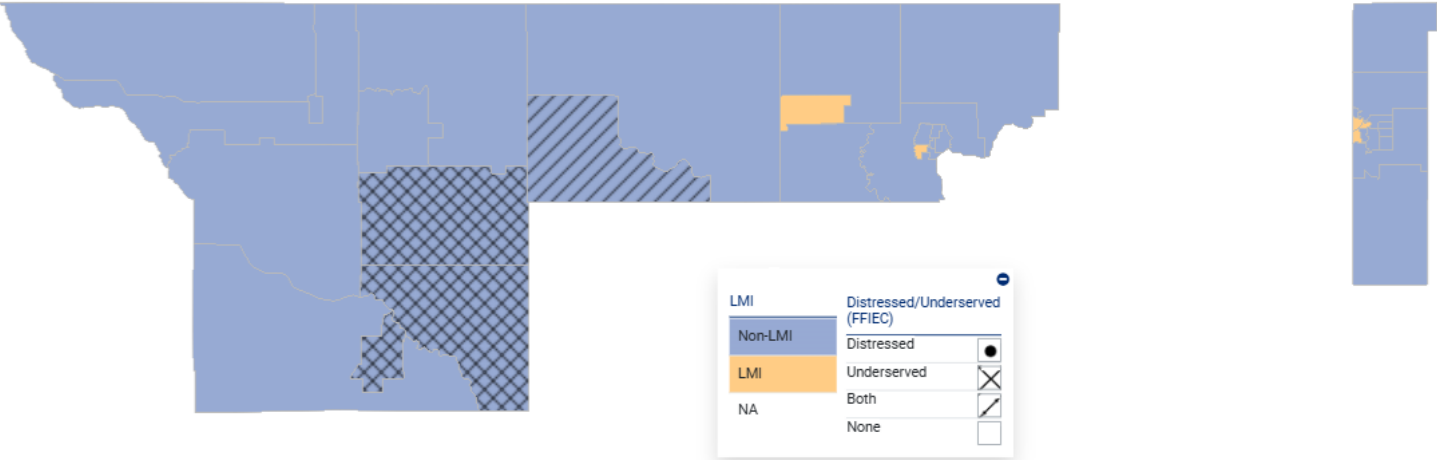
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.38	4 - UPPER INCOME	1566	1450	92.59	1381	88.19	69	4.41	116	7.41	1545	21	417200
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.39	4 - UPPER INCOME	2012	1942	96.52	1219	60.59	723	35.93	70	3.48	1482	530	225200
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.41	1 - LOW INCOME	2257	1993	88.3	52	2.3	1941	86	264	11.7	340	1917	0
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.42	2 - MODERATE INCOME	933	811	86.92	123	13.18	688	73.74	122	13.08	298	635	149500
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.43	2 - MODERATE INCOME	722	606	83.93	136	18.84	470	65.1	116	16.07	232	490	50400
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.44	2 - MODERATE INCOME	1916	1542	80.48	546	28.5	996	51.98	374	19.52	919	997	93900
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.45	3 - MIDDLE INCOME	1806	1622	89.81	444	24.58	1178	65.23	184	10.19	730	1076	212700
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.46	2 - MODERATE INCOME	1800	1687	93.72	631	35.06	1056	58.67	113	6.28	786	1014	148700
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.47	4 - UPPER INCOME	1293	1211	93.66	773	59.78	438	33.87	82	6.34	874	419	238900
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.48	3 - MIDDLE INCOME	1515	1315	86.8	256	16.9	1059	69.9	200	13.2	622	893	211300
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.49	4 - UPPER INCOME	1169	1091	93.33	916	78.36	175	14.97	78	6.67	833	336	161700
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.50	2 - MODERATE INCOME	1400	1286	91.86	23	1.64	1263	90.21	114	8.14	305	1095	0
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.51	4 - UPPER INCOME	972	956	98.35	807	83.02	149	15.33	16	1.65	972	0	272100
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.52	4 - UPPER INCOME	1245	1218	97.83	1171	94.06	47	3.78	27	2.17	1245	0	347700
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.53	4 - UPPER INCOME	668	644	96.41	630	94.31	14	2.1	24	3.59	668	0	416400
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.54	4 - UPPER INCOME	1224	1158	94.61	1152	94.12	6	0.49	66	5.39	1210	14	460700
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.55	3 - MIDDLE INCOME	987	919	93.11	616	62.41	303	30.7	68	6.89	925	62	150900
OKLAHOMA (40) - TULSA COUNTY (143) - 0076.56	4 - UPPER INCOME	1325	1271	95.92	854	64.45	417	31.47	54	4.08	973	352	323900
OKLAHOMA (40) - TULSA COUNTY (143) - 0077.03	4 - UPPER INCOME	920	861	93.59	764	83.04	97	10.54	59	6.41	920	0	256900
OKLAHOMA (40) - TULSA COUNTY (143) - 0077.04	2 - MODERATE INCOME	1396	1261	90.33	861	61.68	400	28.65	135	9.67	1293	103	145200
OKLAHOMA (40) - TULSA COUNTY (143) - 0077.05	4 - UPPER INCOME	905	876	96.8	699	77.24	177	19.56	29	3.2	867	38	179200
OKLAHOMA (40) - TULSA COUNTY (143) - 0077.06	3 - MIDDLE INCOME	1140	1101	96.58	902	79.12	199	17.46	39	3.42	1073	67	173000
OKLAHOMA (40) - TULSA COUNTY (143) - 0077.07	3 - MIDDLE INCOME	1446	1390	96.13	801	55.39	589	40.73	56	3.87	1114	332	105900
OKLAHOMA (40) - TULSA COUNTY (143) - 0078.01	3 - MIDDLE INCOME	1450	1244	85.79	691	47.66	553	38.14	206	14.21	1303	147	162000
OKLAHOMA (40) - TULSA COUNTY (143) - 0078.03	4 - UPPER INCOME	1254	1185	94.5	1135	90.51	50	3.99	69	5.5	1254	0	231200
OKLAHOMA (40) - TULSA COUNTY (143) - 0078.04	4 - UPPER INCOME	1156	1156	100	996	86.16	160	13.84	0	0	1156	0	303900
OKLAHOMA (40) - TULSA COUNTY (143) - 0079.00	2 - MODERATE INCOME	2064	1479	71.66	754	36.53	725	35.13	585	28.34	2064	0	48600
OKLAHOMA (40) - TULSA COUNTY (143) - 0080.01	1 - LOW INCOME	792	613	77.4	141	17.8	472	59.6	179	22.6	528	264	45500
OKLAHOMA (40) - TULSA COUNTY (143) - 0080.02	2 - MODERATE INCOME	1162	935	80.46	574	49.4	361	31.07	227	19.54	1153	9	58100
OKLAHOMA (40) - TULSA COUNTY (143) - 0082.00	2 - MODERATE INCOME	872	753	86.35	490	56.19	263	30.16	119	13.65	813	59	65200
OKLAHOMA (40) - TULSA COUNTY (143) - 0083.00	2 - MODERATE INCOME	604	490	81.13	225	37.25	265	43.87	114	18.87	466	138	103900
OKLAHOMA (40) - TULSA COUNTY (143) - 0084.00	3 - MIDDLE INCOME	1624	1446	89.04	978	60.22	468	28.82	178	10.96	1455	169	112700
OKLAHOMA (40) - TULSA COUNTY (143) - 0085.01	2 - MODERATE INCOME	1279	1106	86.47	425	33.23	681	53.24	173	13.53	929	350	124300
OKLAHOMA (40) - TULSA COUNTY (143) - 0085.02	3 - MIDDLE INCOME	2270	2166	95.42	1696	74.71	470	20.7	104	4.58	2144	126	111400
OKLAHOMA (40) - TULSA COUNTY (143) - 0086.00	2 - MODERATE INCOME	2047	1584	77.38	505	24.67	1079	52.71	463	22.62	938	1109	155400
OKLAHOMA (40) - TULSA COUNTY (143) - 0087.00	4 - UPPER INCOME	1673	1482	88.58	842	50.33	640	38.25	191	11.42	1227	446	243000
OKLAHOMA (40) - TULSA COUNTY (143) - 0088.00	2 - MODERATE INCOME	1087	843	77.55	477	43.88	366	33.67	244	22.45	1054	33	47400
OKLAHOMA (40) - TULSA COUNTY (143) - 0089.00	2 - MODERATE INCOME	1280	1124	87.81	588	45.94	536	41.88	156	12.19	1024	256	81300
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.06	2 - MODERATE INCOME	2365	2179	92.14	1134	47.95	1045	44.19	186	7.86	1881	484	99700
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.08	1 - LOW INCOME	1723	1538	89.26	185	10.74	1353	78.53	185	10.74	451	1272	0
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.10	3 - MIDDLE INCOME	1808	1511	83.57	715	39.55	796	44.03	297	16.43	1083	725	116700
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.11	1 - LOW INCOME	947	844	89.12	229	24.18	615	64.94	103	10.88	347	600	139600
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.12	2 - MODERATE INCOME	914	865	94.64	341	37.31	524	57.33	49	5.36	671	243	91300
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.13	2 - MODERATE INCOME	681	568	83.41	280	41.12	288	42.29	113	16.59	452	229	111900
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.14	4 - UPPER INCOME	656	618	94.21	575	87.65	43	6.55	38	5.79	656	0	127700
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.15	4 - UPPER INCOME	1484	1401	94.41	1061	71.5	340	22.91	83	5.59	1195	289	211100

OKLAHOMA (40) - TULSA COUNTY (143) - 0090.16	4 - UPPER INCOME	1101	1040	94.46	990	89.92	50	4.54	61	5.54	1101	0	310200
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.17	3 - MIDDLE INCOME	950	831	87.47	248	26.11	583	61.37	119	12.53	471	479	184600
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.18	4 - UPPER INCOME	681	610	89.57	590	86.64	20	2.94	71	10.43	681	0	286700
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.19	3 - MIDDLE INCOME	1582	1450	91.66	544	34.39	906	57.27	132	8.34	763	819	249500
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.20	4 - UPPER INCOME	1559	1488	95.45	472	30.28	1016	65.17	71	4.55	730	829	161500
OKLAHOMA (40) - TULSA COUNTY (143) - 0090.21	3 - MIDDLE INCOME	1095	1036	94.61	409	37.35	627	57.26	59	5.39	627	468	219900
OKLAHOMA (40) - TULSA COUNTY (143) - 0091.01	1 - LOW INCOME	1229	969	78.84	549	44.67	420	34.17	260	21.16	1224	5	47800
OKLAHOMA (40) - TULSA COUNTY (143) - 0091.04	2 - MODERATE INCOME	1083	871	80.42	546	50.42	325	30.01	212	19.58	1083	0	54300
OKLAHOMA (40) - TULSA COUNTY (143) - 0092.00	3 - MIDDLE INCOME	1570	1388	88.41	866	55.16	522	33.25	182	11.59	1412	158	153100
OKLAHOMA (40) - TULSA COUNTY (143) - 0093.00	2 - MODERATE INCOME	1900	1658	87.26	1042	54.84	616	32.42	242	12.74	1804	96	82800
OKLAHOMA (40) - TULSA COUNTY (143) - 0094.01	3 - MIDDLE INCOME	2068	1940	93.81	1634	79.01	306	14.8	128	6.19	2008	60	139300
OKLAHOMA (40) - TULSA COUNTY (143) - 0094.03	3 - MIDDLE INCOME	1440	1372	95.28	1156	80.28	216	15	68	4.72	1403	37	107500
OKLAHOMA (40) - TULSA COUNTY (143) - 0094.04	3 - MIDDLE INCOME	1066	1057	99.16	932	87.43	125	11.73	9	0.84	1036	30	189000
OKLAHOMA (40) - TULSA COUNTY (143) - 0095.00	3 - MIDDLE INCOME	2192	2019	92.11	1735	79.15	284	12.96	173	7.89	2192	0	165700
OKLAHOMA (40) - TULSA COUNTY (143) - 0113.00	2 - MODERATE INCOME	1347	1160	86.12	846	62.81	314	23.31	187	13.88	1338	9	0
OKLAHOMA (40) - TULSA COUNTY (143) - 0114.00	2 - MODERATE INCOME	1605	1260	78.5	601	37.45	659	41.06	345	21.5	1440	165	73100
OKLAHOMA (40) - WAGONER COUNTY (145) - 0301.01	2 - MODERATE INCOME	2057	1675	81.43	1033	50.22	642	31.21	382	18.57	1997	60	109000
OKLAHOMA (40) - WAGONER COUNTY (145) - 0301.02	2 - MODERATE INCOME	2134	1805	84.58	1127	52.81	678	31.77	329	15.42	1950	184	106600
OKLAHOMA (40) - WAGONER COUNTY (145) - 0302.01	2 - MODERATE INCOME	1761	1197	67.97	955	54.23	242	13.74	564	32.03	1739	22	88300
OKLAHOMA (40) - WAGONER COUNTY (145) - 0302.02	3 - MIDDLE INCOME	1580	1261	79.81	1102	69.75	159	10.06	319	20.19	1580	0	111100
OKLAHOMA (40) - WAGONER COUNTY (145) - 0303.00	3 - MIDDLE INCOME	749	715	95.46	442	59.01	273	36.45	34	4.54	616	133	201300
OKLAHOMA (40) - WAGONER COUNTY (145) - 0304.02	3 - MIDDLE INCOME	1700	1584	93.18	1393	81.94	191	11.24	116	6.82	1700	0	170100
OKLAHOMA (40) - WAGONER COUNTY (145) - 0304.03	3 - MIDDLE INCOME	1151	1077	93.57	512	44.48	565	49.09	74	6.43	780	371	80500
OKLAHOMA (40) - WAGONER COUNTY (145) - 0304.06	3 - MIDDLE INCOME	1785	1709	95.74	1474	82.58	235	13.17	76	4.26	1785	0	170400
OKLAHOMA (40) - WAGONER COUNTY (145) - 0304.07	4 - UPPER INCOME	1220	1165	95.49	967	79.26	198	16.23	55	4.51	1220	0	178200
OKLAHOMA (40) - WAGONER COUNTY (145) - 0304.08	3 - MIDDLE INCOME	844	814	96.45	712	84.36	102	12.09	30	3.55	844	0	135200
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.02	4 - UPPER INCOME	956	910	95.19	802	83.89	108	11.3	46	4.81	956	0	155100
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.05	3 - MIDDLE INCOME	666	649	97.45	604	90.69	45	6.76	17	2.55	666	0	174600
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.06	3 - MIDDLE INCOME	1144	1089	95.19	626	54.72	463	40.47	55	4.81	712	432	96400
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.07	2 - MODERATE INCOME	998	877	87.88	511	51.2	366	36.67	121	12.12	770	228	96800
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.08	4 - UPPER INCOME	858	823	95.92	768	89.51	55	6.41	35	4.08	858	0	212800
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.09	4 - UPPER INCOME	1921	1818	94.64	1703	88.65	115	5.99	103	5.36	1921	0	248100
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.10	4 - UPPER INCOME	906	841	92.83	772	85.21	69	7.62	65	7.17	906	0	170200
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.11	4 - UPPER INCOME	982	925	94.2	899	91.55	26	2.65	57	5.8	982	0	233300
OKLAHOMA (40) - WAGONER COUNTY (145) - 0305.12	4 - UPPER INCOME	1502	1430	95.21	1273	84.75	157	10.45	72	4.79	1424	78	220800
OKLAHOMA (40) - WAGONER COUNTY (145) - 0306.01	4 - UPPER INCOME	2045	1907	93.25	1721	84.16	186	9.1	138	6.75	2044	1	222700
OKLAHOMA (40) - WAGONER COUNTY (145) - 0306.03	3 - MIDDLE INCOME	1303	1218	93.48	777	59.63	441	33.84	85	6.52	1218	85	123600
OKLAHOMA (40) - WAGONER COUNTY (145) - 0306.04	3 - MIDDLE INCOME	1112	1003	90.2	721	64.84	282	25.36	109	9.8	1076	36	130200
OKLAHOMA (40) - WAGONER COUNTY (145) - 0306.05	3 - MIDDLE INCOME	527	471	89.37	356	67.55	115	21.82	56	10.63	503	24	124100
OKLAHOMA (40) - WAGONER COUNTY (145) - 0307.98	3 - MIDDLE INCOME	1586	1399	88.21	1087	68.54	312	19.67	187	11.79	1583	3	152600
OKLAHOMA (40) - WAGONER COUNTY (145) - 0308.00	4 - UPPER INCOME	1294	1229	94.98	1088	84.08	141	10.9	65	5.02	1294	0	207500

RiskExec Assessment Areas/REMA

Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS

Assessment Area: AA2. OK NON-MSA COUNTIES (NW OK)



ASSESSMENT SET SUMMARY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026),
 Area: AA2. OK NON-MSA COUNTIES (NW OK)

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
MOD	5	13.51%	3,163	10.42%	1,239	23.75%	750	14.41%	540	9.31%	634	4.49%	5,224	10.97%
MID	18	48.65%	16,567	54.60%	2,850	54.63%	3,071	59.01%	3,653	62.95%	6,993	49.54%	26,425	55.48%
UPP	14	37.84%	10,611	34.97%	1,128	21.62%	1,383	26.58%	1,610	27.74%	6,490	45.97%	15,981	33.55%
TOTAL	37	100.00%	30,341	100.00%	5,217	17.19%	5,204	17.15%	5,803	19.13%	14,117	46.53%	47,630	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	8	21.62%	4,136	13.63%	495	9.49%	655	12.59%	788	13.58%	2,198	15.57%	6,408	13.45%
20 - 49.99%	29	78.38%	26,205	86.37%	4,722	90.51%	4,549	87.41%	5,015	86.42%	11,919	84.43%	41,222	86.55%
TOTAL	37	100.00%	30,341	100.00%	5,217	17.19%	5,204	17.15%	5,803	19.13%	14,117	46.53%	47,630	100.00%

MSA MFI		\$
2020 CENSUS MSA MFI(OK - NON-MSA)		58,565
2026 CENSUS MSA MFI(OK - NON-MSA)		74,200

Race/Ethnicity	#	% of Total
Hispanic	8,872	7.25
American Indian	9,965	8.14
Asian	1,360	1.11
Black	2,694	2.20
NHOPI	293	0.24
Other	242	0.20
Multiple Races	11,229	9.17
Minority	34,655	28.31
White Non-Hispanic	87,774	71.69
Population	122,429	100.00

Sex	#	% of Total
Male	61,396	50.15
Female	61,401	50.15

Assessment Areas/REMA

Businesses	#	% of Total
All Farm	1,013	7.73
All Non-Farm	12,092	92.27
Tot Revs	13,105	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	997	8.69
Non-Farm Revs < 1 mil	10,471	91.31
Tot Revs < 1 mil	11,468	100.00

Employment Information	#	% of Total
Persons 62 and Older	28,511	23.29
Persons 16 and Older	96,506	78.83

Of Persons 16 and Older	#	% of Total
Civilian Employed	52,757	54.67
Civilian Unemployed	2,932	3.04
Armed Forces	36	0.04
In Labor Force	55,725	57.74
Not in Labor Force	40,781	42.26
Persons 16 and Older Total	96,506	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	50,925	87.07
Mobile Home (Incl. in 1-4 Family Units)	3,951	6.76
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	80	0.14
1-4 Family Units	54,956	93.96
Multi-family, 5 or more	3,532	6.04
Total Housing Units	58,488	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	33,488	57.26
Renter Occupied Units	14,142	24.18
Occupied Units	47,630	81.44
Vacant Units	10,858	18.56
Total Housing Units	58,488	100.00

Assessment Areas/REMA

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	205	0.17
Speak English not well	629	0.51
Speak English well	1,131	0.92
Limited English Proficiency	1,965	1.61
Speak English very well	3,626	2.96
Total Speakers of a Language Other Than English	5,591	4.57
Total Speakers of English Only	116,838	95.43
Population	122,429	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	3	8.11
Both Distressed and Underserved Tracts	1	2.70
Neither Distressed Nor Underserved Tracts	33	89.19
Total	37	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA2. OK NON-MSA COUNTIES (NW OK)

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	37	0	0.00%	5	13.51%	18	48.65%	14	37.84%	0	0.00%
Population by Geography	122,429	0	0.00%	13,878	11.34%	68,201	55.71%	40,350	32.96%	0	0.00%
Owner-Occupied Housing by Geography	33,488	0	0.00%	2,772	8.28%	18,363	54.83%	12,353	36.89%	0	0.00%
Business by Geography	12,092	0	0.00%	1,427	11.80%	6,035	49.91%	4,630	38.29%	0	0.00%
Farms by Geography	1,013	0	0.00%	56	5.53%	478	47.19%	479	47.29%	0	0.00%
Family Distribution by Income Level	30,341	5,217	17.19%	5,204	17.15%	5,803	19.13%	14,117	46.53%	0	0.00%
Distribution of LMI Families throughout AA Geographies	10,421	0	0.00%	1,989	19.09%	5,921	56.82%	2,511	24.10%	0	0.00%
Households Distribution by Income Level	47,630	9,813	20.60%	7,085	14.88%	8,184	17.18%	22,548	47.34%	0	0.00%
Multi-family units, 5 or more	3,532	0	0.00%	564	15.97%	2,172	61.49%	796	22.54%	0	0.00%
Vacant units	10,858	0	0.00%	1,833	16.88%	5,517	50.81%	3,508	32.31%	0	0.00%
Median Family Income	58,565										
Adjusted Median Family Income for 2026	74,200										
Median Housing Value (NON-MSA (MSA: 99999))	142,400										
Median Gross Rent (NON-MSA (MSA: 99999))	818										
Households Below Poverty Level	13.41%										
Unemployment Rate (2026 US Census)	3.04%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

INCOME DISTRIBUTION OF GEOGRAPHIES AND FAMILIES

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA2. OK NON-MSA COUNTIES (NW OK)

Assessment Area Name	Low Income			Moderate Income			Middle Income			Upper Income			N/A		Total
	#	%	\$ Avg	#	%	\$ Avg	#	%	\$ Avg	#	%	\$ Avg	#	%	
AA2. OK NON-MSA COUNTIES (NW OK)	0	0.00%	0	5	13.51%	44,431	18	48.65%	78,822	14	37.84%	110,274	0	0.00%	37
Report TOTAL	0	0.00%	0	5	13.51%	44,431	18	48.65%	78,822	14	37.84%	110,274	0	0.00%	37

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Assessment Areas/REMA

ASSESSMENT TRACT COUNTS BY COUNTY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA2. OK NON-MSA COUNTIES (NW OK)

State	MSACode	County Name	Selected Tracts	Total Tracts	Selected in County %	Selected in AA %
40: OKLAHOMA	NA	003: ALFALFA COUNTY	3	3	100	8.11
40: OKLAHOMA	NA	053: GRANT COUNTY	2	2	100	5.41
40: OKLAHOMA	NA	071: KAY COUNTY	11	11	100	29.73
40: OKLAHOMA	NA	093: MAJOR COUNTY	3	3	100	8.11
40: OKLAHOMA	NA	147: WASHINGTON COUNTY	14	14	100	37.84
40: OKLAHOMA	NA	151: WOODS COUNTY	4	4	100	10.81
		REPORT TOTAL (6 COUNTIES):	37	37	100	100

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Assessment Areas/REMA

TRACTS LIST

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA2. OK NON-MSA COUNTIES (NW OK)

FIPS Codes

OKLAHOMA (40) - ALFALFA COUNTY (003) - 3 Tracts

40 003 9556.00	40 003 9557.00	40 003 9560.00
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OKLAHOMA (40) - GRANT COUNTY (053) - 2 Tracts

40 053 9564.00	40 053 9565.00
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OKLAHOMA (40) - KAY COUNTY (071) - 11 Tracts

40 071 0001.00	40 071 0002.01	40 071 0002.02	40 071 0003.00	40 071 0004.00	40 071 0005.00	40 071 0006.00	40 071 0011.00	40 071 0012.00	40 071 0013.01
40 071 0013.02									

OKLAHOMA (40) - MAJOR COUNTY (093) - 3 Tracts

40 093 9551.00	40 093 9552.00	40 093 9553.00
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OKLAHOMA (40) - WASHINGTON COUNTY (147) - 14 Tracts

40 147 0001.00	40 147 0002.00	40 147 0003.00	40 147 0004.00	40 147 0005.00	40 147 0006.01	40 147 0006.02	40 147 0007.00	40 147 0008.00	40 147 0009.00
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Assessment Areas/REMA

40 147 0010.00	40 147 0011.00	40 147 0012.00	40 147 0013.00
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OKLAHOMA (40) - WOODS COUNTY (151) - 4 Tracts

40 151 9542.01	40 151 9542.02	40 151 9543.00	40 151 9544.00
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Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

HOUSING DATA BY TRACT

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA2. OK NON-MSA COUNTIES

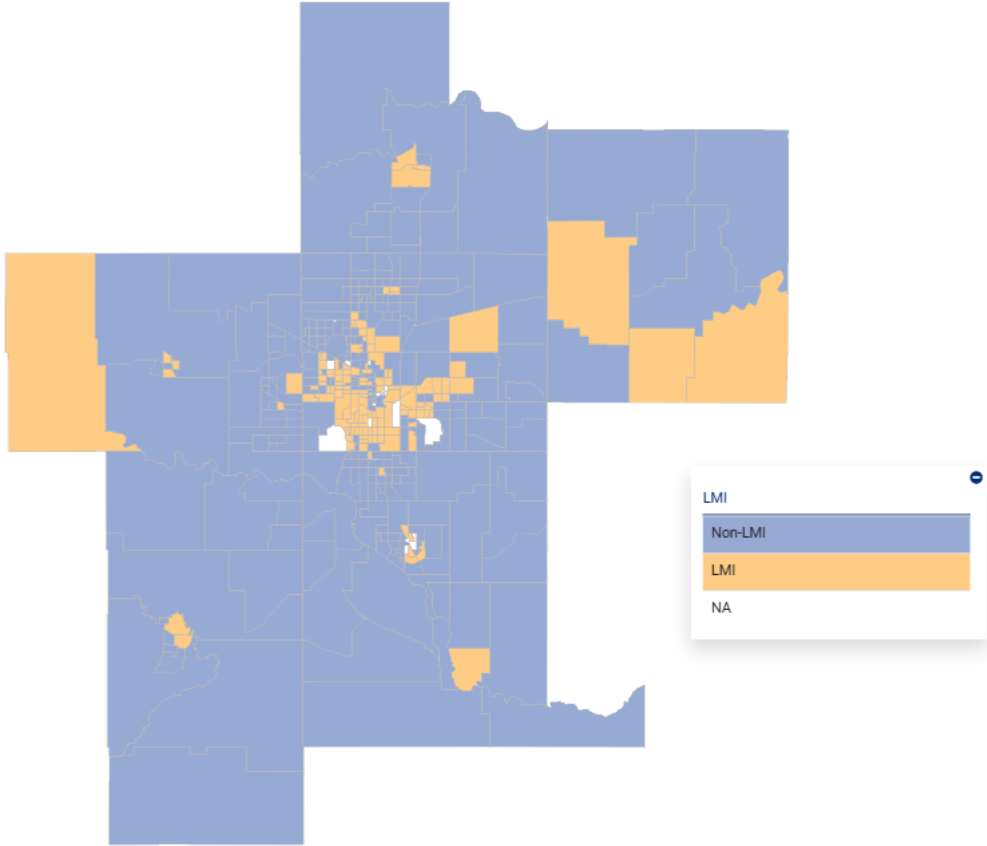
Census Tract	Tract Income Level	Units	Occupied	Occupied %	Owner Occupied	Owner Occupied	Renter Occupied	Renter Occupied	Vacant	Vacant %	1 To 4 Famil	Multi-Family	HU Median Value
OKLAHOMA (40) - ALFALFA COUNTY (003) - 9556.00	4 - UPPER INCOME	998	588	58.92	471	47.19	117	11.72	410	41.08	980	18	86900
OKLAHOMA (40) - ALFALFA COUNTY (003) - 9557.00	4 - UPPER INCOME	747	579	77.51	386	51.67	193	25.84	168	22.49	734	13	88200
OKLAHOMA (40) - ALFALFA COUNTY (003) - 9560.00	3 - MIDDLE INCOME	983	730	74.26	636	64.7	94	9.56	253	25.74	976	7	83400
OKLAHOMA (40) - GRANT COUNTY (053) - 9564.00	3 - MIDDLE INCOME	789	587	74.4	437	55.39	150	19.01	202	25.6	789	0	93000
OKLAHOMA (40) - GRANT COUNTY (053) - 9565.00	4 - UPPER INCOME	1684	1174	69.71	914	54.28	260	15.44	510	30.29	1665	19	65500
OKLAHOMA (40) - KAY COUNTY (071) - 0001.00	3 - MIDDLE INCOME	2582	2086	80.79	1024	39.66	1062	41.13	496	19.21	2209	373	83700
OKLAHOMA (40) - KAY COUNTY (071) - 0002.01	3 - MIDDLE INCOME	1487	1269	85.34	813	54.67	456	30.67	218	14.66	1390	97	92800
OKLAHOMA (40) - KAY COUNTY (071) - 0002.02	3 - MIDDLE INCOME	2316	2057	88.82	1208	52.16	849	36.66	259	11.18	1881	435	118800
OKLAHOMA (40) - KAY COUNTY (071) - 0003.00	4 - UPPER INCOME	2097	1883	89.79	1396	66.57	487	23.22	214	10.21	1999	98	148700
OKLAHOMA (40) - KAY COUNTY (071) - 0004.00	2 - MIDDLE INCOME	1022	708	69.28	355	34.74	353	34.54	314	30.72	988	34	43100
OKLAHOMA (40) - KAY COUNTY (071) - 0005.00	2 - MODERATE INCOME	1895	1453	76.68	906	47.81	547	28.87	442	23.32	1871	24	52400
OKLAHOMA (40) - KAY COUNTY (071) - 0006.00	4 - UPPER INCOME	1716	1488	86.71	1195	69.64	293	17.07	228	13.29	1716	0	172900
OKLAHOMA (40) - KAY COUNTY (071) - 0011.00	3 - MIDDLE INCOME	1861	1619	87	1120	60.18	499	26.81	242	13	1756	105	72100
OKLAHOMA (40) - KAY COUNTY (071) - 0012.00	3 - MIDDLE INCOME	2177	1599	73.45	1276	58.61	323	14.84	578	26.55	2138	39	99000
OKLAHOMA (40) - KAY COUNTY (071) - 0013.01	2 - MODERATE INCOME	1904	1397	73.37	856	44.96	541	28.41	507	26.63	1811	93	52100
OKLAHOMA (40) - KAY COUNTY (071) - 0013.02	3 - MIDDLE INCOME	2398	1833	76.44	1359	56.67	474	19.77	565	23.56	2322	76	78100
OKLAHOMA (40) - MAJOR COUNTY (093) - 9551.00	3 - MIDDLE INCOME	1426	1228	86.12	1025	71.88	203	14.24	198	13.88	1425	1	101000
OKLAHOMA (40) - MAJOR COUNTY (093) - 9552.00	4 - UPPER INCOME	862	726	84.22	564	65.43	162	18.79	136	15.78	862	0	201700
OKLAHOMA (40) - MAJOR COUNTY (093) - 9553.00	3 - MIDDLE INCOME	1397	1110	79.46	885	63.35	225	16.11	287	20.54	1317	80	88300
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0001.00	3 - MIDDLE INCOME	800	707	88.38	470	58.75	237	29.63	93	11.63	795	5	71500
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0002.00	2 - MODERATE INCOME	886	581	65.58	314	35.44	267	30.14	305	34.42	878	8	32500
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0003.00	2 - MODERATE INCOME	1427	1033	72.39	310	21.72	723	50.67	394	27.61	1074	353	55900
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0004.00	4 - UPPER INCOME	1998	1738	86.99	1301	65.12	437	21.87	260	13.01	1935	63	129500
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0005.00	3 - MIDDLE INCOME	2759	2327	84.34	1572	56.98	755	27.36	432	15.66	2400	359	111100
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0006.01	3 - MIDDLE INCOME	2362	2171	91.91	1281	54.23	890	37.68	191	8.09	1866	496	139800
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0006.02	4 - UPPER INCOME	1171	1108	94.62	921	78.65	187	15.97	63	5.38	1058	113	156900
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0007.00	4 - UPPER INCOME	2649	2500	94.38	2120	80.03	380	14.35	149	5.62	2432	217	226300
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0008.00	3 - MIDDLE INCOME	1648	1408	85.44	885	53.7	523	31.74	240	14.56	1600	48	87800
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0009.00	2 - MODERATE INCOME	945	760	80.42	386	40.85	374	39.58	185	19.58	859	86	50100
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0010.00	3 - MIDDLE INCOME	1122	998	88.95	902	80.39	96	8.56	124	11.05	1122	0	98500
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0011.00	3 - MIDDLE INCOME	2321	1886	81.26	1398	60.23	488	21.03	435	18.74	2306	15	94200
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0012.00	4 - UPPER INCOME	1159	1057	91.2	939	81.02	118	10.18	102	8.8	1154	5	251700
OKLAHOMA (40) - WASHINGTON COUNTY (147) - 0013.00	3 - MIDDLE INCOME	2492	2102	84.35	1717	68.9	385	15.45	390	15.65	2490	2	123900
OKLAHOMA (40) - WOODS COUNTY (151) - 9542.01	4 - UPPER INCOME	1447	1024	70.77	756	52.25	268	18.52	423	29.23	1341	106	151500
OKLAHOMA (40) - WOODS COUNTY (151) - 9542.02	4 - UPPER INCOME	834	646	77.46	353	42.33	293	35.13	188	22.54	691	143	166600
OKLAHOMA (40) - WOODS COUNTY (151) - 9543.00	4 - UPPER INCOME	1177	850	72.22	530	45.03	320	27.19	327	27.78	1177	0	94400
OKLAHOMA (40) - WOODS COUNTY (151) - 9544.00	4 - UPPER INCOME	950	620	65.26	507	53.37	113	11.89	330	34.74	949	1	97300

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

RiskExec Assessment Areas/REMA

Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS

Assessment Area: AA3. OKC-OK MSA COUNTIES



Assessment Areas/REMA

ASSESSMENT SET SUMMARY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026),
 Area: AA3. OKC-OK MSA COUNTIES

Tract Income Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
LOW	30	7.16%	16,348	4.85%	9,626	13.55%	3,166	5.34%	2,045	2.95%	1,511	1.10%	29,074	5.56%
MOD	104	24.82%	69,107	20.50%	24,286	34.19%	18,472	31.17%	13,282	19.18%	13,067	9.49%	123,209	23.55%
MID	147	35.08%	131,884	39.11%	24,680	34.74%	24,066	40.61%	33,323	48.13%	49,815	36.19%	206,243	39.42%
UPP	119	28.40%	116,059	34.42%	10,384	14.62%	13,083	22.08%	20,062	28.98%	72,530	52.69%	157,646	30.13%
NA	19	4.53%	3,780	1.12%	2,065	2.91%	472	0.80%	524	0.76%	719	0.52%	6,982	1.33%
TOTAL	419	100.00%	337,178	100.00%	71,041	21.07%	59,259	17.57%	69,236	20.53%	137,642	40.82%	523,154	100.00%

Tract Minority Level	Tracts		Families										Households	
	#	%	Tot #	Tot %	Low #	Low %	Mod #	Mod %	Mid #	Mid %	Upp #	Upp %	#	%
10 - 19.99%	17	4.06%	16,927	5.02%	1,813	2.55%	1,944	3.28%	2,477	3.58%	10,693	7.77%	21,186	4.05%
20 - 49.99%	282	67.30%	245,282	72.75%	40,197	56.58%	40,185	67.81%	52,384	75.66%	112,516	81.75%	371,974	71.10%
50 - 79.99%	90	21.48%	58,337	17.30%	20,711	29.15%	13,698	23.12%	11,432	16.51%	12,496	9.08%	103,784	19.84%
80 - 100%	29	6.92%	16,632	4.93%	8,320	11.71%	3,432	5.79%	2,943	4.25%	1,937	1.41%	26,210	5.01%
NA	1	0.24%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
TOTAL	419	100.00%	337,178	100.00%	71,041	21.07%	59,259	17.57%	69,236	20.53%	137,642	40.82%	523,154	100.00%

MSA MFI	\$
2020 CENSUS MSA MFI(OKLAHOMA CITY, OK)	75,170
2026 CENSUS MSA MFI(OKLAHOMA CITY, OK)	98,300

Race/Ethnicity	#	% of Total
Hispanic	212,546	14.91
American Indian	49,924	3.50
Asian	46,085	3.23
Black	143,297	10.05
NHOPI	1,637	0.11
Other	6,023	0.42
Multiple Races	120,465	8.45

Assessment Areas/REMA

Race/Ethnicity	#	% of Total
Minority	579,977	40.68
White Non-Hispanic	845,718	59.32
Population	1,425,695	100.00

Sex	#	% of Total
Male	688,854	48.32
Female	708,186	49.67

Businesses	#	% of Total
All Farm	6,454	3.17
All Non-Farm	196,947	96.83
Tot Revs	203,401	100.00

Businesses with Revenue <\$1 mil	#	% of Total
Farm Revs < 1 mil	6,372	3.39
Non-Farm Revs < 1 mil	181,845	96.61
Tot Revs < 1 mil	188,217	100.00

Employment Information	#	% of Total
Persons 62 and Older	241,754	16.96
Persons 16 and Older	1,091,163	76.54

Of Persons 16 and Older	#	% of Total
Civilian Employed	671,206	61.51
Civilian Unemployed	31,892	2.92
Armed Forces	7,154	0.66
In Labor Force	710,252	65.09
Not in Labor Force	380,911	34.91
Persons 16 and Older Total	1,091,163	100.00

Housing Units	#	% of Total
1-4 Units in Structure (Incl. in 1-4 Family Units)	462,558	79.98
Mobile Home (Incl. in 1-4 Family Units)	30,451	5.27
Boat, RV, Van etc. (Incl. in 1-4 Family Units)	671	0.12
1-4 Family Units	493,680	85.36
Multi-family, 5 or more	84,663	14.64

Assessment Areas/REMA

Housing Units	#	% of Total
Total Housing Units	578,343	100.00

Housing Occupancy	#	% of Total
Owner Occupied Units	336,847	58.24
Renter Occupied Units	186,307	32.21
Occupied Units	523,154	90.46
Vacant Units	55,189	9.54
Total Housing Units	578,343	100.00

English Proficiency Level for Speakers of Another Language (Age 18)	#	% of Total
Speak English Not At All	7,872	0.55
Speak English not well	22,632	1.59
Speak English well	28,833	2.02
Limited English Proficiency	59,337	4.16
Speak English very well	75,789	5.32
Total Speakers of a Language Other Than English	135,126	9.48
Total Speakers of English Only	1,290,569	90.52
Population	1,425,695	100.00

Distressed and Underserved Designations	#	% of Total
Only Distressed Tracts	0	0.00
Only Underserved Tracts	0	0.00
Both Distressed and Underserved Tracts	0	0.00
Neither Distressed Nor Underserved Tracts	419	100.00
Total	419	100.00

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

DEMOGRAPHIC INFORMATION FOR GEOGRAPHY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA3. OKC-OK MSA COUNTIES

Categorization: Tract LMI

Data Type	Total #	Low		Moderate		Middle		Upper		N/A	
		#	%	#	%	#	%	#	%	#	%
Geographies (Census tracts)	419	30	7.16%	104	24.82%	147	35.08%	119	28.40%	19	4.53%
Population by Geography	1,425,695	78,988	5.54%	317,569	22.27%	539,544	37.84%	467,926	32.82%	21,668	1.52%
Owner-Occupied Housing by Geography	336,847	11,460	3.40%	60,471	17.95%	135,018	40.08%	127,024	37.71%	2,874	0.85%
Business by Geography	196,947	8,953	4.55%	43,413	22.04%	67,211	34.13%	73,364	37.25%	4,006	2.03%
Farms by Geography	6,454	181	2.80%	1,237	19.17%	2,458	38.08%	2,519	39.03%	59	0.91%
Family Distribution by Income Level	337,178	71,041	21.07%	59,259	17.57%	69,236	20.53%	137,642	40.82%	0	0.00%
Distribution of LMI Families throughout AA Geographies	130,300	12,792	9.82%	42,758	32.82%	48,746	37.41%	23,467	18.01%	2,537	1.95%
Households Distribution by Income Level	523,154	124,150	23.73%	86,343	16.50%	96,607	18.47%	216,054	41.30%	0	0.00%
Multi-family units, 5 or more	84,663	6,150	7.26%	29,372	34.69%	31,777	37.53%	14,546	17.18%	2,818	3.33%
Vacant units	55,189	5,393	9.77%	18,219	33.01%	20,351	36.88%	10,054	18.22%	1,172	2.12%
Median Family Income	75,170										
Adjusted Median Family Income for 2026	98,300										
Median Housing Value (OKLAHOMA CITY, OK (MSA: 36420))	253,200										
Median Gross Rent (OKLAHOMA CITY, OK (MSA: 36420))	1,162										
Households Below Poverty Level	13.01%										
Unemployment Rate (2026 US Census)	2.92%										

Assessment Areas/REMA

***Note the Families by Income Level and Household by Income levels are the counts of the families in each income level, not the counts of families in each tract income level*

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

Assessment Areas/REMA

INCOME DISTRIBUTION OF GEOGRAPHIES AND FAMILIES

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA3. OKC-OK MSA COUNTIES

Assessment Area Name	Low Income			Moderate Income			Middle Income			Upper Income			N/A		Total
	#	%	\$ Avg	#	%	\$ Avg	#	%	\$ Avg	#	%	\$ Avg	#	%	
AA3. OKC-OK MSA COUNTIES	30	7.16%	40,933	104	24.82%	64,475	147	35.08%	96,133	119	28.40%	154,198	19	4.53%	419
Report TOTAL	30	7.16%	40,933	104	24.82%	64,475	147	35.08%	96,133	119	28.40%	154,198	19	4.53%	419

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Assessment Areas/REMA

ASSESSMENT TRACT COUNTS BY COUNTY

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA3. OKC-OK MSA COUNTIES

State	MSACode	County Name	Selected Tracts	Total Tracts	Selected in County %	Selected in AA %
40: OKLAHOMA	36420	017: CANADIAN COUNTY	37	37	100	8.83
40: OKLAHOMA	36420	027: CLEVELAND COUNTY	71	71	100	16.95
40: OKLAHOMA	36420	051: GRADY COUNTY	15	15	100	3.58
40: OKLAHOMA	36420	081: LINCOLN COUNTY	8	8	100	1.91
40: OKLAHOMA	36420	083: LOGAN COUNTY	13	13	100	3.1
40: OKLAHOMA	36420	087: MCCLAIN COUNTY	9	9	100	2.15
40: OKLAHOMA	36420	109: OKLAHOMA COUNTY	266	266	100	63.48
		REPORT TOTAL (7 COUNTIES):	419	419	100	100

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Assessment Areas/REMA

TRACTS LIST

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA3. OKC-OK MSA COUNTIES

FIPS Codes

OKLAHOMA (40) - CANADIAN COUNTY (017) - 37 Tracts

40 017 3001.00	40 017 3002.01	40 017 3002.02	40 017 3003.00	40 017 3004.00	40 017 3005.00	40 017 3006.00	40 017 3007.01	40 017 3007.02	40 017 3008.02
40 017 3008.03	40 017 3008.04	40 017 3008.05	40 017 3008.06	40 017 3009.01	40 017 3009.02	40 017 3009.04	40 017 3009.05	40 017 3010.01	40 017 3010.03
40 017 3010.06	40 017 3010.10	40 017 3010.11	40 017 3010.12	40 017 3010.13	40 017 3010.14	40 017 3010.15	40 017 3011.00	40 017 3012.01	40 017 3012.02
40 017 3013.01	40 017 3013.02	40 017 3014.06	40 017 3014.07	40 017 3014.08	40 017 3014.09	40 017 3014.10			

OKLAHOMA (40) - CLEVELAND COUNTY (027) - 71 Tracts

40 027 2001.00	40 027 2002.00	40 027 2003.00	40 027 2004.00	40 027 2005.00	40 027 2006.02	40 027 2006.03	40 027 2006.04	40 027 2007.00	40 027 2008.00
40 027 2009.00	40 027 2010.00	40 027 2011.02	40 027 2011.03	40 027 2011.04	40 027 2012.01	40 027 2012.02	40 027 2012.04	40 027 2012.05	40 027 2013.02
40 027 2013.03	40 027 2014.03	40 027 2014.04	40 027 2014.05	40 027 2015.05	40 027 2015.08	40 027 2015.09	40 027 2015.11	40 027 2015.12	40 027 2015.13
40 027 2015.14	40 027 2016.02	40 027 2016.03	40 027 2016.04	40 027 2016.07	40 027 2016.09	40 027 2016.10	40 027 2016.11	40 027 2016.12	40 027 2017.00

HOUSING DATA BY TRACT

Institution: GATEWAY FIRST BANK Assessment Set: 2026 ALL OFFICIAL GFB ASSESSMENT AREAS (2026), Area: AA3. OKC-OK MSA

Census Tract	Tract Income Level	Units	Occupied	Occupied %	Owner Occupied	Owner Occupied	Renter Occupied	Renter Occupied	Vacant	Vacant %	1 To 4 Family	Multi-Family	HU Median Value
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3001.00	2 - MODERATE INCOME	1167	755	64.7	630	53.98	125	10.71	412	35.3	1165	2	93800
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3002.01	3 - MIDDLE INCOME	2637	2463	93.4	2330	88.36	133	5.04	174	6.6	2637	0	254000
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3002.02	4 - UPPER INCOME	1860	1703	91.56	1321	71.02	382	20.54	157	8.44	1797	63	182400
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3003.00	2 - MODERATE INCOME	1438	1108	77.05	587	40.82	521	36.23	330	22.95	1429	9	76100
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3004.00	1 - LOW INCOME	561	508	90.55	178	31.73	330	58.82	53	9.45	520	41	65300
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3005.00	3 - MIDDLE INCOME	1764	1603	90.87	934	52.95	669	37.93	161	9.13	1560	204	105200
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3006.00	2 - MODERATE INCOME	1488	1356	91.13	857	57.59	499	33.53	132	8.87	1381	107	114600
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3007.01	3 - MIDDLE INCOME	479	394	82.25	220	45.93	174	36.33	85	17.75	416	63	155700
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3007.02	4 - UPPER INCOME	1213	1079	88.95	842	69.41	237	19.54	134	11.05	1213	0	144900
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3008.02	4 - UPPER INCOME	890	881	98.99	766	86.07	115	12.92	9	1.01	890	0	173100
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3008.03	4 - UPPER INCOME	841	812	96.55	781	92.87	31	3.69	29	3.45	841	0	276300
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3008.04	4 - UPPER INCOME	665	577	86.77	496	74.59	81	12.18	88	13.23	665	0	192000
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3008.05	4 - UPPER INCOME	1675	1609	96.06	1466	87.52	143	8.54	66	3.94	1618	57	213200
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3008.06	4 - UPPER INCOME	1006	1006	100	928	92.25	78	7.75	0	0	1006	0	241900
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3009.01	3 - MIDDLE INCOME	2344	2282	97.35	1530	65.27	752	32.08	62	2.65	1909	435	158000
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3009.02	4 - UPPER INCOME	889	846	95.16	717	80.65	129	14.51	43	4.84	889	0	128200
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3009.04	2 - MODERATE INCOME	1481	1370	92.51	777	52.46	593	40.04	111	7.49	1248	233	126300
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3009.05	4 - UPPER INCOME	1585	1503	94.83	1264	79.75	239	15.08	82	5.17	1532	53	185600
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.01	3 - MIDDLE INCOME	246	246	100	158	64.23	88	35.77	0	0	246	0	196100
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.03	3 - MIDDLE INCOME	1784	1763	98.82	1444	80.94	319	17.88	21	1.18	1721	63	143000
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.06	3 - MIDDLE INCOME	809	779	96.29	723	89.37	56	6.92	30	3.71	809	0	134200
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.10	3 - MIDDLE INCOME	908	735	80.95	667	73.46	68	7.49	173	19.05	908	0	193700
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.11	3 - MIDDLE INCOME	1310	1232	94.05	857	65.42	375	28.63	78	5.95	953	357	163900
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.12	4 - UPPER INCOME	552	529	95.83	529	95.83	0	0	23	4.17	552	0	333300
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.13	4 - UPPER INCOME	1614	1526	94.55	1196	74.1	330	20.45	88	5.45	1614	0	213000
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.14	4 - UPPER INCOME	1177	1177	100	844	71.71	333	28.29	0	0	1049	128	167500
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3010.15	2 - MODERATE INCOME	789	689	87.33	112	14.2	577	73.13	100	12.67	238	551	163200
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3011.00	4 - UPPER INCOME	2416	2357	97.56	1765	73.05	592	24.5	59	2.44	2286	130	154100
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3012.01	3 - MIDDLE INCOME	1871	1686	90.11	902	48.21	784	41.9	185	9.89	1583	288	117800
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3012.02	4 - UPPER INCOME	1189	1157	97.31	919	77.29	238	20.02	32	2.69	1189	0	150300
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3013.01	4 - UPPER INCOME	624	585	93.75	577	92.47	8	1.28	39	6.25	624	0	199400
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3013.02	4 - UPPER INCOME	1357	1325	97.64	1281	94.4	44	3.24	32	2.36	1357	0	269600
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3014.06	4 - UPPER INCOME	2030	1958	96.45	1661	81.82	297	14.63	72	3.55	2030	0	163400
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3014.07	4 - UPPER INCOME	2279	2161	94.82	1881	82.54	280	12.29	118	5.18	2173	106	192400
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3014.08	4 - UPPER INCOME	602	584	97.01	564	93.69	20	3.32	18	2.99	602	0	302500
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3014.09	3 - MIDDLE INCOME	1000	954	95.4	624	62.4	330	33	46	4.6	1000	0	101900
OKLAHOMA (40) - CANADIAN COUNTY (017) - 3014.10	3 - MIDDLE INCOME	2472	2426	98.14	1581	63.96	845	34.18	46	1.86	1948	524	186400
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2001.00	0 - NA	175	138	78.86	6	3.43	132	75.43	37	21.14	146	29	0
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2002.00	2 - MODERATE INCOME	947	868	91.66	395	41.71	473	49.95	79	8.34	868	79	86300
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2003.00	2 - MODERATE INCOME	1627	1433	88.08	880	54.09	553	33.99	194	11.92	1602	25	115800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2004.00	3 - MIDDLE INCOME	977	958	98.06	406	41.56	552	56.5	19	1.94	948	29	101700
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2005.00	3 - MIDDLE INCOME	2110	1727	81.85	414	19.62	1313	62.23	383	18.15	1749	361	194600
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2006.02	0 - NA	1767	1623	91.85	532	30.11	1091	61.74	144	8.15	1566	201	214600

OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2006.03	1 - LOW INCOME	1246	1207	96.87	197	15.81	1010	81.06	39	3.13	823	423	146800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2006.04	3 - MIDDLE INCOME	1669	1450	86.88	510	30.56	940	56.32	219	13.12	1208	461	112900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2007.00	0 - NA	46	38	82.61	0	0	38	82.61	8	17.39	20	26	0
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2008.00	3 - MIDDLE INCOME	2850	2761	96.88	1994	69.96	767	26.91	89	3.12	2531	319	149500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2009.00	3 - MIDDLE INCOME	1915	1840	96.08	1077	56.24	763	39.84	75	3.92	1636	279	146300
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2010.00	3 - MIDDLE INCOME	2618	2310	88.24	1014	38.73	1296	49.5	308	11.76	1847	771	163500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2011.02	4 - UPPER INCOME	1425	1293	90.74	712	49.96	581	40.77	132	9.26	1156	269	184600
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2011.03	3 - MIDDLE INCOME	1656	1494	90.22	778	46.98	716	43.24	162	9.78	1039	617	187500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2011.04	4 - UPPER INCOME	1243	1116	89.78	357	28.72	759	61.06	127	10.22	689	554	240800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2012.01	1 - LOW INCOME	1067	882	82.66	110	10.31	772	72.35	185	17.34	481	586	128100
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2012.02	0 - NA	133	70	52.63	16	12.03	54	40.6	63	47.37	59	74	0
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2012.04	2 - MODERATE INCOME	1261	840	66.61	0	0	840	66.61	421	33.39	259	1002	0
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2012.05	3 - MIDDLE INCOME	1837	1752	95.37	783	42.62	969	52.75	85	4.63	1142	695	193100
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2013.02	3 - MIDDLE INCOME	1966	1823	92.73	139	7.07	1684	85.66	143	7.27	1233	733	181700
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2013.03	2 - MODERATE INCOME	1689	1516	89.76	475	28.12	1041	61.63	173	10.24	1179	510	119500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2014.03	4 - UPPER INCOME	2876	2814	97.84	2115	73.54	699	24.3	62	2.16	2760	116	171300
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2014.04	3 - MIDDLE INCOME	2016	1942	96.33	517	25.64	1425	70.68	74	3.67	605	1411	298800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2014.05	4 - UPPER INCOME	2468	2199	89.1	1825	73.95	374	15.15	269	10.9	2368	100	181900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2015.05	4 - UPPER INCOME	2718	2618	96.32	1860	68.43	758	27.89	100	3.68	2093	625	239900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2015.08	3 - MIDDLE INCOME	1370	1287	93.94	585	42.7	702	51.24	83	6.06	917	453	195500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2015.09	4 - UPPER INCOME	1726	1663	96.35	1367	79.2	296	17.15	63	3.65	1707	19	193100
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2015.11	3 - MIDDLE INCOME	1497	1448	96.73	695	46.43	753	50.3	49	3.27	1186	311	202900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2015.12	3 - MIDDLE INCOME	2134	1982	92.88	1487	69.68	495	23.2	152	7.12	1935	199	233900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2015.13	4 - UPPER INCOME	893	839	93.95	780	87.35	59	6.61	54	6.05	893	0	291800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2015.14	4 - UPPER INCOME	1793	1678	93.59	1337	74.57	341	19.02	115	6.41	1646	147	249800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.02	3 - MIDDLE INCOME	1159	1124	96.98	788	67.99	336	28.99	35	3.02	1159	0	104200
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.03	2 - MODERATE INCOME	1574	1492	94.79	735	46.7	757	48.09	82	5.21	1323	251	92800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.04	3 - MIDDLE INCOME	1582	1482	93.68	637	40.27	845	53.41	100	6.32	1149	433	147300
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.07	4 - UPPER INCOME	2383	2291	96.14	1552	65.13	739	31.01	92	3.86	2032	351	181400
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.09	4 - UPPER INCOME	1602	1567	97.82	1367	85.33	200	12.48	35	2.18	1552	50	237600
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.10	4 - UPPER INCOME	1204	1204	100	1160	96.35	44	3.65	0	0	1204	0	249600
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.11	4 - UPPER INCOME	697	693	99.43	591	84.79	102	14.63	4	0.57	697	0	177500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2016.12	3 - MIDDLE INCOME	2122	2011	94.77	1359	64.04	652	30.73	111	5.23	1939	183	138800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2017.00	4 - UPPER INCOME	1298	1214	93.53	1191	91.76	23	1.77	84	6.47	1298	0	316500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2018.01	4 - UPPER INCOME	2208	2135	96.69	2067	93.61	68	3.08	73	3.31	2113	95	238800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2018.02	3 - MIDDLE INCOME	1561	1468	94.04	907	58.1	561	35.94	93	5.96	1058	503	199800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2019.02	3 - MIDDLE INCOME	1811	1720	94.98	1081	59.69	639	35.28	91	5.02	1544	267	133900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2019.03	3 - MIDDLE INCOME	1173	1124	95.82	798	68.03	326	27.79	49	4.18	1001	172	139100
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2019.04	3 - MIDDLE INCOME	2041	1888	92.5	1270	62.22	618	30.28	153	7.5	1877	164	141900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2020.02	3 - MIDDLE INCOME	2198	2039	92.77	768	34.94	1271	57.83	159	7.23	1388	810	155200
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2020.04	3 - MIDDLE INCOME	1535	1452	94.59	1172	76.35	280	18.24	83	5.41	1401	134	156600
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2020.05	3 - MIDDLE INCOME	2784	2638	94.76	1563	56.14	1075	38.61	146	5.24	2405	379	122900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2020.06	2 - MODERATE INCOME	1641	1500	91.41	372	22.67	1128	68.74	141	8.59	698	943	183700
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2020.07	3 - MIDDLE INCOME	1432	1357	94.76	1112	77.65	245	17.11	75	5.24	1432	0	161900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2020.08	4 - UPPER INCOME	2122	1995	94.02	1707	80.44	288	13.57	127	5.98	2040	82	153400
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2021.02	3 - MIDDLE INCOME	1382	1331	96.31	634	45.88	697	50.43	51	3.69	1095	287	93900

OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2021.04	3 - MIDDLE INCOME	796	749	94.1	589	73.99	160	20.1	47	5.9	796	0	132900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2021.05	3 - MIDDLE INCOME	1571	1482	94.33	962	61.23	520	33.1	89	5.67	1571	0	132700
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2021.06	3 - MIDDLE INCOME	2686	2601	96.84	2283	85	318	11.84	85	3.16	2686	0	156400
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2021.07	4 - UPPER INCOME	1018	938	92.14	786	77.21	152	14.93	80	7.86	1018	0	232800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2022.01	4 - UPPER INCOME	1597	1537	96.24	1299	81.34	238	14.9	60	3.76	1597	0	216100
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2022.03	3 - MIDDLE INCOME	2178	2127	97.66	1299	59.64	828	38.02	51	2.34	1990	188	172300
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2022.05	3 - MIDDLE INCOME	2613	2505	95.87	2182	83.51	323	12.36	108	4.13	2613	0	176900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2022.07	3 - MIDDLE INCOME	273	273	100	151	55.31	122	44.69	0	0	151	122	481900
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2022.08	3 - MIDDLE INCOME	1304	1253	96.09	525	40.26	728	55.83	51	3.91	559	745	241700
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2023.01	4 - UPPER INCOME	2137	2010	94.06	1904	89.1	106	4.96	127	5.94	2137	0	249200
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2023.02	3 - MIDDLE INCOME	2407	2277	94.6	1981	82.3	296	12.3	130	5.4	2407	0	136700
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2024.03	4 - UPPER INCOME	2069	1974	95.41	1872	90.48	102	4.93	95	4.59	2069	0	223400
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2024.04	3 - MIDDLE INCOME	1684	1539	91.39	1189	70.61	350	20.78	145	8.61	1684	0	129600
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2024.05	4 - UPPER INCOME	1985	1736	87.46	1488	74.96	248	12.49	249	12.54	1985	0	160100
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2024.06	3 - MIDDLE INCOME	1230	1091	88.7	983	79.92	108	8.78	139	11.3	1230	0	116200
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2024.07	3 - MIDDLE INCOME	1053	962	91.36	826	78.44	136	12.92	91	8.64	1053	0	107600
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2025.01	3 - MIDDLE INCOME	1991	1726	86.69	1383	69.46	343	17.23	265	13.31	1965	26	126500
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2025.02	3 - MIDDLE INCOME	932	882	94.64	636	68.24	246	26.39	50	5.36	932	0	135800
OKLAHOMA (40) - CLEVELAND COUNTY (027) - 2026.00	2 - MODERATE INCOME	1261	1074	85.17	704	55.83	370	29.34	187	14.83	1242	19	85800
OKLAHOMA (40) - GRADY COUNTY (051) - 0001.00	1 - LOW INCOME	636	425	66.82	184	28.93	241	37.89	211	33.18	502	134	31500
OKLAHOMA (40) - GRADY COUNTY (051) - 0004.00	3 - MIDDLE INCOME	1710	1493	87.31	916	53.57	577	33.74	217	12.69	1645	65	74300
OKLAHOMA (40) - GRADY COUNTY (051) - 0005.01	3 - MIDDLE INCOME	1349	1171	86.81	800	59.3	371	27.5	178	13.19	1273	76	120400
OKLAHOMA (40) - GRADY COUNTY (051) - 0005.02	3 - MIDDLE INCOME	1877	1648	87.8	885	47.15	763	40.65	229	12.2	1289	588	110800
OKLAHOMA (40) - GRADY COUNTY (051) - 0006.00	3 - MIDDLE INCOME	2202	1880	85.38	1475	66.98	405	18.39	322	14.62	2152	50	114100
OKLAHOMA (40) - GRADY COUNTY (051) - 0007.01	3 - MIDDLE INCOME	1693	1442	85.17	1144	67.57	298	17.6	251	14.83	1653	40	90200
OKLAHOMA (40) - GRADY COUNTY (051) - 0007.02	3 - MIDDLE INCOME	1642	1339	81.55	1186	72.23	153	9.32	303	18.45	1633	9	85100
OKLAHOMA (40) - GRADY COUNTY (051) - 0008.01	4 - UPPER INCOME	1016	906	89.17	822	80.91	84	8.27	110	10.83	1016	0	210200
OKLAHOMA (40) - GRADY COUNTY (051) - 0008.02	4 - UPPER INCOME	1949	1739	89.23	1598	81.99	141	7.23	210	10.77	1948	1	177700
OKLAHOMA (40) - GRADY COUNTY (051) - 0009.01	3 - MIDDLE INCOME	1164	1053	90.46	694	59.62	359	30.84	111	9.54	1156	8	106900
OKLAHOMA (40) - GRADY COUNTY (051) - 0009.02	3 - MIDDLE INCOME	2225	2079	93.44	1723	77.44	356	16	146	6.56	2191	34	168900
OKLAHOMA (40) - GRADY COUNTY (051) - 0009.04	3 - MIDDLE INCOME	1372	1288	93.88	1216	88.63	72	5.25	84	6.12	1372	0	209500
OKLAHOMA (40) - GRADY COUNTY (051) - 0009.05	4 - UPPER INCOME	1278	1236	96.71	1196	93.58	40	3.13	42	3.29	1278	0	251100
OKLAHOMA (40) - GRADY COUNTY (051) - 0009.06	3 - MIDDLE INCOME	1014	998	98.42	895	88.26	103	10.16	16	1.58	1014	0	160200
OKLAHOMA (40) - GRADY COUNTY (051) - 0010.00	2 - MODERATE INCOME	1772	1410	79.57	661	37.3	749	42.27	362	20.43	1652	120	65800
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9611.00	3 - MIDDLE INCOME	2142	1644	76.75	1251	58.4	393	18.35	498	23.25	2093	49	115400
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9612.00	3 - MIDDLE INCOME	1779	1461	82.12	1264	71.05	197	11.07	318	17.88	1764	15	116200
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9613.00	2 - MODERATE INCOME	2243	1936	86.31	1503	67.01	433	19.3	307	13.69	2231	12	109700
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9614.01	2 - MODERATE INCOME	1326	1093	82.43	850	64.1	243	18.33	233	17.57	1289	37	107500
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9614.02	3 - MIDDLE INCOME	2135	1948	91.24	1722	80.66	226	10.59	187	8.76	2135	0	120100
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9615.00	2 - MODERATE INCOME	2094	1719	82.09	1351	64.52	368	17.57	375	17.91	2074	20	112400
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9616.00	3 - MIDDLE INCOME	1268	1095	86.36	935	73.74	160	12.62	173	13.64	1268	0	89400
OKLAHOMA (40) - LINCOLN COUNTY (081) - 9617.00	3 - MIDDLE INCOME	2446	2126	86.92	1656	67.7	470	19.22	320	13.08	2287	159	138800
OKLAHOMA (40) - LOGAN COUNTY (083) - 6001.01	3 - MIDDLE INCOME	972	770	79.22	675	69.44	95	9.77	202	20.78	966	6	147200
OKLAHOMA (40) - LOGAN COUNTY (083) - 6002.00	2 - MODERATE INCOME	1099	1027	93.45	607	55.23	420	38.22	72	6.55	1099	0	76100
OKLAHOMA (40) - LOGAN COUNTY (083) - 6003.00	2 - MODERATE INCOME	989	830	83.92	674	68.15	156	15.77	159	16.08	901	88	108800
OKLAHOMA (40) - LOGAN COUNTY (083) - 6004.01	4 - UPPER INCOME	1708	1656	96.96	1557	91.16	99	5.8	52	3.04	1708	0	220500

OKLAHOMA (40) - LOGAN COUNTY (083) - 6004.02	4 - UPPER INCOME	1061	1002	94.44	929	87.56	73	6.88	59	5.56	1061	0	270000
OKLAHOMA (40) - LOGAN COUNTY (083) - 6005.01	4 - UPPER INCOME	1042	987	94.72	926	88.87	61	5.85	55	5.28	1042	0	190300
OKLAHOMA (40) - LOGAN COUNTY (083) - 6005.02	4 - UPPER INCOME	2098	1942	92.56	1781	84.89	161	7.67	156	7.44	2098	0	186900
OKLAHOMA (40) - LOGAN COUNTY (083) - 6006.00	3 - MIDDLE INCOME	1458	1186	81.34	930	63.79	256	17.56	272	18.66	1453	5	111500
OKLAHOMA (40) - LOGAN COUNTY (083) - 6007.00	3 - MIDDLE INCOME	2142	1885	88	1617	75.49	268	12.51	257	12	2142	0	111200
OKLAHOMA (40) - LOGAN COUNTY (083) - 6008.01	4 - UPPER INCOME	1624	1491	91.81	1307	80.48	184	11.33	133	8.19	1624	0	285800
OKLAHOMA (40) - LOGAN COUNTY (083) - 6008.02	4 - UPPER INCOME	1290	1261	97.75	1182	91.63	79	6.12	29	2.25	1290	0	265700
OKLAHOMA (40) - LOGAN COUNTY (083) - 6009.03	4 - UPPER INCOME	848	739	87.15	690	81.37	49	5.78	109	12.85	848	0	159800
OKLAHOMA (40) - LOGAN COUNTY (083) - 6010.00	2 - MODERATE INCOME	1204	892	74.09	374	31.06	518	43.02	312	25.91	1182	22	83900
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4001.03	4 - UPPER INCOME	2103	2025	96.29	1712	81.41	313	14.88	78	3.71	2103	0	203500
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4001.04	3 - MIDDLE INCOME	2083	1950	93.61	1562	74.99	388	18.63	133	6.39	1949	134	177400
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4001.05	3 - MIDDLE INCOME	1578	1465	92.84	1315	83.33	150	9.51	113	7.16	1578	0	174100
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4001.06	4 - UPPER INCOME	2125	2032	95.62	1602	75.39	430	20.24	93	4.38	1965	160	210400
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4002.01	3 - MIDDLE INCOME	1595	1385	86.83	1124	70.47	261	16.36	210	13.17	1591	4	160200
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4002.03	3 - MIDDLE INCOME	1868	1712	91.65	1194	63.92	518	27.73	156	8.35	1559	309	186900
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4002.04	4 - UPPER INCOME	1786	1720	96.3	1545	86.51	175	9.8	66	3.7	1786	0	242700
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4003.00	3 - MIDDLE INCOME	2328	2149	92.31	1313	56.4	836	35.91	179	7.69	2239	89	140500
OKLAHOMA (40) - MCCLAIN COUNTY (087) - 4004.00	3 - MIDDLE INCOME	477	345	72.33	285	59.75	60	12.58	132	27.67	471	6	121200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1001.00	2 - MODERATE INCOME	1880	1745	92.82	904	48.09	841	44.73	135	7.18	1629	251	180100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1002.01	3 - MIDDLE INCOME	775	673	86.84	418	53.94	255	32.9	102	13.16	593	182	159200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1002.02	3 - MIDDLE INCOME	729	615	84.36	326	44.72	289	39.64	114	15.64	686	43	105600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1002.03	3 - MIDDLE INCOME	1174	1085	92.42	592	50.43	493	41.99	89	7.58	1094	80	128300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1003.00	4 - UPPER INCOME	1448	1359	93.85	1071	73.96	288	19.89	89	6.15	1448	0	323300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1004.00	1 - LOW INCOME	1125	776	68.98	336	29.87	440	39.11	349	31.02	1025	100	62500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1005.00	1 - LOW INCOME	1037	815	78.59	268	25.84	547	52.75	222	21.41	684	353	64700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1008.00	2 - MODERATE INCOME	1355	1000	73.8	451	33.28	549	40.52	355	26.2	1027	328	136300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1009.00	4 - UPPER INCOME	733	687	93.72	535	72.99	152	20.74	46	6.28	733	0	169800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1010.00	1 - LOW INCOME	992	851	85.79	146	14.72	705	71.07	141	14.21	677	315	83900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1011.00	2 - MODERATE INCOME	672	612	91.07	202	30.06	410	61.01	60	8.93	375	297	100000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1012.00	3 - MIDDLE INCOME	888	778	87.61	223	25.11	555	62.5	110	12.39	608	280	161500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1013.00	1 - LOW INCOME	1444	1168	80.89	461	31.93	707	48.96	276	19.11	1358	86	54600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1014.00	0 - NA	749	634	84.65	398	53.14	236	31.51	115	15.35	749	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1015.00	2 - MODERATE INCOME	1105	880	79.64	400	36.2	480	43.44	225	20.36	752	353	211500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1018.00	4 - UPPER INCOME	873	752	86.14	410	46.96	342	39.18	121	13.86	725	148	346300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1019.00	4 - UPPER INCOME	1529	1468	96.01	696	45.52	772	50.49	61	3.99	1322	207	271200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1020.00	3 - MIDDLE INCOME	1422	1226	86.22	648	45.57	578	40.65	196	13.78	1375	47	133300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1021.00	2 - MODERATE INCOME	960	895	93.23	568	59.17	327	34.06	65	6.77	953	7	151000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1022.00	2 - MODERATE INCOME	1136	1089	95.86	541	47.62	548	48.24	47	4.14	1108	28	79000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1023.00	2 - MODERATE INCOME	1598	1333	83.42	632	39.55	701	43.87	265	16.58	1568	30	121600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1024.00	2 - MODERATE INCOME	1240	957	77.18	432	34.84	525	42.34	283	22.82	1182	58	95300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1025.00	4 - UPPER INCOME	1033	847	81.99	4	0.39	843	81.61	186	18.01	70	963	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1032.00	4 - UPPER INCOME	882	753	85.37	94	10.66	659	74.72	129	14.63	127	755	221700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1033.00	2 - MODERATE INCOME	576	476	82.64	199	34.55	277	48.09	100	17.36	567	9	66900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1039.00	2 - MODERATE INCOME	1406	1145	81.44	604	42.96	541	38.48	261	18.56	1284	122	64400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1041.00	1 - LOW INCOME	1392	1171	84.12	300	21.55	871	62.57	221	15.88	1302	90	80500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1042.00	2 - MODERATE INCOME	765	609	79.61	363	47.45	246	32.16	156	20.39	765	0	71900

OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1043.00	1 - LOW INCOME	1502	1258	83.75	770	51.26	488	32.49	244	16.25	1502	0	46600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1044.00	2 - MODERATE INCOME	1410	1202	85.25	508	36.03	694	49.22	208	14.75	1383	27	46700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1045.00	2 - MODERATE INCOME	1102	968	87.84	463	42.01	505	45.83	134	12.16	1102	0	63200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1046.00	1 - LOW INCOME	392	341	86.99	172	43.88	169	43.11	51	13.01	385	7	59800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1047.00	2 - MODERATE INCOME	731	567	77.56	82	11.22	485	66.35	164	22.44	483	248	80600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1048.00	2 - MODERATE INCOME	1161	1010	86.99	532	45.82	478	41.17	151	13.01	1135	26	52100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1049.00	1 - LOW INCOME	1465	1265	86.35	834	56.93	431	29.42	200	13.65	1400	65	56500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1050.00	0 - NA	755	647	85.7	373	49.4	274	36.29	108	14.3	725	30	90100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1051.01	3 - MIDDLE INCOME	1296	1167	90.05	283	21.84	884	68.21	129	9.95	528	768	161600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1052.01	1 - LOW INCOME	1024	931	90.92	539	52.64	392	38.28	93	9.08	1024	0	51800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1052.02	1 - LOW INCOME	525	417	79.43	200	38.1	217	41.33	108	20.57	456	69	60900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1053.00	2 - MODERATE INCOME	1104	941	85.24	405	36.68	536	48.55	163	14.76	1064	40	54000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1054.00	1 - LOW INCOME	785	727	92.61	350	44.59	377	48.03	58	7.39	781	4	65900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1055.00	2 - MODERATE INCOME	1209	945	78.16	539	44.58	406	33.58	264	21.84	1010	199	50800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1056.00	1 - LOW INCOME	1641	1428	87.02	517	31.51	911	55.51	213	12.98	1408	233	59600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1059.03	2 - MODERATE INCOME	1502	1404	93.48	727	48.4	677	45.07	98	6.52	1184	318	110100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1059.04	2 - MODERATE INCOME	1630	1454	89.2	770	47.24	684	41.96	176	10.8	1525	105	83600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1059.05	2 - MODERATE INCOME	1439	1321	91.8	746	51.84	575	39.96	118	8.2	1220	219	100800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1059.06	2 - MODERATE INCOME	1332	1245	93.47	830	62.31	415	31.16	87	6.53	1260	72	107000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1059.07	1 - LOW INCOME	1832	1525	83.24	563	30.73	962	52.51	307	16.76	1605	227	90700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1060.00	3 - MIDDLE INCOME	982	867	88.29	736	74.95	131	13.34	115	11.71	982	0	237400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1061.00	3 - MIDDLE INCOME	1371	1224	89.28	1006	73.38	218	15.9	147	10.72	1361	10	176400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1062.00	2 - MODERATE INCOME	884	783	88.57	634	71.72	149	16.86	101	11.43	840	44	97500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1063.01	1 - LOW INCOME	1490	1284	86.17	411	27.58	873	58.59	206	13.83	1334	156	61200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1063.02	2 - MODERATE INCOME	1971	1707	86.61	701	35.57	1006	51.04	264	13.39	1692	279	92400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1063.03	3 - MIDDLE INCOME	2007	1854	92.38	613	30.54	1241	61.83	153	7.62	1625	382	128600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1064.01	4 - UPPER INCOME	942	804	85.35	740	78.56	64	6.79	138	14.65	890	52	696300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1064.02	4 - UPPER INCOME	1051	988	94.01	852	81.07	136	12.94	63	5.99	1051	0	324800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1064.03	2 - MODERATE INCOME	2507	2396	95.57	1631	65.06	765	30.51	111	4.43	2378	129	220800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1065.01	4 - UPPER INCOME	1802	1656	91.9	1123	62.32	533	29.58	146	8.1	1345	457	288500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1065.02	2 - MODERATE INCOME	2075	1703	82.07	799	38.51	904	43.57	372	17.93	1438	637	161000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1065.03	4 - UPPER INCOME	915	825	90.16	606	66.23	219	23.93	90	9.84	670	245	143200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.01	2 - MODERATE INCOME	1709	1496	87.54	740	43.3	756	44.24	213	12.46	1315	394	108300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.02	2 - MODERATE INCOME	1277	1159	90.76	436	34.14	723	56.62	118	9.24	606	671	138200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.06	3 - MIDDLE INCOME	855	821	96.02	586	68.54	235	27.49	34	3.98	855	0	127800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.07	2 - MODERATE INCOME	1679	1530	91.13	823	49.02	707	42.11	149	8.87	1088	591	136200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.08	3 - MIDDLE INCOME	1550	1460	94.19	1021	65.87	439	28.32	90	5.81	1379	171	199700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.09	3 - MIDDLE INCOME	572	502	87.76	360	62.94	142	24.83	70	12.24	558	14	145600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.10	0 - NA	1189	948	79.73	510	42.89	438	36.84	241	20.27	589	600	121000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1066.11	2 - MODERATE INCOME	1325	1171	88.38	139	10.49	1032	77.89	154	11.62	396	929	165900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1067.02	2 - MODERATE INCOME	1498	1330	88.79	975	65.09	355	23.7	168	11.21	1470	28	103300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1067.04	3 - MIDDLE INCOME	917	885	96.51	539	58.78	346	37.73	32	3.49	788	129	150200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1067.05	3 - MIDDLE INCOME	1089	1021	93.76	771	70.8	250	22.96	68	6.24	1041	48	142700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1067.06	0 - NA	2425	2120	87.42	896	36.95	1224	50.47	305	12.58	1042	1383	134200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1067.08	4 - UPPER INCOME	1013	1009	99.61	983	97.04	26	2.57	4	0.39	1013	0	221200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1067.09	2 - MODERATE INCOME	1050	740	70.48	280	26.67	460	43.81	310	29.52	483	567	142600

OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1067.10	2 - MODERATE INCOME	2210	1771	80.14	556	25.16	1215	54.98	439	19.86	1202	1008	185100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1068.01	2 - MODERATE INCOME	517	470	90.91	210	40.62	260	50.29	47	9.09	476	41	107500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1068.02	3 - MIDDLE INCOME	718	651	90.67	390	54.32	261	36.35	67	9.33	627	91	120300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1068.03	2 - MODERATE INCOME	1285	1202	93.54	528	41.09	674	52.45	83	6.46	947	338	111900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1068.04	2 - MODERATE INCOME	1494	1317	88.15	672	44.98	645	43.17	177	11.85	1055	439	93200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.02	2 - MODERATE INCOME	853	786	92.15	518	60.73	268	31.42	67	7.85	757	96	107000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.03	3 - MIDDLE INCOME	2360	2034	86.19	1358	57.54	676	28.64	326	13.81	1920	440	137900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.06	3 - MIDDLE INCOME	1078	1002	92.95	608	56.4	394	36.55	76	7.05	743	335	158900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.07	3 - MIDDLE INCOME	890	731	82.13	468	52.58	263	29.55	159	17.87	688	202	160100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.09	3 - MIDDLE INCOME	768	676	88.02	466	60.68	210	27.34	92	11.98	641	127	135300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.10	2 - MODERATE INCOME	1252	1202	96.01	656	52.4	546	43.61	50	3.99	923	329	194000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.11	3 - MIDDLE INCOME	809	770	95.18	629	77.75	141	17.43	39	4.82	756	53	146800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.12	1 - LOW INCOME	1239	1001	80.79	404	32.61	597	48.18	238	19.21	775	464	91300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.13	2 - MODERATE INCOME	1921	1366	71.11	568	29.57	798	41.54	555	28.89	1077	844	105300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.14	3 - MIDDLE INCOME	2448	1906	77.86	482	19.69	1424	58.17	542	22.14	1397	1051	94200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.16	2 - MODERATE INCOME	1077	806	74.84	205	19.03	601	55.8	271	25.16	694	383	105200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1069.17	1 - LOW INCOME	1224	999	81.62	342	27.94	657	53.68	225	18.38	687	537	134900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1070.01	2 - MODERATE INCOME	2168	1920	88.56	897	41.37	1023	47.19	248	11.44	2047	121	63200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1070.02	2 - MODERATE INCOME	1118	1045	93.47	384	34.35	661	59.12	73	6.53	760	358	51000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1071.01	0 - NA	0	0		0		0		0		0	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1071.03	2 - MODERATE INCOME	612	529	86.44	349	57.03	180	29.41	83	13.56	540	72	74200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1071.04	1 - LOW INCOME	1500	1362	90.8	644	42.93	718	47.87	138	9.2	1200	300	49200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.06	2 - MODERATE INCOME	1999	1717	85.89	742	37.12	975	48.77	282	14.11	1520	479	112700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.07	3 - MIDDLE INCOME	1057	811	76.73	307	29.04	504	47.68	246	23.27	783	274	124900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.12	2 - MODERATE INCOME	2474	2290	92.56	1046	42.28	1244	50.28	184	7.44	1789	685	84800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.13	2 - MODERATE INCOME	2195	1898	86.47	662	30.16	1236	56.31	297	13.53	1322	873	91800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.14	3 - MIDDLE INCOME	1297	1213	93.52	861	66.38	352	27.14	84	6.48	1288	9	90100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.15	1 - LOW INCOME	1317	1033	78.44	547	41.53	486	36.9	284	21.56	1218	99	82100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.16	2 - MODERATE INCOME	1184	1028	86.82	300	25.34	728	61.49	156	13.18	761	423	69400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.17	2 - MODERATE INCOME	881	860	97.62	653	74.12	207	23.5	21	2.38	881	0	76000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.18	2 - MODERATE INCOME	1368	1241	90.72	548	40.06	693	50.66	127	9.28	1076	292	78300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.19	2 - MODERATE INCOME	1013	949	93.68	599	59.13	350	34.55	64	6.32	1013	0	69400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.20	2 - MODERATE INCOME	1570	1480	94.27	471	30	1009	64.27	90	5.73	1283	287	103500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.21	2 - MODERATE INCOME	856	782	91.36	557	65.07	225	26.29	74	8.64	811	45	110200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.22	2 - MODERATE INCOME	880	785	89.2	323	36.7	462	52.5	95	10.8	538	342	96500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.23	2 - MODERATE INCOME	1872	1675	89.48	1121	59.88	554	29.59	197	10.52	1426	446	58300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.24	3 - MIDDLE INCOME	1479	1394	94.25	951	64.3	443	29.95	85	5.75	1363	116	112400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.25	2 - MODERATE INCOME	1090	1003	92.02	588	53.94	415	38.07	87	7.98	865	225	76700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1072.26	2 - MODERATE INCOME	1365	1202	88.06	493	36.12	709	51.94	163	11.94	796	569	114300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1073.02	1 - LOW INCOME	1093	970	88.75	567	51.88	403	36.87	123	11.25	1037	56	65800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1073.03	2 - MODERATE INCOME	509	425	83.5	224	44.01	201	39.49	84	16.5	509	0	41300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1073.05	0 - NA	618	482	77.99	139	22.49	343	55.5	136	22.01	401	217	39600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1073.06	1 - LOW INCOME	1363	1132	83.05	524	38.44	608	44.61	231	16.95	1356	7	46200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1074.01	3 - MIDDLE INCOME	2931	2649	90.38	1701	58.03	948	32.34	282	9.62	2685	246	98300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1074.04	3 - MIDDLE INCOME	1559	1329	85.25	754	48.36	575	36.88	230	14.75	1116	443	158000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1074.05	2 - MODERATE INCOME	2160	1986	91.94	1288	59.63	698	32.31	174	8.06	2023	137	143600

OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1074.06	3 - MIDDLE INCOME	2874	2527	87.93	1080	37.58	1447	50.35	347	12.07	2504	370	148500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1074.07	3 - MIDDLE INCOME	502	472	94.02	167	33.27	305	60.76	30	5.98	502	0	205700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1076.01	2 - MODERATE INCOME	1315	1248	94.9	205	15.59	1043	79.32	67	5.1	610	705	86000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1076.04	2 - MODERATE INCOME	919	821	89.34	415	45.16	406	44.18	98	10.66	907	12	73400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1076.05	2 - MODERATE INCOME	955	848	88.8	270	28.27	578	60.52	107	11.2	942	13	64900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1076.08	3 - MIDDLE INCOME	1628	1541	94.66	1147	70.45	394	24.2	87	5.34	1582	46	112500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1077.03	3 - MIDDLE INCOME	1482	1393	93.99	952	64.24	441	29.76	89	6.01	1290	192	163200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1077.04	2 - MODERATE INCOME	684	655	95.76	444	64.91	211	30.85	29	4.24	677	7	66200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1077.05	2 - MODERATE INCOME	974	871	89.43	523	53.7	348	35.73	103	10.57	783	191	95000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1077.06	2 - MODERATE INCOME	1186	1136	95.78	597	50.34	539	45.45	50	4.22	993	193	88700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1077.07	2 - MODERATE INCOME	522	486	93.1	210	40.23	276	52.87	36	6.9	517	5	73400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.01	3 - MIDDLE INCOME	1449	1207	83.3	592	40.86	615	42.44	242	16.7	1243	206	90300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.04	2 - MODERATE INCOME	1005	890	88.56	541	53.83	349	34.73	115	11.44	982	23	75100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.05	2 - MODERATE INCOME	1057	942	89.12	548	51.84	394	37.28	115	10.88	1047	10	76900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.06	2 - MODERATE INCOME	1879	1735	92.34	1107	58.91	628	33.42	144	7.66	1635	244	98000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.07	2 - MODERATE INCOME	1509	1456	96.49	949	62.89	507	33.6	53	3.51	1257	252	152100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.08	3 - MIDDLE INCOME	916	713	77.84	381	41.59	332	36.24	203	22.16	664	252	116800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.09	3 - MIDDLE INCOME	674	624	92.58	352	52.23	272	40.36	50	7.42	666	8	71700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1078.10	2 - MODERATE INCOME	1181	1003	84.93	505	42.76	498	42.17	178	15.07	1174	7	66000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1079.00	2 - MODERATE INCOME	894	823	92.06	383	42.84	440	49.22	71	7.94	887	7	58900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.03	1 - LOW INCOME	1993	1737	87.16	335	16.81	1402	70.35	256	12.84	1051	942	104100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.05	3 - MIDDLE INCOME	1222	1193	97.63	679	55.56	514	42.06	29	2.37	922	300	102200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.06	3 - MIDDLE INCOME	2194	2121	96.67	1210	55.15	911	41.52	73	3.33	1546	648	138700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.07	3 - MIDDLE INCOME	1308	1257	96.1	966	73.85	291	22.25	51	3.9	1166	142	132300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.08	2 - MODERATE INCOME	1971	1780	90.31	817	41.45	963	48.86	191	9.69	1733	238	69700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.09	2 - MODERATE INCOME	1317	1176	89.29	848	64.39	328	24.91	141	10.71	1317	0	93800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.10	2 - MODERATE INCOME	1304	1123	86.12	504	38.65	619	47.47	181	13.88	1117	187	67800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1080.11	2 - MODERATE INCOME	1632	1338	81.99	678	41.54	660	40.44	294	18.01	1389	243	85800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1081.01	4 - UPPER INCOME	1600	1572	98.25	1537	96.06	35	2.19	28	1.75	1600	0	477200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1081.06	4 - UPPER INCOME	2585	2510	97.1	2410	93.23	100	3.87	75	2.9	2585	0	409500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1081.07	4 - UPPER INCOME	1123	1057	94.12	1009	89.85	48	4.27	66	5.88	1105	18	336200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1081.09	4 - UPPER INCOME	2105	1946	92.45	1891	89.83	55	2.61	159	7.55	2105	0	294100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1081.10	4 - UPPER INCOME	1602	1497	93.45	1412	88.14	85	5.31	105	6.55	1602	0	242000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1081.13	4 - UPPER INCOME	1930	1781	92.28	1035	53.63	746	38.65	149	7.72	1559	371	268000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1081.14	4 - UPPER INCOME	2001	1849	92.4	862	43.08	987	49.33	152	7.6	1357	644	327300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.01	3 - MIDDLE INCOME	1559	1411	90.51	732	46.95	679	43.55	148	9.49	1314	245	197300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.03	2 - MODERATE INCOME	1543	1414	91.64	542	35.13	872	56.51	129	8.36	1323	220	110000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.04	3 - MIDDLE INCOME	1226	1123	91.6	533	43.47	590	48.12	103	8.4	887	339	115500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.07	1 - LOW INCOME	514	395	76.85	7	1.36	388	75.49	119	23.15	273	241	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.08	2 - MODERATE INCOME	1970	1738	88.22	434	22.03	1304	66.19	232	11.78	1301	669	158700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.15	3 - MIDDLE INCOME	2309	2200	95.28	1952	84.54	248	10.74	109	4.72	2299	10	165400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.16	3 - MIDDLE INCOME	1270	1155	90.94	671	52.83	484	38.11	115	9.06	1262	8	158500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.17	3 - MIDDLE INCOME	1672	1471	87.98	1084	64.83	387	23.15	201	12.02	1672	0	163800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.22	4 - UPPER INCOME	557	508	91.2	508	91.2	0	0	49	8.8	557	0	374600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.23	4 - UPPER INCOME	1776	1692	95.27	1664	93.69	28	1.58	84	4.73	1776	0	417500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.24	4 - UPPER INCOME	1341	1341	100	839	62.57	502	37.43	0	0	899	442	340800

OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.25	4 - UPPER INCOME	1239	1191	96.13	992	80.06	199	16.06	48	3.87	1239	0	253000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.26	3 - MIDDLE INCOME	851	801	94.12	378	44.42	423	49.71	50	5.88	656	195	163300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.27	4 - UPPER INCOME	774	774	100	774	100	0	0	0	0	774	0	338800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.28	4 - UPPER INCOME	581	493	84.85	445	76.59	48	8.26	88	15.15	581	0	270700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.29	4 - UPPER INCOME	1330	1255	94.36	845	63.53	410	30.83	75	5.64	1143	187	223500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.30	3 - MIDDLE INCOME	877	873	99.54	565	64.42	308	35.12	4	0.46	772	105	203200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.31	4 - UPPER INCOME	589	543	92.19	522	88.62	21	3.57	46	7.81	589	0	494100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.32	4 - UPPER INCOME	1118	1090	97.5	958	85.69	132	11.81	28	2.5	1118	0	256300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.33	4 - UPPER INCOME	1636	1636	100	1204	73.59	432	26.41	0	0	1587	49	217800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.34	4 - UPPER INCOME	1868	1830	97.97	1536	82.23	294	15.74	38	2.03	1645	223	260000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.35	4 - UPPER INCOME	919	919	100	803	87.38	116	12.62	0	0	919	0	240500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.36	3 - MIDDLE INCOME	898	898	100	462	51.45	436	48.55	0	0	898	0	203400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.37	4 - UPPER INCOME	981	909	92.66	821	83.69	88	8.97	72	7.34	964	17	282900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1082.38	3 - MIDDLE INCOME	727	645	88.72	596	81.98	49	6.74	82	11.28	727	0	182800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.01	2 - MODERATE INCOME	1198	1084	90.48	911	76.04	173	14.44	114	9.52	1100	98	164600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.02	3 - MIDDLE INCOME	2267	2003	88.35	966	42.61	1037	45.74	264	11.65	1336	931	171200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.04	3 - MIDDLE INCOME	1939	1820	93.86	1195	61.63	625	32.23	119	6.14	1841	98	150700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.07	3 - MIDDLE INCOME	2235	1763	78.88	1214	54.32	549	24.56	472	21.12	1744	491	146300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.09	1 - LOW INCOME	960	909	94.69	461	48.02	448	46.67	51	5.31	830	130	98000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.10	2 - MODERATE INCOME	1721	1436	83.44	440	25.57	996	57.87	285	16.56	776	945	126100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.14	2 - MODERATE INCOME	1893	1479	78.13	262	13.84	1217	64.29	414	21.87	519	1374	168900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.17	4 - UPPER INCOME	1798	1745	97.05	1295	72.02	450	25.03	53	2.95	1536	262	178800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.18	4 - UPPER INCOME	2109	2002	94.93	1603	76.01	399	18.92	107	5.07	2109	0	216900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.19	3 - MIDDLE INCOME	1944	1664	85.6	435	22.38	1229	63.22	280	14.4	798	1146	257100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.20	3 - MIDDLE INCOME	1127	839	74.45	534	47.38	305	27.06	288	25.55	823	304	168800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.21	2 - MODERATE INCOME	712	640	89.89	40	5.62	600	84.27	72	10.11	447	265	117000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.22	2 - MODERATE INCOME	2725	2315	84.95	277	10.17	2038	74.79	410	15.05	611	2114	123600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.23	4 - UPPER INCOME	2015	1683	83.52	722	35.83	961	47.69	332	16.48	950	1065	221100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.24	4 - UPPER INCOME	747	603	80.72	570	76.31	33	4.42	144	19.28	747	0	235200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.25	4 - UPPER INCOME	1952	1846	94.57	1446	74.08	400	20.49	106	5.43	1867	85	193600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1083.26	2 - MODERATE INCOME	1663	1454	87.43	254	15.27	1200	72.16	209	12.57	241	1422	77700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1084.02	3 - MIDDLE INCOME	645	595	92.25	524	81.24	71	11.01	50	7.75	641	4	166500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1084.03	3 - MIDDLE INCOME	946	946	100	685	72.41	261	27.59	0	0	886	60	147900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1084.04	3 - MIDDLE INCOME	1737	1653	95.16	979	56.36	674	38.8	84	4.84	1593	144	142500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.06	3 - MIDDLE INCOME	1712	1535	89.66	1050	61.33	485	28.33	177	10.34	1447	265	349600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.07	4 - UPPER INCOME	646	603	93.34	455	70.43	148	22.91	43	6.66	573	73	280900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.08	3 - MIDDLE INCOME	742	657	88.54	487	65.63	170	22.91	85	11.46	660	82	163700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.13	4 - UPPER INCOME	1536	1441	93.82	1097	71.42	344	22.4	95	6.18	1511	25	168900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.14	3 - MIDDLE INCOME	2029	1856	91.47	884	43.57	972	47.91	173	8.53	1229	800	165000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.15	3 - MIDDLE INCOME	2291	2030	88.61	969	42.3	1061	46.31	261	11.39	1567	724	160000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.20	4 - UPPER INCOME	889	837	94.15	600	67.49	237	26.66	52	5.85	783	106	447700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.21	3 - MIDDLE INCOME	683	557	81.55	217	31.77	340	49.78	126	18.45	264	419	150200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.23	4 - UPPER INCOME	2424	2269	93.61	1742	71.86	527	21.74	155	6.39	2202	222	180800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.24	3 - MIDDLE INCOME	1921	1861	96.88	1786	92.97	75	3.9	60	3.12	1921	0	224900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.25	3 - MIDDLE INCOME	774	758	97.93	551	71.19	207	26.74	16	2.07	774	0	162500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.26	3 - MIDDLE INCOME	1996	1890	94.69	1030	51.6	860	43.09	106	5.31	1289	707	134400

OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.27	3 - MIDDLE INCOME	2775	2380	85.77	1223	44.07	1157	41.69	395	14.23	1681	1094	164700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.28	4 - UPPER INCOME	999	923	92.39	626	62.66	297	29.73	76	7.61	766	233	217600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.29	4 - UPPER INCOME	921	886	96.2	871	94.57	15	1.63	35	3.8	921	0	260300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.30	4 - UPPER INCOME	1703	1448	85.03	847	49.74	601	35.29	255	14.97	1152	551	186400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.31	4 - UPPER INCOME	1575	1526	96.89	1350	85.71	176	11.17	49	3.11	1575	0	320800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.32	4 - UPPER INCOME	549	532	96.9	525	95.63	7	1.28	17	3.1	542	7	491100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.33	4 - UPPER INCOME	602	569	94.52	535	88.87	34	5.65	33	5.48	602	0	454900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.34	4 - UPPER INCOME	1895	1695	89.45	850	44.85	845	44.59	200	10.55	1013	882	344000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.35	4 - UPPER INCOME	3148	3027	96.16	2670	84.82	357	11.34	121	3.84	2996	152	273900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.36	4 - UPPER INCOME	2390	2302	96.32	1557	65.15	745	31.17	88	3.68	1880	510	179500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.37	4 - UPPER INCOME	1902	1788	94.01	1046	54.99	742	39.01	114	5.99	1380	522	214700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1085.38	4 - UPPER INCOME	1519	1452	95.59	793	52.21	659	43.38	67	4.41	1048	471	450400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1086.03	4 - UPPER INCOME	1681	1483	88.22	1153	68.59	330	19.63	198	11.78	1681	0	161200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1086.04	3 - MIDDLE INCOME	2276	1966	86.38	1545	67.88	421	18.5	310	13.62	1849	427	95400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.01	4 - UPPER INCOME	862	794	92.11	737	85.5	57	6.61	68	7.89	862	0	258800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.06	3 - MIDDLE INCOME	1081	1004	92.88	846	78.26	158	14.62	77	7.12	1081	0	152300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.07	3 - MIDDLE INCOME	1635	1557	95.23	1297	79.33	260	15.9	78	4.77	1443	192	166700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.08	3 - MIDDLE INCOME	1785	1671	93.61	1429	80.06	242	13.56	114	6.39	1785	0	200600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.09	4 - UPPER INCOME	1486	1360	91.52	1296	87.21	64	4.31	126	8.48	1486	0	162800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.10	4 - UPPER INCOME	1352	1296	95.86	1108	81.95	188	13.91	56	4.14	1352	0	216000
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.11	4 - UPPER INCOME	1118	1101	98.48	970	86.76	131	11.72	17	1.52	1118	0	227700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.12	4 - UPPER INCOME	734	711	96.87	691	94.14	20	2.72	23	3.13	734	0	246300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1087.13	4 - UPPER INCOME	1237	1105	89.33	991	80.11	114	9.22	132	10.67	1237	0	200900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1088.02	3 - MIDDLE INCOME	2232	2153	96.46	1837	82.3	316	14.16	79	3.54	2183	49	144300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1088.03	1 - LOW INCOME	479	394	82.25	333	69.52	61	12.73	85	17.75	479	0	93400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1088.04	3 - MIDDLE INCOME	1136	1024	90.14	867	76.32	157	13.82	112	9.86	1075	61	159700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1088.05	2 - MODERATE INCOME	1646	1406	85.42	1032	62.7	374	22.72	240	14.58	1646	0	118100
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1088.06	4 - UPPER INCOME	562	513	91.28	458	81.49	55	9.79	49	8.72	562	0	186700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1088.07	4 - UPPER INCOME	484	456	94.21	422	87.19	34	7.02	28	5.79	484	0	182300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1089.00	2 - MODERATE INCOME	1587	1304	82.17	915	57.66	389	24.51	283	17.83	1527	60	106800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1090.01	3 - MIDDLE INCOME	748	706	94.39	631	84.36	75	10.03	42	5.61	745	3	154200
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1090.03	3 - MIDDLE INCOME	2095	1879	89.69	1323	63.15	556	26.54	216	10.31	1876	219	157400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1090.04	4 - UPPER INCOME	1549	1402	90.51	1247	80.5	155	10.01	147	9.49	1549	0	188400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1092.02	3 - MIDDLE INCOME	1281	1201	93.75	1065	83.14	136	10.62	80	6.25	1281	0	210300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1092.03	4 - UPPER INCOME	1210	1080	89.26	1019	84.21	61	5.04	130	10.74	1210	0	437500
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1092.04	4 - UPPER INCOME	735	735	100	715	97.28	20	2.72	0	0	678	57	353600
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1092.05	4 - UPPER INCOME	1219	1164	95.49	1164	95.49	0	0	55	4.51	1219	0	769400
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1093.00	3 - MIDDLE INCOME	1307	1061	81.18	580	44.38	481	36.8	246	18.82	1189	118	214300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1094.00	4 - UPPER INCOME	857	724	84.48	422	49.24	302	35.24	133	15.52	701	156	548900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1095.00	1 - LOW INCOME	1923	1579	82.11	560	29.12	1019	52.99	344	17.89	1559	364	85700
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1096.00	0 - NA	297	282	94.95	4	1.35	278	93.6	15	5.05	39	258	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1097.00	4 - UPPER INCOME	1392	1229	88.29	249	17.89	980	70.4	163	11.71	256	1136	281900
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1098.00	2 - MODERATE INCOME	165	152	92.12	62	37.58	90	54.55	13	7.88	165	0	61300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1099.00	3 - MIDDLE INCOME	340	295	86.76	49	14.41	246	72.35	45	13.24	140	200	57800
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 1100.00	1 - LOW INCOME	706	584	82.72	200	28.33	384	54.39	122	17.28	585	121	51300
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.01	0 - NA	0	0		0		0		0		0	0	0

OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.02	0 - NA	0	0		0		0		0		0	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.03	0 - NA	0	0		0		0		0		0	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.04	0 - NA	0	0		0		0		0		0	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.05	0 - NA	0	0		0		0		0		0	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.06	0 - NA	0	0		0		0		0		0	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.07	4 - UPPER INCOME	173	150	86.71	19	10.98	131	75.72	23	13.29	26	147	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.08	0 - NA	0	0		0		0		0		0	0	0
OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 9800.09	0 - NA	0	0		0		0		0		0	0	0

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates

Assessment Areas/REMA

40 027 2018.01	40 027 2018.02	40 027 2019.02	40 027 2019.03	40 027 2019.04	40 027 2020.02	40 027 2020.04	40 027 2020.05	40 027 2020.06	40 027 2020.07
40 027 2020.08	40 027 2021.02	40 027 2021.04	40 027 2021.05	40 027 2021.06	40 027 2021.07	40 027 2022.01	40 027 2022.03	40 027 2022.05	40 027 2022.07
40 027 2022.08	40 027 2023.01	40 027 2023.02	40 027 2024.03	40 027 2024.04	40 027 2024.05	40 027 2024.06	40 027 2024.07	40 027 2025.01	40 027 2025.02
40 027 2026.00									

OKLAHOMA (40) - GRADY COUNTY (051) - 15 Tracts

40 051 0001.00	40 051 0004.00	40 051 0005.01	40 051 0005.02	40 051 0006.00	40 051 0007.01	40 051 0007.02	40 051 0008.01	40 051 0008.02	40 051 0009.01
40 051 0009.02	40 051 0009.04	40 051 0009.05	40 051 0009.06	40 051 0010.00					

OKLAHOMA (40) - LINCOLN COUNTY (081) - 8 Tracts

40 081 9611.00	40 081 9612.00	40 081 9613.00	40 081 9614.01	40 081 9614.02	40 081 9615.00	40 081 9616.00	40 081 9617.00
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OKLAHOMA (40) - LOGAN COUNTY (083) - 13 Tracts

40 083 6001.01	40 083 6002.00	40 083 6003.00	40 083 6004.01	40 083 6004.02	40 083 6005.01	40 083 6005.02	40 083 6006.00	40 083 6007.00	40 083 6008.01
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Assessment Areas/REMA

40 083 6008.02	40 083 6009.03	40 083 6010.00
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OKLAHOMA (40) - MCCLAIN COUNTY (087) - 9 Tracts

40 087 4001.03	40 087 4001.04	40 087 4001.05	40 087 4001.06	40 087 4002.01	40 087 4002.03	40 087 4002.04	40 087 4003.00	40 087 4004.00
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OKLAHOMA (40) - OKLAHOMA COUNTY (109) - 266 Tracts

40 109 1001.00	40 109 1002.01	40 109 1002.02	40 109 1002.03	40 109 1003.00	40 109 1004.00	40 109 1005.00	40 109 1008.00	40 109 1009.00	40 109 1010.00
40 109 1011.00	40 109 1012.00	40 109 1013.00	40 109 1014.00	40 109 1015.00	40 109 1018.00	40 109 1019.00	40 109 1020.00	40 109 1021.00	40 109 1022.00
40 109 1023.00	40 109 1024.00	40 109 1025.00	40 109 1032.00	40 109 1033.00	40 109 1039.00	40 109 1041.00	40 109 1042.00	40 109 1043.00	40 109 1044.00
40 109 1045.00	40 109 1046.00	40 109 1047.00	40 109 1048.00	40 109 1049.00	40 109 1050.00	40 109 1051.01	40 109 1052.01	40 109 1052.02	40 109 1053.00
40 109 1054.00	40 109 1055.00	40 109 1056.00	40 109 1059.03	40 109 1059.04	40 109 1059.05	40 109 1059.06	40 109 1059.07	40 109 1060.00	40 109 1061.00
40 109 1062.00	40 109 1063.01	40 109 1063.02	40 109 1063.03	40 109 1064.01	40 109 1064.02	40 109 1064.03	40 109 1065.01	40 109 1065.02	40 109 1065.03
40 109 1066.01	40 109 1066.02	40 109 1066.06	40 109 1066.07	40 109 1066.08	40 109 1066.09	40 109 1066.10	40 109 1066.11	40 109 1067.02	40 109 1067.04

Assessment Areas/REMA

40 109 1067.05	40 109 1067.06	40 109 1067.08	40 109 1067.09	40 109 1067.10	40 109 1068.01	40 109 1068.02	40 109 1068.03	40 109 1068.04	40 109 1069.02
40 109 1069.03	40 109 1069.06	40 109 1069.07	40 109 1069.09	40 109 1069.10	40 109 1069.11	40 109 1069.12	40 109 1069.13	40 109 1069.14	40 109 1069.16
40 109 1069.17	40 109 1070.01	40 109 1070.02	40 109 1071.01	40 109 1071.03	40 109 1071.04	40 109 1072.06	40 109 1072.07	40 109 1072.12	40 109 1072.13
40 109 1072.14	40 109 1072.15	40 109 1072.16	40 109 1072.17	40 109 1072.18	40 109 1072.19	40 109 1072.20	40 109 1072.21	40 109 1072.22	40 109 1072.23
40 109 1072.24	40 109 1072.25	40 109 1072.26	40 109 1073.02	40 109 1073.03	40 109 1073.05	40 109 1073.06	40 109 1074.01	40 109 1074.04	40 109 1074.05
40 109 1074.06	40 109 1074.07	40 109 1076.01	40 109 1076.04	40 109 1076.05	40 109 1076.08	40 109 1077.03	40 109 1077.04	40 109 1077.05	40 109 1077.06
40 109 1077.07	40 109 1078.01	40 109 1078.04	40 109 1078.05	40 109 1078.06	40 109 1078.07	40 109 1078.08	40 109 1078.09	40 109 1078.10	40 109 1079.00
40 109 1080.03	40 109 1080.05	40 109 1080.06	40 109 1080.07	40 109 1080.08	40 109 1080.09	40 109 1080.10	40 109 1080.11	40 109 1081.01	40 109 1081.06
40 109 1081.07	40 109 1081.09	40 109 1081.10	40 109 1081.13	40 109 1081.14	40 109 1082.01	40 109 1082.03	40 109 1082.04	40 109 1082.07	40 109 1082.08
40 109 1082.15	40 109 1082.16	40 109 1082.17	40 109 1082.22	40 109 1082.23	40 109 1082.24	40 109 1082.25	40 109 1082.26	40 109 1082.27	40 109 1082.28
40 109 1082.29	40 109 1082.30	40 109 1082.31	40 109 1082.32	40 109 1082.33	40 109 1082.34	40 109 1082.35	40 109 1082.36	40 109 1082.37	40 109 1082.38

Assessment Areas/REMA

40 109 1083.01	40 109 1083.02	40 109 1083.04	40 109 1083.07	40 109 1083.09	40 109 1083.10	40 109 1083.14	40 109 1083.17	40 109 1083.18	40 109 1083.19
40 109 1083.20	40 109 1083.21	40 109 1083.22	40 109 1083.23	40 109 1083.24	40 109 1083.25	40 109 1083.26	40 109 1084.02	40 109 1084.03	40 109 1084.04
40 109 1085.06	40 109 1085.07	40 109 1085.08	40 109 1085.13	40 109 1085.14	40 109 1085.15	40 109 1085.20	40 109 1085.21	40 109 1085.23	40 109 1085.24
40 109 1085.25	40 109 1085.26	40 109 1085.27	40 109 1085.28	40 109 1085.29	40 109 1085.30	40 109 1085.31	40 109 1085.32	40 109 1085.33	40 109 1085.34
40 109 1085.35	40 109 1085.36	40 109 1085.37	40 109 1085.38	40 109 1086.03	40 109 1086.04	40 109 1087.01	40 109 1087.06	40 109 1087.07	40 109 1087.08
40 109 1087.09	40 109 1087.10	40 109 1087.11	40 109 1087.12	40 109 1087.13	40 109 1088.02	40 109 1088.03	40 109 1088.04	40 109 1088.05	40 109 1088.06
40 109 1088.07	40 109 1089.00	40 109 1090.01	40 109 1090.03	40 109 1090.04	40 109 1092.02	40 109 1092.03	40 109 1092.04	40 109 1092.05	40 109 1093.00
40 109 1094.00	40 109 1095.00	40 109 1096.00	40 109 1097.00	40 109 1098.00	40 109 1099.00	40 109 1100.00	40 109 9800.01	40 109 9800.02	40 109 9800.03
40 109 9800.04	40 109 9800.05	40 109 9800.06	40 109 9800.07	40 109 9800.08	40 109 9800.09				

Sources: 2020 Census Data with 2020 ACS-5 Updates and 2025 FFIEC/ACS-1 Updates, 2026 Dun & Bradstreet (As of 01/08/2026). Business and farm counts are provided directly from Dun and Bradstreet for RiskExec reports.

FEE SCHEDULE
Gateway Fee Schedule



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

Check printing fees vary by the style of check ordered.

Account Research Fee - \$10 per hour with a minimum of 3 hours charged	\$30.00
ATM/Debit Card Replacement	\$5.00
Automatic Funds Transfer Fee	\$5.00
Cashier's Checks	\$5.00
Collection Item Fee	\$50.00
Dormant Account Monthly Fee (accounts with a balance of less than \$300.00)	\$8.00
Execution or Levy Fee	\$25.00
Expedited Debit Card Fee	\$40.00
Foreign ATM Transaction Fee	\$1.00
Foreign Currency Purchase (+ bank cost)	\$30.00
Garnishment Fee	\$25.00
Incoming Wire Fee	\$10.00
Non-Sufficient Funds Fee *	\$20.00
Outgoing International Wire Transfer Fee	\$30.00
Outgoing Wire Transfer Fee	\$20.00
Overdraft Fee *	\$20.00
Premature Account Closing	\$15.00
Records For Court (per document) **	\$1.00
Records For Court (per hour) **	\$25.00
Return Deposited Item/Chargeback Fee	\$5.00
Special Statement Cut Off Fee	\$5.00
Stop Payment Fee	\$25.00
Undeliverable Mail Fee	\$10.00

Overdraft Fees on checking and money market accounts are assessed on any single debit item of \$10 or more when the ending daily current balance is negative by \$10 or more.

Gateway Business Checking: Monthly Branch Cash Deposit Fee - Free up to \$3,000 in branch cash deposits, \$3 fee per \$1,000 cash deposited thereafter.

Gateway Business Savings and Gateway Business Money Market: Monthly Transaction Limit Fee - 6 free withdrawals, \$10 fee for each additional withdrawal.

Gateway Business Money Market - \$10 monthly service fee if average daily balance is below \$2500.

If any checking account is closed within 90 days of opening, a premature account closing will apply. See fee schedule above.

* Non-Sufficient Funds Fees or Overdraft Fees may be imposed for checks, in-person withdrawals, ATM withdrawals or other electronic withdrawals.

- For all consumer accounts, we will charge a maximum of (5) Non-Sufficient Funds Fees or Overdraft Fees per business day.
- For all business accounts, there is no maximum limit per business day for Non-Sufficient Fees or Overdraft Fees.

MasterCard collects a 0.90% Cross-Border Fee when a card is used outside the United States. If MasterCard performs the currency conversion, a 0.20% Currency Conversion Fee is also collected.

** Other legal processing fees may be charged at our discretion.

PUBLIC DISCLOSURE

January 30, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Gateway First Bank
Certificate Number: 15118

244 South Gateway Place
Jenks, Oklahoma 74037

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

600 North Pearl Street, Suite 700
Dallas, Texas 75201

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

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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment areas (AAs), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	
Low Satisfactory	X		X
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

The Lending Test is rated Low Satisfactory.

- Lending levels reflect excellent responsiveness to AAs’ credit needs.
- A very small percentage of loans are made in the institution’s AAs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, and/or very small businesses, consistent with safe and sound banking practices.
- The institution is a leader in making community development (CD) loans.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve AA credit needs.

The Investment Test is rated High Satisfactory.

- The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and CD needs.
- The institution occasionally uses innovative and/or complex investments to support CD initiatives.

The Service Test is rated Low Satisfactory.

- Delivery systems are accessible to limited portions of the AAs.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income (LMI) geographies and/or to LMI individuals.
- Services (including where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies and/or individuals.
- The institution provides a relatively high level of CD services.

DESCRIPTION OF INSTITUTION

Gateway First Bank maintains its headquarters in Jenks, Oklahoma. Gateway First Bancorp, Inc., Jenks, Oklahoma, a one-bank holding company wholly owns the bank. Gateway First Bank resulted from the merger of Farmers Exchange Bank of Cherokee, Oklahoma, and Gateway Mortgage Group, LLC of Jenks, Oklahoma, on May 3, 2019. The institution received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated September 16, 2019, based on Federal Financial Institution Examination Council's (FFIEC) Small Institution CRA Examination Procedures.

Gateway First Bank operates eight total full-service offices and four automated teller machines (ATMs) within the State of Oklahoma. In addition, the bank also operates a micro branch, which opened since the prior evaluation, located on the first floor of the corporate headquarters in Jenks as well as 132 loan production offices (LPOs) within 27 states. The LPOs focus on secondary market mortgage originations. The bank opened two new full-service branches (Jenks and Oklahoma City) since the prior evaluation. See the individual AAs' sections for more details. The bank did not close any branches or participate in any merger or acquisition activity since the prior evaluation.

The bank focuses heavily on home mortgage loans from its mortgage department, but also offers a variety of other loan products including construction, consumer, agricultural, and commercial loans. Gateway First Bank's various deposit offerings consist of consumer and commercial checking accounts, savings accounts, money market deposit accounts, certificates of deposit, as well as debit and credit cards.

As of September 30, 2022, assets totaled \$1.9 billion and consist primarily of total loans of \$1.3 billion. Total deposits equaled \$941 million as of the same date. Since the previous evaluation, on average per year, total assets increased 14.8 percent, net loans increased 10.7 percent, and total deposits increased 43.2 percent. The growth in net loans resulted from an increase in mortgage loan activity as a result of low interest rates. The growth in deposits resulted from large commercial accounts and brokered deposits.

The following table illustrates the mix of outstanding loans as of September 30, 2022, which reflects a distribution supportive of the institution's primary lending focus of home mortgage loans.

Loan Portfolio Distribution as of 09/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	232,755	17.4
Secured by Farmland	12,968	0.9
Secured by 1-4 Family Residential Properties	783,082	58.5
Secured by Multifamily (5 or more) Residential Properties	29,222	2.2
Secured by Nonfarm Nonresidential Properties	156,479	11.7
Total Real Estate Loans	1,214,506	90.7
Commercial and Industrial Loans	106,990	8.0
Agricultural Production and Other Loans to Farmers	9,853	0.7
Consumer Loans	2,877	0.2
Obligations of State and Political Subdivisions in the U.S.	139	0.0
Other Loans	0	0
Lease Financing Receivable (net of unearned income)	5,529	0.4
Less: Unearned Income	(966)	(0.1)
Total Loans	1,338,928	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0%.</i>		

Examiners did not identify any financial, legal, or other impediments that affect the institution's ability to meet the credit needs of its AAs.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. Gateway First Bank designated three AAs consisting of 14 counties in the State of Oklahoma as seen in the following table. The Oklahoma City Metropolitan Statistical Area (MSA) AA reflects a new AA since the prior evaluation due to the opening of a new branch in this area. The AAs meet the technical requirements of the CRA. Refer to the individual AAs' sections of this evaluation for additional information of each AA.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Branches
Tulsa MSA	Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, Wagoner	272	2
Oklahoma City MSA	Canadian, Cleveland, Oklahoma	332	1
Oklahoma Non-MSA	Alfalfa, Grant, Kay, Major	19	5
<i>Source: Bank Data & 2015 ACS Data.</i>			

SCOPE OF EVALUATION

General Information

This evaluation covers the time period from the previous evaluation dated September 16, 2019, to the current evaluation dated January 30, 2023. To assess performance, examiners applied the FFIEC’s Large Institution CRA Examination Procedures, which include the Lending, Investment, and Service tests. The appendix lists the tests’ criteria.

Examiners applied full-scope procedures to the Tulsa MSA AA and Oklahoma City MSA AA since these areas contain a significant volume of the bank’s total lending activity and neither area has previously received full-scope review. Examiners applied limited-scope procedures to the Oklahoma Non-MSA AA due its low volume of lending and since it received full-scope review at the prior evaluation.

The following table shows that the Tulsa MSA AA and the Oklahoma City MSA AA contain very similar portions of the bank’s total lending volume; therefore, examiners afforded the most and equal weight to these AAs when arriving at conclusions. The Oklahoma Non-MSA AA received the least weight.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Tulsa MSA	763,486	47.8	401,210	43.2	2	25.0
Oklahoma Non-MSA	25,976	1.6	480,209	51.7	5	62.0
Oklahoma City MSA	808,937	50.6	48,027	5.1	1	13.0
Total	1,598,399	100.0	929,446	100.0	8	100.0

Source: HMDA & CRA Data (2019-2021); FDIC Summary of Deposits (06/30/2022); Bank Data.

Activities Reviewed

For the Lending Test, CRA Large Bank procedures require examiners to consider a bank’s reported home mortgage, small business, and small farm loans since the previous evaluation, as well as all reported CD loans originated since the previous evaluation. Consequently, this evaluation considers the following loans reported according to the data reporting requirements of the Home Mortgage Disclosure Act (HMDA) and CRA for completed calendar years of available data since the prior evaluation. The bank became subject to CRA Large Bank data reporting requirements effective for calendar year 2020.

Home Mortgage Loans (Total loans reported inside and outside of the AAs)

- 2019 - 39,289 originations totaling \$7,612,555,000
- 2020 - 52,861 originations totaling \$11,260,745,000
- 2021 - 44,587 originations totaling \$10,028,465,000

Small Business Loans (Total loans reported inside and outside of the AAs)

- 2020 - 89 originations totaling \$12,926,000
- 2021 - 178 originations totaling \$10,758,000

Small Farm Loans (Total loans reported inside and outside of the AAs)

- 2020 - 75 originations totaling \$6,164,000
- 2021 - 58 originations totaling \$7,141,000

CD Loans

- September 16, 2019 – January 30, 2023: 26 loans totaling \$73,272,980

Based on the data above, small business and small farm loans account for an insignificant portion of the total reportable loans. Therefore, other than for the AA Concentration performance factor, examiners did not analyze small business or small farm loans since they would not materially affect any conclusions or ratings.

Since no trends exist between the different years' that materially affect applicable conclusions or ratings, this evaluation only presents the 2021 home mortgage loan data, the most recent year for which aggregate data exists as of this evaluation date. However, examiners included all years of reported loan data in the AA Concentration discussion. Aggregate data served as the primary source of comparison for home mortgage loans.

The scopes for the Investment and Service tests consider applicable current period CD activities, including qualified investments (QIs) and CD services. Current period activities involve those generated since the previous evaluation to the date of the current evaluation. The Investment Test's scope further encompasses all prior period QI's, which include those purchased prior to the previous evaluation but remain outstanding as of this evaluation's date. Examiners use the book value as of the current evaluation date for all prior period QIs.

For the Service Test, examiners reviewed the delivery systems for providing retail banking services, including branches and alternative delivery systems, and the impact of any branch openings and closings during the evaluation period. The review evaluated retail banking products and services targeted toward LMI individuals or small businesses and/or tailored to meet specific needs within the AAs.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Gateway First Bank achieved a low satisfactory rating regarding the Lending Test. Adequate records regarding geographic distribution and borrower profile outweigh a very small percentage of loans inside the bank's AAs, excellent lending levels and innovative or flexible lending practices, and being a leader in making CD loans to support this conclusion. The overall performance remains consistent in all AAs.

For the CRA Large Bank Lending Test, typically, examiners will first determine whether the presence of any weaker lending activity or AA concentration performance warrants downgrading the overall Lending Test rating. Absent any such warranted downgrading, examiners will then place more weight on the bank's borrower profile and geographic distribution as well as on its CD loans when arriving at the overall Lending Test rating. The following sections contain conclusions for each of the Lending Test performance criteria for the bank overall. Separate analyses for each AA are contained later in this evaluation.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs. Excellent records regarding home mortgage lending support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the AAs' credit needs when arriving at this conclusion.

Home mortgage lending levels reflect excellent responsiveness to the AAs' credit needs. The bank's home mortgage loan originations increased significantly since the previous evaluation. For 2021, the bank originated 2,457 total reportable home mortgage loans totaling approximately \$531.6 million in its AAs. Gateway First Bank captured 2.1 percent market share of both the total number and dollar volume of home mortgage loans.

This volume of activity ranks the bank 12th out of 691 total lenders in the bank's AAs. This ranking considers the total number of loans made by each institution and lands the bank in the top 1.7 percent of lenders reporting such loans in the bank's AAs.

Assessment Area Concentration

A very small percentage of loans are made in the institution's AAs. A substantial majority of home mortgage loans originated outside the AAs supports this conclusion. However, the AA concentration did not negatively impact the overall rating. Examiners considered performance context, such as the volume of loans originated in the AA as well as the bank's structure, business focus, and expansion of lending activity in other states, when arriving at this conclusion.

As noted under the Description of Institution, the bank originates a large volume of home mortgage loans from its 132 LPOs in 27 states. While this notably broad reach of the bank's activities naturally serves to substantially decrease the overall percentage of the bank's loans inside its AAs, the bank still maintains a notable home mortgage lending footprint inside its AAs as well, as seen in the following table.

The following table also shows that the bank increased the number and dollar volume of small business loans originated in its AAs from 2020 to 2021, although overall, a majority of small business loans, by dollar, were originated outside the AAs. Finally, the table shows that the bank originated a majority of its small farm loans by both number and dollar, inside its AAs

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	2,033	5.2	37,256	94.8	39,289	399,615	5.2	7,212,940	94.8	7,612,555
2020	3,045	5.8	49,816	94.2	52,861	647,445	5.8	10,613,300	94.3	11,260,745
2021	2,457	5.5	42,130	94.5	44,587	531,575	5.3	9,496,890	94.7	10,028,465
Subtotal	7,535	5.5	129,202	94.5	136,737	1,578,635	5.5	27,323,130	94.5	28,901,765
Small Business										
2020	36	40.4	53	59.6	89	3,370	26.1	9,556	73.9	12,926
2021	126	70.8	52	29.2	178	6,021	56.0	4,737	44.0	10,758
Subtotal	162	60.7	105	39.3	267	9,391	39.7	14,293	60.3	23,684
Small Farm										
2020	64	85.3	11	14.7	75	5,214	84.6	950	15.4	6,164
2021	45	77.6	13	22.4	58	5,159	72.2	1,982	27.8	7,141
Subtotal	109	82.0	24	18.0	133	10,373	78.0	2,932	22.0	13,305
Total	7,806	5.7	129,331	94.3	137,137	1,598,399	5.5	27,340,355	94.5	28,938,754
<i>Source: HMDA Reported Data; CRA Reported Data. Due to rounding, totals may not equal 100.0%.</i>										

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AAs. Adequate records in the Tulsa MSA AA and Oklahoma City MSA AA primarily support this conclusion. The Oklahoma Non-MSA AA also reflects consistent performance. Examiners focused on the percentage by number of loans in LMI census tracts in the AAs when arriving at conclusions for this performance factor.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels. Adequate records in the Tulsa MSA AA and Oklahoma City MSA AA primarily support this conclusion. The Oklahoma Non-MSA AA also reflects consistent performance. Examiners focused on the percentage by number of loans to LMI individuals in the AAs when arriving at conclusions for this performance factor.

Innovative or Flexible Lending Practices

The institution makes extensive use of innovative and flexible lending practices in order to serve AAs' credit needs. Examiners analyzed performance for this criterion at the institution level only, as the bank offers all of its innovative or flexible lending programs throughout the AAs.

The following table shows that since the previous evaluation, the bank originated 1,393 innovative or flexible loans totaling \$207.1 million. This dollar figure equates to 11.6 percent of average total assets of \$1.8 billion since the previous evaluation and 16.3 percent of average net loans of \$1.3 billion for the same period.

A majority of these loans provide flexible lending terms for home mortgages through little or no down payment requirements. Most of the bank's flexible loan products consists of loans granted through government programs, such as the Federal Housing Administration (FHA) and the Oklahoma Housing Finance Agency (OHFA). Given the bank's capacity and the needs in its AAs, the level of innovative and flexible loans reflects excellent responsiveness to the credit needs of its AAs.

Innovative or Flexible Lending Programs										
Type of Program	2019		2020		2021		2022		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
FHA	26	3,684	85	12,235	61	9,518	59	10,175	231	35,612
FHLMC BorrowerSmart*	-	-	18	2,540	24	3,788	10	1,698	52	8,026
FHLMC HomePossible	17	2,137	27	3,752	21	3,202	9	1,344	74	10,435
FNMA HomeReady	7	852	20	3,267	53	8,481	54	8,939	134	21,539
FNMA HomeReady/HomeStyle*	-	-	-	-	2	268	0	0	2	268
Habitat Portfolio**	-	-	-	-	11	1,462	4	445	15	1,907
HUD 184	7	766	14	1,871	5	807	1	219	27	3,663
OK County HFA	0	0	3	638	16	2,752	2	422	21	3,812
OHFA (State HFA)	17	2,505	118	20,158	174	31,509	116	15,164	425	69,336
RefiNow/RefiPossible**	-	-	-	-	5	639	0	0	5	639
REI Bond/Gift 100 (HFA)	1	155	31	3,767	41	6,251	9	1,923	82	12,096
REI Flex 100 (HFA)	23	1,434	103	8,626	52	4,530	12	937	190	15,527
USDA Rural Develop.	4	498	15	1,806	4	530	4	558	27	3,392
VA	14	2,379	48	9,331	23	3,999	23	5,091	108	20,800
Totals	116	14,410	482	67,991	492	77,736	303	46,915	1,393	207,052

*Source: Bank Data. *BorrowerSmart and HomeReady/HomeStyle added in 2020. **Habitat Portfolio and RefiNow/RefiPossible added in 2021.*

Though not reflected in the table, examiners noted the following additional bank activity as it relates to the Coronavirus (COVID-19) Pandemic and disaster relief assistance.

- COVID-19 Pandemic Lending Activities** – The bank receives favorable CRA consideration for its willingness to offer various flexible options for borrowers impacted financially by the COVID-19 pandemic. The bank assisted small business borrowers with Paycheck Protection Program (PPP) loans through the SBA during the COVID-19 pandemic. The SBA offered the PPP loan program to provide a direct incentive for small businesses to keep their workers on the payroll. The bank originated 106 PPP loans totaling approximately \$3.0 million during the evaluation period.

Community Development Loans

Gateway First Bank is a leader in making CD loans. The bank’s leadership in originating an excellent level of CD loans and its good responsiveness to CD needs support this conclusion. The performance remains consistent in all AAs, with the exception of the Tulsa MSA AA.

During the evaluation period, Gateway First Bank originated 26 CD loans totaling approximately \$73.3 million. This level of activity represents 4.1 percent of average total assets and 5.8 percent of average net loans since the previous evaluation. The following tables show the bank’s CD lending by year, AA, and purpose.

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019 (Partial)	0	0	0	0	0	0	1	325	1	325
2020	0	0	0	0	0	0	3	4,325	3	4,325
2021	0	0	0	0	5	44,425	5	7,166	10	51,591
2022	1	1,720	0	0	1	3,214	9	11,009	11	15,943
YTD 2023	0	0	0	0	0	0	1	1,089	1	1,089
Total	1	1,720	0	0	6	47,639	19	23,914	26	73,273

Source: Bank Data.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Tulsa MSA	1	1,720	0	0	2	4,349	2	3,210	5	9,279
Oklahoma City MSA	0	0	0	0	3	41,350	7	8,111	10	49,461
Oklahoma Non-MSA	0	0	0	0	1	1,940	10	12,593	11	14,533
Total	1	1,720	0	0	6	47,639	19	23,914	26	73,273

Source: Bank Data.

The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AAs, low-income individuals, small business, and small farms. The CD loans proved responsive to the identified needs of revitalization and stabilization efforts in all AAs.

INVESTMENT TEST

Gateway First Bank achieved a high satisfactory rating regarding the Investment Test. The significant level of QIs and good responsiveness to CD needs outweighs the occasional use of CD initiatives to support this conclusion. The AAs reflect consistent performance with the exception of the Oklahoma City MSA AA, which reflects a low satisfactory rating.

Investment and Grant Activity

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. As seen in the following table, the bank made use of 134 QIs totaling approximately \$18.3 million. This represents 1.0 percent of average total assets and 30.0 percent of average securities since the previous evaluation. The following tables summarize the bank's QIs by year, AA, and purpose.

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	11	9,238	0	0	9	3,973	20	13,211
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	1	1,286	1	1,500	0	0	0	0	2	2,787
2022	0	0	0	0	0	0	2	1,476	2	1,476
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	1	1,286	12	10,738	0	0	11	5,449	24	17,474
Qualified Grants & Donations	11	293	81	438	12	57	6	21	110	810
Total	12	1,579	93	11,176	12	57	17	5,471	134	18,284

Source: Bank Data. Due to rounding, totals may not reconcile.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Tulsa MSA	10	1,578	57	5,391	3	30	1	1	71	7,000
Oklahoma City MSA	2	1	17	1,523	0	0	2	1,476	21	3,000
Oklahoma Non MSA	0	0	14	4,253	9	27	14	3,994	37	8,274
Statewide Activities	0	0	5	9	0	0	0	0	5	9
Total	12	1,579	93	11,176	12	57	17	5,471	134	18,284

Source: Bank Data. Due to rounding, totals may not reconcile.

As reflected in the prior table, the evaluation also considered QIs in the statewide area that includes the institution’s designated AAs during the evaluation period.

The following lists an example of a QI in the broader statewide area:

- **Community Service** – The bank made three separate donations totaling approximately \$4,800 to a leading statewide non-profit focusing on the financial and economic education of students K-12. The activity primarily benefits LMI individuals since a majority of students’ families served by the school are recipients of the government’s free or reduced lunch programs.

Responsiveness to Credit and Community Development Needs

Gateway First Bank exhibits good responsiveness to credit and CD needs. The bank’s QIs benefitted all CD categories and proved responsive to a variety of identified needs, but primarily supported community service efforts. Refer to the individual AAs’ sections for additional details.

Community Development Initiatives

Gateway First Bank occasionally uses innovative and/or complex investments to support CD initiatives. Although the bank’s investments are responsive to the AAs’ community needs, many are not particularly innovative or complex.

SERVICE TEST

Gateway First Bank achieved a low satisfactory rating regarding the Service Test. Reasonable changes in branch locations, reasonableness of business hours and services, and a relatively high level of CD services lifts the limited accessibility of delivery systems to support this conclusion. This performance proved consistent throughout all AAs.

Accessibility of Delivery Systems

Delivery systems are accessible to limited portions of the institution’s AAs. The following table illustrates the distribution of the bank’s branches and ATMs by tract income level for 2022. The

table shows that in low-income geographies, the bank does not operate any branches, but does operate one ATM. The bank does not operate any branches or ATMs in moderate-income census tracts. Comparatively, 6.0 percent of the combined AAs' total population resides in low-income census tracts, and 24.8 percent reside in moderate-income census tracts, reflecting limited accessibility.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	45	7.2	130,203	6.0	0	0.0	1	25.0
Moderate	178	28.6	540,504	24.8	0	0.0	0	0
Middle	239	38.4	878,339	40.4	5	62.5	1	25.0
Upper	152	24.4	623,320	28.7	3	37.5	2	50.0
NA	9	1.4	3,156	0.1	0	0.0	0	0
Total	623	100.0	2,175,522	100.0	8	100.0	4	100.0

Source: 2015 ACS Data; Bank Data. Due to rounding, totals may not equal 100.0%.

The institution makes its alternative delivery systems reasonably accessible to all portions of the AAs. In addition to its ATMs, alternative delivery systems include online banking, remote deposit capture, and mobile banking services. In addition, consumers can apply for a loan online via Gateway First Bank's website. These alternative delivery services remain consistent throughout all AAs.

Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. Since the prior evaluation, Gateway First Bank opened two full-service branches and one micro-branch, all located in upper-income census tracts

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the AAs, particularly LMI geographies or individuals. Service hours and loan and deposit product offerings are substantially similar throughout the AAs.

Gateway First Bank maintains hours and services typical for the areas served and the industry. Most locations maintain lobby hours that cover at least eight hours a day, Monday through Friday, with extended drive-thru hours. The bank offers a range of deposit products to consumer and commercial customers to include checking, savings, money market, and certificate of deposit accounts. Credit-related products offered for consumer and commercial entities included non-residential loans, home mortgage loans, home equity loans and lines of credit, and various commercial-purpose loan products. Gateway First Bank also offers credit card products to customers.

Community Development Services

The institution provides a relatively high level of CD services. The bank’s directors, officers, and employees provided 122 CD services since the previous evaluation. The bank’s CD services focused largely on community services and, to a lesser extent, affordable housing and economic development efforts. The following tables show the number of CD services by year, AA, and purpose.

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	3	13	0	1	17
2020	4	4	2	1	11
2021	14	18	4	3	39
2022	14	17	5	1	37
YTD 2023	4	10	4	0	18
Total	39	62	15	6	122

Source: Bank Data.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Tulsa MSA	31	39	10	3	83
Oklahoma City MSA	0	10	2	0	12
Oklahoma Non-MSA	0	4	3	3	10
Statewide Activities	8	9	0	0	17
Total	39	62	15	6	122

Source: Bank Data.

The following lists a notable example of a CD service in the broader statewide area.

- **Community Service** - A bank employee serves on the Board of a non-profit organization that provides services to foster children and their families. A majority of the foster families generate income in the LMI range. In this role, the employee uses financial expertise to ensure the organization meets its goals.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices were reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

TULSA MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TULSA MSA AA

The Tulsa MSA AA includes all 272 census tracts that make up the following counties: Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, and Wagoner. Gateway First Bank operates one full-service branch, one micro-branch, and two ATMs within the AA.

Economic and Demographic Data

The AA’s census tracts reflect the following income designations based on 2015 ACS data: 17 low-, 76 moderate-, 111 middle-, and 68 upper-income tracts. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Tulsa MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	272	6.3	27.9	40.8	25.0	0.0
Population by Geography	962,676	5.2	25.0	42.4	27.4	0.0
Housing Units by Geography	418,342	5.5	26.7	42.4	25.5	0.0
Owner-Occupied Units by Geography	244,058	2.7	19.4	45.7	32.1	0.0
Occupied Rental Units by Geography	128,607	9.6	37.1	37.1	16.2	0.0
Vacant Units by Geography	45,677	8.6	35.9	39.4	16.0	0.0
Businesses by Geography	118,027	3.1	21.2	40.0	35.7	0.0
Farms by Geography	3,664	2.4	16.6	51.4	29.5	0.0
Family Distribution by Income Level	248,034	21.5	17.7	20.3	40.5	0.0
Household Distribution by Income Level	372,665	24.2	16.4	17.9	41.5	0.0
Median Family Income – 46140 Tulsa, OK MSA		\$73,000	Median Housing Value Median Gross Rent Families Below Poverty Level			\$132,110 \$765 11.4%

*Source: 2015 ACS Data; 2021 D&B Data. Due to rounding, totals may not equal 100.0%.
 (*) The NA category consists of geographies that have not been assigned an income classification.*

On July 12, 2019, FEMA made a disaster declaration affecting Okmulgee and Osage counties due to severe storms. On August 7, 2019, FEMA made a disaster declaration affecting Creek County due to severe storms, straight-line winds, tornadoes, and flooding. On March 29, 2020, FEMA made a disaster declaration affecting all counties in the AA due to the COVID-19 pandemic. On December 12, 2021, FEMA made a disaster declaration affecting Pawnee County due to severe winter storms. On September 20, 2022, FEMA made a disaster declaration affecting Creek County due to severe storms, tornadoes, and flooding.

According to Moody’s Analytics, major employers in the Tulsa MSA AA include Saint Francis Health System, Hillcrest Healthcare System, American Airlines Maintenance Base, Ascension St. John, and Macy’s Fulfillment Center. The following table lists annual unemployment rates over the evaluation period for the AA, State of Oklahoma, and nationwide.

Unemployment Rates				
Area	2019	2020	2021	2022
	%	%	%	%
Creek County	3.5	6.6	4.2	2.9
Okmulgee County	4.7	7.4	5.2	3.7
Osage County	3.6	6.6	4.2	3.0
Pawnee County	3.7	6.7	4.1	3.2
Rogers County	2.9	5.9	3.5	2.4
Tulsa County	3.0	6.6	4.0	2.6
Wagoner County	3.0	5.9	3.5	2.6
State of Oklahoma	3.1	6.2	3.8	3.4
National Average	3.7	8.1	5.4	3.6

Source: Bureau of Labor Statistics.

The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2021 FFIEC-updated median family income of \$73,000 for the Tulsa MSA.

Median Family Income Ranges – Tulsa MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$73,000)	<\$36,500	\$36,500 to <\$58,400	\$58,400 to <\$87,600	≥\$87,600

Source: FFIEC.

Competition

The AA includes a fairly low level of competition for financial services based on its population. According to the FDIC Deposit Market Share report as of June 30, 2022, 57 financial institutions operated 273 offices within the bank’s AA. Of these institutions, Gateway First Bank ranked 21st with 1.1 percent deposit market share. However, numerous mortgage companies, credit unions, and finance companies also compete for loans in the area, which heightens the competition level.

Community Contact

Examiners utilized a previously conducted community contact with a representative of a local community organization to assist in identifying the credit needs of the community. The contact described stabilizing economic conditions with the ability for continuing growth in several industries such as aerospace, petroleum, education, and manufacturing. The contact stated that due to the effects of the COVID-19 pandemic and the influx of individuals in the area for jobs, a need exists for more housing, specifically affordable housing, as the jobs tend to be just above the

minimum wage standard. In addition, the contact stated the area is in need of revitalization of several areas within the Tulsa city area, specifically to entice younger families to move in and stay engaged in the area. As such, more community services will need to be in place in order to further build-up areas around Tulsa for families willing to move to these areas.

Credit and Community Development Needs and Opportunities

Considering information obtained from the community contract, bank management, as well as demographic and economic data, examiners concluded that the primary credit needs of the AA include home mortgage loans. Furthermore, as indicated by the community contact, as well as demographic and economic data, the AA's CD needs primarily include affordable housing and efforts that revitalize and stabilize the area as the footprint of the Tulsa area expands, as well as community services to grow the rebuilding areas.

CONCLUSIONS ON PERFORMANCE CRITERIA IN TULSA MSA AA

LENDING TEST

Gateway First Bank demonstrated a low satisfactory record under the Lending Test in the Tulsa MSA AA. Adequate borrower profile and geographic distribution and an excellent lending level outweigh a low level of CD lending to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to the AA's credit needs in the Tulsa MSA AA. Home mortgage lending levels reflect excellent responsiveness to the AA's credit needs to support this conclusion. For 2021, the bank originated 1,122 total reportable home mortgage loans totaling approximately \$248.3 million in the AA. Gateway First Bank captured 2.3 percent of the market share by number.

The bank's activity ranks 10th of 555 total lenders that reported 64,737 home mortgage loan originations and purchases. This ranking lands the bank in the top 1.8 percent of lenders reporting such loans in the Tulsa MSA AA.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Tulsa MSA AA. Adequate performance regarding home mortgage loans supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Tulsa MSA AA. Adequate performance in LMI geographies supports this conclusion. According to the following table, the bank's level of lending in low-income census tracts slightly exceeds aggregate data by 0.4 percentage points, reflecting adequate performance. The table further shows

that the bank’s lending performance in moderate-income census tracts falls slightly below aggregate data by 1.3 percentage points, further reflecting adequate performance.

Geographic Distribution of Home Mortgage Loans Tulsa MSA AA						
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.7	0.8	14	1.2	1,520	0.6
Moderate	19.4	12.7	128	11.4	19,060	7.7
Middle	45.7	42.7	440	39.2	84,840	34.2
Upper	32.1	43.8	540	48.1	142,860	57.5
Total	100.0	100.0	1,122	100.0	248,280	100.0

Source: 2015 ACS Data; 2021 HMDA Reported Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels. Adequate performance regarding home mortgage loans supports this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels in the Tulsa MSA AA. Adequate performance to LMI borrowers supports this conclusion.

As show in the following table, the bank’s level of lending to low-income borrowers slightly exceeds aggregate data by 0.5 percentage points, reflecting adequate performance. The table further shows that the bank’s lending in moderate-income census tracts exceeds aggregate data by 4.4 percentage points, also reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level Tulsa MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.5	5.6	68	6.1	7,550	3.0
Moderate	17.7	15.9	228	20.3	33,910	13.7
Middle	20.3	18.3	268	23.9	53,080	21.4
Upper	40.5	33.5	556	49.6	153,260	61.7
Income Not Available	0.0	26.8	2	0.2	480	0.2
Total	100.0	100.0	1,122	100.0	248,280	100.0

Source: 2015 ACS Data; 2021 HMDA Reported Data. Due to rounding, totals may not equal 100.0%.

Community Development Loans

Gateway First Bank made a low level of CD loans in the Tulsa MSA AA. Examiners considered the bank’s contribution of such loans made in the Tulsa MSA AA relative to the bank’s overall level of CD loans when arriving at this conclusion.

The bank originated 5 CD loans totaling approximately \$9.3 million in the Tulsa MSA AA. The CD loans originated in this AA equate to 12.7 percent of the bank’s total CD loans by dollar volume, which reflects a low level when compared to this area contributing 47.8 percent of the bank’s total reviewed loans. The loans reflect responsiveness to two identified needs of the areas as it pertains to revitalize and stabilize as well as affordable housing. The following table displays CD lending by year and purpose in the AA.

Community Development Lending Tulsa MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	1	1,135	1	1,940	2	3,075
2022	1	1,720	0	0	1	3,214	1	1,270	3	6,204
YTD 2023	0	0	0	0	0	0	0	0	0	0
Total	1	1,720	0	0	2	4,349	2	3,210	5	9,279

Source: Bank Data.

The following lists an example of a CD loan within the Tulsa MSA AA:

- **Revitalize or Stabilize** – The bank originated one loan totaling approximately \$1.9 million to a commercial entity to finance the modernization and improvement of ten local businesses located in LMI geographies in the area. The loan helps to attract new and retain existing business or residents.

INVESTMENT TEST

Gateway First Bank demonstrated a high satisfactory record regarding the Investment Test in the Tulsa MSA AA. Significant levels of QIs and good responsiveness to credit and CD needs outweighs occasional use of innovative or complex investments to support this conclusion.

Investment and Grant Activity

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The following table shows that Gateway First Bank made 71 QIs totaling approximately \$7.0 million in

the Tulsa MSA AA. By dollar volume, this equates to 38.3 percent of the bank’s total QIs as compared to 43.2 percent of total deposits in this AA.

Qualified Investments Tulsa MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	3	3,492	0	0	0	0	3	3,492
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	1	1,286	1	1,501	0	0	0	0	2	2,787
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	1	1,286	4	4,993	0	0	0	0	5	6,279
Qualified Grants & Donations	9	292	53	398	3	30	1	1	66	721
Total	10	1,578	57	5,391	3	30	1	1	71	7,000

Source: Bank Data.

The following lists an example of a QI in the Tulsa MSA AA:

- **Community Services** – The bank purchased one school bond totaling \$1.5 million. A majority of the students’ families in the school served reflect LMI and qualify for the government’s free or reduced lunch programs. As a result, the bond supports essential education facilities that primarily serve LMI families.

Responsiveness to Credit and Community Development Needs

The institution exhibits good responsiveness to credit and CD needs. The institution’s QIs, grants, and donations primarily funded community service needs and affordable housing activities in the AA, which demonstrates the bank’s good responsiveness to identified needs.

Community Development Initiatives

Gateway First Bank occasionally uses innovative and/or complex investments to support CD initiatives. Although the bank’s investments are responsive to the AA’s community needs, many are not particularly innovative or complex. The bank invested in one affordable housing initiative for \$1.3 million that provides funding for a large pool of LMI borrowers.

SERVICE TEST

Gateway First Bank demonstrated a low satisfactory record regarding the Service Test in the Tulsa MSA AA. Reasonable changes in branch locations, reasonableness of business hours and services,

and being a leader in the level of CD services outweighs the limited accessibility of delivery systems to support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to limited portions of the Tulsa MSA AA. Poor accessibility of branches and ATMs in moderate-income geographies supports this conclusion. The following table shows that in low-income geographies in the AA, the bank does not operate any branches or ATMs; however, this reflects a reasonable level when compared to only 5.2 percent of the AA’s population residing in these tracts. However, in moderate-income tracts within the AA, the bank does not operate any branches or ATMs, yet 25.0 percent of the population resides within these areas, reflecting poor accessibility.

Branch and ATM Distribution by Geography Income Level Tulsa MSA AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	17	6.3	50,118	5.2	0	0.0	0	0
Moderate	76	27.9	240,436	25.0	0	0.0	0	0
Middle	111	40.8	408,303	42.4	0	0.0	0	0
Upper	68	25.0	263,819	27.4	2	100.0	2	100.0
NA	0	0.0	0	0.0	0	0.0	0	0
Total	272	100.0	962,676	100.0	2	100.0	2	100.0

Source: 2015 ACS Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Alternative delivery systems offered in this AA remain consistent with those discussed at the institution level.

Changes in Branch Locations

To the extent changes have been made, the institutions opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI income geographies and/or to LMI individuals. Since the prior evaluation, Gateway First Bank opened one full-service and one micro-branch location in this AA, both located in upper-income tracts.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconvenience portions of the Tulsa MSA AA, particularly LMI geographies or individuals. The bank’s business hours and services within this AA remain consistent with the bank overall.

Community Development Services

Gateway First Bank is a leader in providing CD services in the Tulsa MSA AA. The bank’s directors, officers, and employees provided 83 CD services since the prior evaluation in this AA.

This represents 68.0 percent of the bank’s total CD services, whereas this AA contains just 25.0 percent of the bank’s total branches. The bank’s CD services focused largely on community services and affordable housing. The following table shows the number of CD services by purpose and year.

Community Development Services Tulsa MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	2	11	0	0	13
2020	2	2	2	0	6
2021	12	12	3	2	29
2022	12	12	3	1	28
YTD 2023	3	2	2	0	7
Total	31	39	10	3	83

Source: Bank Data.

The following lists examples of CD services in the Tulsa MSA AA:

- **Community Services** – Several bank employees teach financial literacy classes to middle- and high-school students throughout the AA. A majority of the students’ families in the schools served reflect LMI and qualify for the government’s free or reduced lunch programs.
- **Affordable Housing** – Several bank employees serve as committee members for the Green Country Habitat for Humanity. The organization helps provide affordable housing to LMI individuals and families in the AA.

OKLAHOMA CITY MSA AA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE OKLAHOMA CITY MSA AA

The Oklahoma City MSA AA includes all 332 census tracts that make up the following counties: Canadian, Cleveland, and Oklahoma. As noted previously, this reflects a new AA since the prior evaluation. Gateway First Bank operates one branch and no ATMs within the AA.

Economic and Demographic Data

The AA’s census tracts reflect the following income designations based on 2015 ACS data: 28 low-, 99 moderate-, 117 middle-, and 79 upper-income tracts, as well as 9 tracts with no income designation. The following table notes certain demographic data for the area.

Demographic Information of the Assessment Area Oklahoma City MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	332	8.4	29.8	35.2	23.8	2.7
Population by Geography	1,149,287	7.0	25.2	37.7	29.9	0.3
Housing Units by Geography	482,612	6.9	27.3	37.4	28.0	0.3
Owner-Occupied Units by Geography	270,023	3.9	19.3	40.4	36.4	0.1
Occupied Rental Units by Geography	163,706	10.7	37.9	33.7	17.1	0.7
Vacant Units by Geography	48,883	11.3	36.4	34.0	17.7	0.6
Businesses by Geography	155,450	4.7	21.5	34.2	36.5	3.0
Farms by Geography	4,079	3.8	17.5	37.9	39.7	1.1
Family Distribution by Income Level	278,956	21.5	17.3	20.3	40.9	0.0
Household Distribution by Income Level	433,729	23.5	16.7	17.9	41.8	0.0
Median Family Income – 36420 Oklahoma City, OK MSA		\$73,100	Median Housing Value Median Gross Rent Families Below Poverty Level			\$139,259 \$808 11.5%

*Source: 2015 ACS Data; 2021 D&B Data. Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.*

On March 29, 2020, FEMA made a disaster declaration affecting all counties in the AA due to the COVID-19 pandemic. On December 21, 2020, FEMA made a disaster declaration affecting all counties in the AA due to severe winter storms.

According to Moody’s Analytics, major employers in the Oklahoma City MSA include Tinker Air Force Base, University of Oklahoma – Norman, Integris Health, and University of Oklahoma Health Sciences Center. The following table lists annual unemployment rates over the evaluation period for the AA, State of Oklahoma, and nationwide.

Unemployment Rates				
Area	2019	2020	2021	2022
	%	%	%	%
Canadian County	2.7	5.9	3.2	2.6
Cleveland County	2.7	5.7	3.2	2.1
Oklahoma County	3.0	6.5	4.1	2.6
State of Oklahoma	3.1	6.2	3.8	3.4
National Average	3.7	8.1	5.4	3.6

Source: Bureau of Labor Statistics.

The following table presents the low-, moderate-, middle-, and upper-income ranges based on the 2021 FFIEC-updated median family income of \$73,100 for the Oklahoma City MSA.

Median Family Income Ranges – Oklahoma City MSA				
Median Family Income	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$73,100)	<\$36,550	\$36,550 to <\$58,480	\$58,480 to <\$87,720	≥\$87,720
<i>Source: FFIEC.</i>				

Competition

The AA includes a relatively low level of competition for financial services based on the AA’s population. According to the FDIC Deposit Market Share report as of June 30, 2022, 68 financial institutions operated 339 offices within the bank’s AA. Of these institutions, Gateway First Bank ranked 56th with 0.1 percent of the deposit market share. However, numerous mortgage companies, credit unions, and finance companies also compete for loans in the area, which adds to the competition level.

Credit and Community Development Needs and Opportunities

Considering information obtained from bank management, as well as demographic and economic data, examiners concluded that the primary credit needs of the AA include home mortgage loans. Furthermore, as indicated by the demographic and economic data, the AA’s CD needs include affordable housing, services that benefit LMI individuals, and efforts that revitalize and stabilize the area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE OKLAHOMA CITY MSA AA

LENDING TEST

Gateway First Bank demonstrated a low satisfactory record under the Lending Test in the Oklahoma City MSA AA. Adequate borrower profile, geographic distribution, and CD lending outweigh an excellent lending level to support this conclusion.

Lending Activity

Lending levels reflect excellent responsiveness to the AA’s credit needs in the Oklahoma City MSA AA. Home mortgage lending levels reflect excellent responsiveness to the AA’s credit needs to support this conclusion. For 2021, the bank originated 1,311 total reportable home mortgage loans in this AA totaling approximately \$279.8 million. Gateway First Bank captured 1.9 percent of the market share by number.

The bank’s activity ranks 11th of 585 total lenders that reported 86,827 home mortgage loan originations and purchases. This ranking lands the bank in the top 1.9 percent of lenders reporting such loans in the Oklahoma City MSA AA.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the AA. An adequate record regarding home mortgage loans supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Oklahoma City MSA AA. Adequate performances in the LMI geographies support this conclusion. According to the following table, the bank’s level of lending in low-income census tracts reflects similar performance to aggregate data, reflecting an adequate level. The table further shows that the bank’s lending performance in moderate-income census tracts falls slightly below aggregate data by 0.6 percentage points, also reflecting adequate performance.

Geographic Distribution of Home Mortgage Loans Oklahoma City MSA AA						
Tract Income Level	% of Owner- Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.9	2.0	25	1.9	3,905	1.4
Moderate	19.3	13.0	163	12.4	22,905	8.2
Middle	40.4	36.4	468	35.7	88,520	31.6
Upper	36.4	48.4	655	50.0	164,425	58.8
Not Available	0.1	0.1	0	0.0	0	0.0
Total	100.0	100.0	1,311	100.0	279,755	100.0

Source: 2015 ACS Data; 2021 HMDA Reported Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels. An adequate record regarding home mortgage loans supports this conclusion.

Home Mortgage Loans

The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among retail customers of different income levels. Adequate records of lending to LMI borrowers support this conclusion. As show in the following table, the bank’s level of lending to low-income borrowers slightly exceeds aggregate data by 0.3 percentage points, reflecting adequate performance. The table further shows that the bank’s lending performance to moderate-income borrowers exceeds data by 7.0 percentage points, also reflecting adequate performance.

Distribution of Home Mortgage Loans by Borrower Income Level Oklahoma City MSA AA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.5	4.7	66	5.0	7,910	2.8
Moderate	17.3	14.2	278	21.2	41,750	14.9
Middle	20.3	17.3	352	26.9	67,900	24.3
Upper	40.9	32.7	611	46.6	160,095	57.2
Income Not Available	0.0	31.2	4	0.3	2,100	0.8
Total	100.0	100.0	1,311	100.0	279,755	100.0

Source: 2015 ACS Data; 2021 HMDA Reported Data. Due to rounding, totals may not equal 100.0%.

Community Development Loans

Gateway First Bank is a leader in making CD loans in the Oklahoma City MSA AA. Examiners considered the bank’s contribution of such loans made in the Oklahoma City MSA AA relative to the bank’s overall CD loan record when arriving at this conclusion.

The bank originated 10 CD loans totaling approximately \$49.5 million in the Oklahoma City MSA AA, reflecting an excellent level of CD lending. The CD loans originated in this AA equate to 67.5 percent of total CD loans by dollar volume. As noted, this area contributed 50.6 percent of the bank’s total reviewed loans. A portion of the loans reflect responsiveness to one of the identified needs of revitalize and stabilize efforts. The following table displays CD lending by year and purpose in the AA.

Community Development Lending Oklahoma City MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	3	41,350	1	1,599	4	42,949
2022	0	0	0	0	0	0	5	5,423	5	5,423
YTD 2023	0	0	0	0	0	0	1	1,089	1	1,089
Total	0	0	0	0	3	41,350	7	8,111	10	49,461

Source: Bank Data.

The following lists a notable example of a CD loan in the Oklahoma City MSA AA:

- ***Revitalize or Stabilize*** – The bank originated multiple loans to numerous commercial entities to finance the purchase of a new warehouse and provide working capital to local businesses located in LMI geographies in the AA. The activities help to attract new or retain existing businesses or residents by revitalizing and stabilizing qualifying areas.

INVESTMENT TEST

Gateway First Bank demonstrated a low satisfactory record on the Investment Test within the Oklahoma City MSA AA. Significant investment and grant activity combined with adequate responsiveness to CD needs outweighs the absence of complex and/or innovative investments to support this conclusion.

Investment and Grant Activity

The institution has a significant level of qualified CD investments and grants, occasionally in leadership position, particularly those that are not routinely provided by private investors. The following table shows that Gateway First Bank made 21 QIs totaling \$3.0 million in the Oklahoma City MSA AA. By dollar volume, this equates to 16.4 percent of the bank’s total QIs as compared to only 5.1 percent of total deposits in this area.

Qualified Investments Oklahoma City MSA AA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	1	1,502	0	0	0	0	1	1,502
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	2	1,476	2	1,476
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	1	1,502	0	0	2	1,476	3	2,978
Qualified Grants & Donations	2	1	16	21	0	0	0	0	18	22
Total	2	1	17	1,523	0	0	2	1,476	21	3,000

Source: Bank Data.

The following lists an example of a QI within the Oklahoma City MSA AA:

- **Revitalize or Stabilize** – The bank purchased two school bonds totaling approximately \$1.5 million. The proceeds of the bonds are used to construct, equip, and furnish an early childhood center located in a moderate-income tract, which helps to attract and retain resident in this area.

Responsiveness to Credit and Community Development Needs

The institution exhibits adequate responsiveness to credit and CD needs. The institution’s QIs, grants, and donations largely funded community services needs and revitalization and/or stabilization efforts in the AA, which demonstrates the bank’s responsiveness to identified needs.

Community Development Initiatives

Gateway First Bank does not use innovative and/or complex investments to support CD initiatives in the AA.

SERVICE TEST

Gateway First Bank demonstrated a low satisfactory record regarding the Service Test in the Oklahoma City MSA AA. Reasonable changes in branch locations, reasonableness of business hours and services, and an adequate level of CD services outweigh the limited accessibility of delivery systems to support this conclusion.

Accessibility of Delivery Systems

Delivery systems are accessible to limited portions of the Oklahoma City MSA AA. Poor accessibility of branches and ATMs in the LMI geographies supports this conclusion. The following table shows that the bank does not operate any branches or ATMs in low- or moderate-income census tracts; comparatively, a combined 32.2 percent of the AA’s population resides in these areas, reflecting poor accessibility.

Branch and ATM Distribution by Geography Income Level Oklahoma City MSA AA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	28	8.4	80,085	7.0	0	0.0	0	0.0
Moderate	99	29.8	289,208	25.2	0	0.0	0	0.0
Middle	117	35.2	432,903	37.7	0	0.0	0	0.0
Upper	79	23.8	343,935	29.9	1	100.0	0	0.0
NA	9	2.7	3,156	0.3	0	0.0	0	0.0
Total	332	100.0	1,149,287	100.0	1	100.0	0	100.0

Source: 2015 ACS Data; Bank Data. Due to rounding, totals may not equal 100.0%.

Alternative delivery systems offered in this AA remain consistent with those discussed at the institution level.

Changes in Branch Locations

To the extent changes have been made, the institution’s opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals. Since the prior evaluation, Gateway First Bank opened its sole branch location in this AA, located in an upper-income tract.

Reasonableness of Business Hours and Services

Services (including, where appropriate, business hours) do not vary in a way that inconvenience portions of the Oklahoma City MSA AA, particularly LMI geographies or individuals. The bank’s business hours and services within this AA are consistent with the bank overall.

Community Development Services

Gateway First Bank provides an adequate level of CD services in the Oklahoma City MSA AA. The bank’s directors, officers, and employees provided 12 CD services, since the prior evaluation. This reflects 9.8 percent of the bank’s total CD services compared to 12.5 percent of the bank’s total branches operating in this AA. The bank’s CD services proved largely responsive to community service needs of the AA. The following table shows the number of CD services by purpose and year in the AA.

Community Development Services Oklahoma City MSA AA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	0	0	0	0	0
2020	0	0	0	0	0
2021	0	4	0	0	4
2022	0	3	1	0	4
YTD 2023	0	3	1	0	4
Total	0	10	2	0	12
<i>Source: Bank Data.</i>					

The following lists a notable example of a CD service within the Oklahoma City MSA AA:

- **Community Services** – A member of bank staff provides their knowledge of financial services to assist a local school foundation in applying for grants for a school where a majority of students receive free and reduced lunches.

OTHER ASSESSMENT AREAS – Limited-Scope Review

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE REVIEW ASSESSMENT AREAS

The following table summarizes the conclusions for the AA reviewed using limited-scope examination procedures. Examiners drew conclusions regarding the institution’s CRA performance from reviewing available facts and data, including performance figures, aggregate lending data comparisons, and demographic information. The conclusions did not alter the bank’s overall performance rating.

Assessment Area	Lending Test	Investment Test	Service Test
Oklahoma Non-MSA	Consistent	Consistent	Consistent

Facts and data supporting conclusions for the limited-scope AA follow, including a summary of Gateway First Bank’s operations and activities. The appendix includes the demographic data for the limited-scope AA.

Oklahoma Non-MSA AA

The Oklahoma Non-MSA AA consists of Alfalfa, Grant, Kay, and Major counties. The AA includes five full-service branches. The bank also operates two ATMs in the AA. The bank originated and engaged in the following activities in the AA during the review period.

Activity	#	\$(000s)
Small Business Loans	96	2,819
Home Mortgage Loans	24	3,540
Small Farm Loans	45	5
Community Development Loans	11	14,533
Investments (New)	0	0
Investments (Prior Period)	16	8,216
Donations	21	57
CD Services	10	-

Source: Bank Data

Geographic Distribution and Borrower Profile

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Oklahoma Non-MSA	24	3,540	100.0	1,397	0.0	0.0	0.0	14.4	4.2	10.8	57.7	37.5	53.9	27.9	58.3	35.3	0.0	0.0	0.0

Source: 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Oklahoma Non-MSA	24	3,540	100.0	1,397	19.5	12.5	5.1	16.7	8.3	13.7	20.3	25.0	16.0	43.5	54.2	35.7	0.0	--	29.5

Source: 2015 ACS ; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Gateway First Bank	
Scope of Examination: Full scope reviewed performed on the following AAs: Tulsa MSA AA Oklahoma City MSA AA	
Time Period Reviewed:	9/16/2019 to 1/30/2023
Products Reviewed: (list loan categories reviewed alphabetically): Home Mortgage (1/1/2019 – 12/31/2021)	

DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREA

Oklahoma Non-MSA AA

Based on 2015 ACS Data, the AA’s 19 census tracts include 3 moderate-, 11 middle-, and 5 upper-income tracts. The following table includes certain demographic data for this AA.

Demographic Information of the Assessment Area Oklahoma Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	15.8	57.9	26.3	0.0
Population by Geography	63,559	0.0	17.1	58.4	24.5	0.0
Housing Units by Geography	30,495	0.0	16.6	60.2	23.2	0.0
Owner-Occupied Units by Geography	17,822	0.0	14.4	57.7	27.9	0.0
Occupied Rental Units by Geography	7,384	0.0	18.3	65.3	16.3	0.0
Vacant Units by Geography	5,289	0.0	21.4	61.4	17.1	0.0
Businesses by Geography	5,150	0.0	15.3	55.2	29.5	0.0
Farms by Geography	552	0.0	6.5	66.7	26.8	0.0
Family Distribution by Income Level	16,421	19.5	16.7	20.3	43.5	0.0
Household Distribution by Income Level	25,206	21.6	16.2	17.6	44.7	0.0
Median Family Income – Oklahoma Non-MSA		\$58,100	Median Housing Value Median Gross Rent Families Below Poverty Level			\$79,630 \$613 12.5%

Source: 2015 ACS Data; 2021 D&B Data; FFIEC Estimated Median Family Income; () The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100.0%.*

On July 12, 2019, FEMA made a disaster declaration affecting Alfalfa, Kay, and Major counties due to severe storms. On March 29, 2020, FEMA made a disaster declaration affecting all counties in the AA due to the COVID-19 pandemic. On December 12, 2021, FEMA made a disaster declaration affecting all counties in the AA due to severe winter storms. On February 24, 2021, FEMA made a disaster declaration affecting Alfalfa and Grant counties due to severe winter storms.

The Oklahoma Non-MSA AA contained 4 underserved tracts and 1 distressed tract in 2019, 4 underserved tracts and 8 distressed tracts in 2020, 4 underserved tracts and 2 distressed tracts in 2021, and 2 underserved tracts and 1 distressed tracts in 2022.

According to the FDIC Deposit Market Share report as of June 30, 2022, 19 financial institutions operated 40 offices within the bank’s AA. Of these institutions, Gateway First Bank ranked second with 19.1 percent deposit market share. Regarding reportable home mortgage loans for 2022, Gateway First Bank captured 1.6 percent of the market share by number, which ranks 19th of 181 total lenders that reported home mortgage loan originations and purchases in the AA.

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

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

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

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

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

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

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

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

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

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

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

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

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

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

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

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

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

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

Qualified Investment: A 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.

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

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

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

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