



***Community Reinvestment Act  
Public File***

***As of April 1, 2024***

## 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 over 1,000 team members in more than 25 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*	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
Wakita	1716 Main Street	Wakita, OK 73771	N/A	40	053	9565.00

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

## Branch Locations Opened or Closed

### *Opened*

Date	Branch	Address	City/State/Zip	MSA/MD Code	State Code	County Code	Tract Code
December 2021	Jenks	100 S. Gateway Place	Jenks, OK 74037	46140	40	143	0067.09
December 2021	OKC (Waterford)	6303 Waterford Boulevard Ste 100	Oklahoma City, OK 73118	36420	40	109	1065.03
June 2023	Tulsa (Warren Place)	6120 S. Yale Ave, Ste 108	Tulsa, OK 74136	46140	40	143	0076.13
September 2023	Bartlesville	422 S. Dewey Ave	Bartlesville, OK 74003	N/A	40	147	0003.00

### *Closed*

N/A

## 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)
Wakita	9 a.m. - 12 p.m. & 1 - 3 p.m. (Mon – Fri)	8 a.m. - 12 p.m. & 1 - 4 p.m. (Mon – Fri)
Tulsa (Warren Place)	9 a.m. - 5 p.m. (Mon – Fri)	N/A

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

### **ATMs**

Location	Address
Jenks	244 S. Gateway Place, Jenks, OK 74037
Jenks	100 S. Gateway Place, Jenks, OK 74037
Burlington Co-Op Convenience Store*	602 Main Street, Burlington, OK 73722
Oasis Fresh Market*	1725 N. Peoria Avenue, Tulsa, OK 74106

\*Does not accept deposits.

Gateway First Bank is also a participating institution in the Allpoint Network of ATMs nationwide. 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 (7:00 AM - 7:00 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](mailto:DigitalSupport@GatewayFirst.com)
- Mortgage Customer Support: [CustomerCare@GatewayLoan.com](mailto:CustomerCare@GatewayLoan.com)

**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, and Woods
AA3 – Oklahoma City-OK MSA	Canadian, Cleveland, Grady, Lincoln, Logan, McClain, and Oklahoma
AA4 – Washington County	Washington

**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
244 South Gateway Place	Jenks, OK 74037	46140	40	143	0067.09	8:30 a.m. - 5:00 p.m.
9500 N 129 <sup>th</sup> E Avenue Ste 235	Owasso, OK 74055	46140	40	143	0058.05	8:30 a.m. - 5:00 p.m.
1717 N Peoria Avenue, Ste 11	Tulsa, OK 74106	46140	40	143	0005.00	8:00 a.m. - 4:00 p.m.
6832 N Robinson Avenue	Oklahoma City, OK 73116	36240	40	109	1062.00	9:00 a.m. - 5:00 p.m.
1931 W 33 <sup>rd</sup> Street	Edmond, OK 73013	36240	40	109	1083.17	8:00 a.m. - 5:00 p.m.
3700 W Robinson Street, Ste. 200	Norman, OK 73072	36240	40	027	2015.12	8:30 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) 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](http://www.GatewayLoan.com).

### ***Personal Deposit Products***

- Gateway Checking
- Personal Savings
- Certificates of Deposit

### ***Personal Loan Products***

- Personal Loans
- Certificate of Deposit Secured Loans
- Auto Loans
- Credit Cards

### ***Business & Commercial Deposit Products***

- Business Checking
- Business Savings
- Money Market Deposit Accounts
- Certificates of Deposit
- Commercial Analyzed Checking
- Brokered and Reciprocal Deposit Products (through Intrafi)

### ***Business, Commercial, & Agricultural Loan Products***

- Working Capital Loans
- Certificate of Deposit Secured Loans
- Real Estate Loans
- Equipment and Auto Loans
- Other Secured Loans (including accounts receivable, inventory, livestock, crops, and all business assets)
- Specialty guaranteed lending programs such as SBA 7(a) and USDA Business & Industry

### ***Treasury Management Services***

- Remote Deposit Capture
  - ACH Origination
-

- 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

### **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 Disclosure Statements for the past two calendar years are included. These may also be obtained from the FFIEC's website at <https://www.ffiec.gov>

### **Written Comments from the Public**

Gateway has received a single comment letter from an organization outside of the Bank's Assessment Area. The letters and the Bank's responses are included in the Appendix.

### **Contact**

For more information you may contact the Bank's CRA Officer below or email us at [CRA@GatewayFirst.com](mailto:CRA@GatewayFirst.com)

Bruce W. Schultz  
VP, Community Development Banking  
(918) 858-7551 Office  
[Bruce.Schultz@GatewayFirst.com](mailto:Bruce.Schultz@GatewayFirst.com)

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## **Appendix**

- The Bank's CRA Disclosure Statements for 2020, 2021, and 2022
  - Map of each Assessment Area with list of census tracts and demographic information based on the most current available FFIEC census data (2023)
  - 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
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Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: ALABAMA (01)

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)
AUTAUGA COUNTY (001), AL										
MSA 33860										
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	814	1	814	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	814	1	814	0	0
MONTGOMERY COUNTY (101), AL										
MSA 33860										
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	816	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	816	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	1,630	1	814	0	0
STATE TOTAL	0	0	0	0	2	1,630	1	814	0	0





Loans by County

Small Business Loans - Originations

Institution: GATEWAY FIRST BANK

Respondent ID: 0000015118

Agency: FDIC - 3

State: ARKANSAS (05)

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)
TOTAL OUTSIDE AA IN STATE	3	66	0	0	0	0	2	16	0	0
STATE TOTAL	3	66	0	0	0	0	2	16	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)
EL PASO COUNTY (041), CO										
MSA 17820										
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	1	393	1	393	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	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	393	1	393	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	19	0	0	1	393	1	393	0	0
STATE TOTAL	1	19	0	0	1	393	1	393	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	6	0	0	0	0	1	6	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	6	0	0	0	0	1	6	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	5	86	0	0	0	0	5	86	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	86	0	0	0	0	5	86	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	92	0	0	0	0	6	92	0	0
STATE TOTAL	6	92	0	0	0	0	6	92	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: NEVADA (32)

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)
CLARK COUNTY (003), NV										
MSA 29820										
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	1	134	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	134	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	134	0	0	0	0	0	0
STATE TOTAL	0	0	1	134	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: OHIO (39)

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)
FRANKLIN COUNTY (049), OH										
MSA 18140										
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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	0	0
KNOX COUNTY (083), OH										
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	241	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	241	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	21	1	241	0	0	1	21	0	0
STATE TOTAL	1	21	1	241	0	0	1	21	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	38	734	0	0	0	0	38	734	0	0
Upper Income	15	371	0	0	0	0	15	371	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	53	1,105	0	0	0	0	53	1,105	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	3	0	0	0	0	1	3	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	3	0	0	0	0	1	3	0	0
CUSTER COUNTY (039), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	68	0	0	0	0	1	68	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	68	0	0	0	0	1	68	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	4	35	0	0	0	0	4	35	0	0
Upper Income	5	95	1	142	0	0	5	216	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	130	1	142	0	0	9	251	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	22	405	1	131	0	0	20	363	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	22	405	1	131	0	0	20	363	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	10	227	0	0	0	0	10	227	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	10	227	0	0	0	0	10	227	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)
<b>KINGFISHER COUNTY (073), OK</b>										
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	200	0	0	1	200	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
<b>MCCLAIN COUNTY (087), OK</b>										
MSA 36420										
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	18	0	0	0	0	1	18	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	18	0	0	0	0	1	18	0	0
<b>MAJOR COUNTY (093), OK</b>										
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	8	235	0	0	2	716	8	469	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	235	0	0	2	716	8	469	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	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	375	1	375	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	27	0	0	0	0	1	27	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	168	3	568	0	0	5	736	0	0
Median Family Income Not Known	0	0	0	0	1	825	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	295	3	568	2	1,200	8	1,238	0	0
PAYNE COUNTY (119), 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	21	0	0	0	0	1	21	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	21	0	0	0	0	1	21	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)
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	2	71	0	0	0	0	1	1	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	71	0	0	0	0	1	1	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%	3	104	0	0	0	0	3	104	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	3	34	0	0	0	0	3	34	0	0
Median Family Income 100-110%	1	1	0	0	1	300	2	301	0	0
Median Family Income 110-120%	2	46	0	0	0	0	2	46	0	0
Median Family Income >= 120%	7	160	0	0	1	470	7	160	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	16	345	0	0	2	770	17	645	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)
<b>WAGONER COUNTY (145), OK</b>										
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	2	21	0	0	0	0	2	21	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	21	0	0	0	0	2	21	0	0
<b>WASHITA COUNTY (149), OK</b>										
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	20	0	0	0	0	1	20	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
<b>WOODS COUNTY (151), OK</b>										
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	5	82	0	0	0	0	5	82	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	82	0	0	0	0	5	82	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)
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	1	58	0	0	0	0	1	58	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	58	0	0	0	0	1	58	0	0
TOTAL INSIDE AA IN STATE	116	2,636	4	699	6	2,686	119	4,071	0	0
TOTAL OUTSIDE AA IN STATE	21	468	2	342	0	0	21	719	0	0
STATE TOTAL	137	3,104	6	1,041	6	2,686	140	4,790	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

State: PENNSYLVANIA (42)

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 (091), PA										
MSA 33874										
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	121	0	0	1	121	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	121	0	0	1	121	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	121	0	0	1	121	0	0
STATE TOTAL	0	0	1	121	0	0	1	121	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)
BEXAR COUNTY (029), TX										
MSA 41700										
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	404	1	404	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	404	1	404	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	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%	5	156	0	0	1	304	5	379	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	156	0	0	1	304	5	379	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	163	0	0	2	708	7	790	0	0
STATE TOTAL	6	163	0	0	2	708	7	790	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)
PIERCE COUNTY (053), WA										
MSA 45104										
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%	1	26	1	126	0	0	1	26	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	57	0	0	0	0	1	57	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	2	83	1	126	0	0	2	83	0	0
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	0	0	0	0	0	0
Upper Income	0	0	1	130	0	0	1	130	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	1	130	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	83	2	256	0	0	3	213	0	0
STATE TOTAL	2	83	2	256	0	0	3	213	0	0

Loans by County

Respondent ID: 0000015118

Small Business Loans - Originations

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	116	2,636	4	699	6	2,686	119	4,071	0	0
TOTAL OUTSIDE AA	40	912	7	1,094	5	2,731	43	3,179	0	0
TOTAL INSIDE & OUTSIDE	156	3,548	11	1,793	11	5,417	162	7,250	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	2	34	1	219	3	989	6	1,242	0	0
STATE TOTAL	2	34	1	219	3	989	6	1,242	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	21	651	4	760	3	1,275	27	2,679	0	0
Upper Income	6	276	4	671	0	0	10	947	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	27	927	8	1,431	3	1,275	37	3,626	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	2	18	0	0	0	0	2	18	0	0
Upper Income	1	5	0	0	0	0	1	5	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	23	0	0	0	0	3	23	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	5	2	453	0	0	3	458	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	5	2	453	0	0	3	458	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	0	0	0	0	0	0	0	0
Upper Income	0	0	2	353	0	0	2	353	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	353	0	0	2	353	0	0
PAYNE COUNTY (119), 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	139	0	0	1	139	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	139	0	0	1	139	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	0	0	1	384	1	384	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	384	1	384	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	0	0	1	114	0	0	1	114	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	114	0	0	1	114	0	0
TOTAL INSIDE AA IN STATE	28	932	13	2,452	4	1,775	44	5,152	0	0
TOTAL OUTSIDE AA IN STATE	3	23	2	253	1	384	6	660	0	0
STATE TOTAL	31	955	15	2,705	5	2,159	50	5,812	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	28	932	13	2,452	4	1,775	44	5,152	0	0
TOTAL OUTSIDE AA	6	137	3	472	4	1,373	12	1,902	0	0
TOTAL INSIDE & OUTSIDE	34	1,069	16	2,924	8	3,148	56	7,054	0	0

2021 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 - TULSA COUNTY (143) - MSA 46140	18	1,115	17	645	0	0
OK - WAGONER COUNTY (145) - MSA 46140	2	21	2	21	0	0
OK - ALFALFA COUNTY (003) - MSA NA	53	1,105	53	1,105	0	0
OK - GRANT COUNTY (053) - MSA NA	23	536	20	363	0	0
OK - KAY COUNTY (071) - MSA NA	10	227	10	227	0	0
OK - MAJOR COUNTY (093) - MSA NA	10	951	8	469	0	0
OK - CANADIAN COUNTY (017) - MSA 36420	1	3	1	3	0	0
OK - OKLAHOMA COUNTY (109) - MSA 36420	9	2,063	8	1,238	0	0

2021 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	38	3,633	37	3,626	0	0
OK - GRANT COUNTY (053) - MSA NA	3	458	3	458	0	0
OK - KAY COUNTY (071) - MSA NA	2	715	2	715	0	0
OK - MAJOR COUNTY (093) - MSA NA	2	353	2	353	0	0

2021 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: GATEWAY FIRST BANK

PAGE: 1 OF 1

Respondent ID: 0000015118  
Agency: FDIC - 3

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	6	8,866	0	0
Purchased	0	0	0	0
Total	6	8,866	0	0
Consortium/Third Party Loans (optional)				

2021 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

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ASSESSMENT AREA - 0001

CREEK COUNTY (037), OK

MSA: 46140

Moderate Income

0201.02\* 0206.01\* 0206.02\* 0207.04\* 0208.00\* 0210.00\* 0211.02\* 0213.00\*

Middle Income

0201.01\* 0207.02\* 0207.05\* 0207.06\* 0207.07\* 0209.00\* 0211.01\* 0212.01\* 0212.02\* 0214.00\* 0215.00\*

0216.00\*

Upper Income

0201.03\*

OKMULGEE COUNTY (111), OK

MSA: 46140

Moderate Income

0001.00\* 0002.00\* 0003.00\* 0008.00\* 0009.02\*

Middle Income

0004.00\* 0005.00\* 0006.00\* 0007.00\* 0009.01\*

OSAGE COUNTY (113), OK

MSA: 46140

Moderate Income

9400.02\*

Middle Income

9400.01\* 9400.03\* 9400.04\* 9400.05\* 9400.06\* 9400.07\* 9400.08\* 9400.09\* 9400.10\* 9400.11\*

PAWNEE COUNTY (117), OK

MSA: 46140

Moderate Income

9575.00\*

Middle Income

9571.00\* 9572.00\* 9573.00\* 9574.00\*

ROGERS COUNTY (131), OK

2021 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

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MSA: 46140

Moderate Income

0501.01\* 0501.04\* 0502.02\* 0507.01\*

Middle Income

0501.03\* 0501.05\* 0502.01\* 0502.03\* 0503.01\* 0503.02\* 0503.03\* 0504.07\* 0504.08\* 0505.02\* 0506.01\*

0506.04\* 0507.02\* 0508.01\* 0508.02\*

Upper Income

0503.04\* 0504.03\* 0504.04\* 0504.05\* 0504.06\* 0504.09\* 0505.01\* 0506.02\* 0506.03\*

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income 10-20%

0080.01\*

Median Family Income 20-30%

0005.00\* 0046.00\*

Median Family Income 30-40%

0004.00\* 0021.00\* 0062.00\* 0076.08\* 0079.00\*

Median Family Income 40-50%

0003.00\* 0006.00\* 0012.00\* 0013.00\* 0014.00\* 0030.00\* 0057.00\* 0088.00\* 0090.08\*

Median Family Income 50-60%

0001.00\* 0015.00\* 0016.00\* 0023.01\* 0034.00\* 0059.00\* 0060.00\* 0067.01\* 0068.01\* 0068.04\* 0073.11\*

0076.09\* 0076.41\* 0080.02\* 0090.04\* 0091.01\*

Median Family Income 60-70%

0007.00\* 0008.00\* 0009.00\* 0010.00\* 0020.00\* 0027.00\* 0069.05\* 0072.00\* 0073.06\* 0074.02\* 0082.00\*

0086.00\* 0091.04\*

Median Family Income 70-80%

0018.00\* 0029.00\* 0048.00\* 0049.00\* 0066.00\* 0068.03\* 0069.06\* 0070.00\* 0071.01\* 0071.02\* 0073.04\*

0073.05 0073.08\* 0073.10\* 0073.12\* 0074.08\* 0074.10\* 0076.17\* 0076.25\* 0076.42\* 0083.00\* 0085.01\*

0089.00\* 0093.00\* 0111.00

Median Family Income 80-90%

2021 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

0002.00\* 0017.00\* 0035.00\* 0037.00\* 0047.00\* 0050.01\* 0055.00\* 0058.01\* 0069.07\* 0074.11\* 0075.03\*

0084.00\* 0090.06\* 0090.07\*

Median Family Income 90-100%

0019.00\* 0038.00\* 0050.02 0053.00 0056.00\* 0067.03\* 0073.09\* 0074.14\* 0075.10\* 0076.20\* 0078.01\*

0085.02\*

Median Family Income 100-110%

0025.00 0039.00 0040.00\* 0044.00\* 0058.05\* 0065.07\* 0069.03\* 0074.15\* 0077.02\* 0094.01\* 0094.02\*

Median Family Income 110-120%

0065.06\* 0067.05\* 0069.01\* 0075.06\* 0075.07\* 0075.11\* 0075.22\* 0076.18\* 0076.19\* 0076.24\* 0077.01\*

0090.03 0092.00\* 0095.00\*

Median Family Income >= 120%

0031.00\* 0032.00\* 0033.00\* 0036.00\* 0041.01\* 0042.00\* 0043.01\* 0043.02\* 0045.00 0051.00\* 0052.00\*

0054.01 0054.02\* 0058.06 0058.07\* 0058.08\* 0067.07 0067.08\* 0069.02\* 0074.07\* 0074.09\* 0074.12\*

0074.13\* 0075.08\* 0075.12\* 0075.13\* 0075.15\* 0075.16\* 0075.18\* 0075.19\* 0075.20\* 0075.23\* 0075.24\*

0076.11\* 0076.12\* 0076.13\* 0076.14\* 0076.15\* 0076.16\* 0076.29\* 0076.30\* 0076.31\* 0076.32 0076.33\*

0076.34\* 0076.35\* 0076.36\* 0076.37\* 0076.38\* 0076.39\* 0078.02\* 0087.00 0090.09\*

WAGONER COUNTY (145), OK

MSA: 46140

Moderate Income

0301.01\* 0301.02\* 0302.01\*

Middle Income

0302.02\* 0303.00\* 0304.02 0304.03\* 0304.05\* 0305.02\* 0305.05\* 0305.06\* 0305.07\* 0305.10 0306.01\*

0306.02\* 0307.98\* 0308.00\*

Upper Income

0304.06\* 0305.08\* 0305.09\* 0305.11\* 0305.12\*

ASSESSMENT AREA - 0002

ALFALFA COUNTY (003), OK

MSA: NA

Middle Income

2021 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

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9556.00 9560.00

Upper Income

9557.00

GRANT COUNTY (053), OK

MSA: NA

Middle Income

9564.00 9565.00

KAY COUNTY (071), OK

MSA: NA

Moderate Income

0004.00\* 0005.00\* 0013.01

Middle Income

0001.00\* 0002.01\* 0002.02\* 0011.00 0012.00\* 0013.02

Upper Income

0003.00\* 0006.00\*

MAJOR COUNTY (093), OK

MSA: NA

Middle Income

9552.00\*

Upper Income

9551.00 9553.00

ASSESSMENT AREA - 0003

CANADIAN COUNTY (017), OK

MSA: 36420

Moderate Income

3004.00\* 3005.00\* 3012.01\*

Middle Income

3001.00\* 3002.01\* 3002.02\* 3003.00\* 3006.00\* 3007.00\* 3008.02\* 3009.01\* 3009.02\* 3009.04\* 3010.01\*

3010.03\* 3010.06\* 3010.07\* 3010.09\* 3012.02\* 3014.06\* 3014.08\* 3014.09\* 3014.10\*



2021 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

Upper Income

3008.01 3009.05\* 3010.08\* 3011.00\* 3013.00\* 3014.07\*

CLEVELAND COUNTY (027), OK

MSA: 36420

Moderate Income

2001.00\* 2002.00\* 2003.00\* 2004.00\* 2006.01\* 2012.01\* 2012.03\* 2016.03\* 2020.05\* 2020.06\* 2021.02\*

Middle Income

2006.02\* 2008.00\* 2009.00\* 2010.00\* 2013.01\* 2014.03\* 2015.07\* 2015.08\* 2016.02\* 2016.04\* 2016.12\*

2019.02\* 2019.03\* 2019.04\* 2020.02\* 2020.04\* 2020.07\* 2021.04\* 2021.05\* 2021.06\* 2022.03\* 2023.02\*

2024.02\* 2024.04\* 2024.05\* 2025.00\* 2026.00\*

Upper Income

2005.00\* 2011.01\* 2011.02\* 2012.02\* 2014.04\* 2014.05\* 2015.05\* 2015.09\* 2015.10\* 2016.07\* 2016.09\*

2016.10\* 2016.11\* 2017.00\* 2018.01\* 2018.02\* 2020.08\* 2021.07\* 2022.01\* 2022.05\* 2022.06\* 2023.01\*

2024.03\*

Income Not Known

2007.00\*

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 30-40%

1034.00\* 1037.00\* 1041.00\* 1043.00\* 1052.02\* 1056.00\*

Median Family Income 40-50%

1010.00\* 1013.00\* 1014.00\* 1028.00\* 1033.00\* 1042.00\* 1044.00\* 1049.00\* 1052.01\* 1053.00 1058.00\*

1063.01\* 1063.02\* 1069.13\* 1069.15\* 1071.03\* 1071.04\* 1072.16\* 1072.18\* 1073.02\* 1080.03\* 1083.09\*

Median Family Income 50-60%

1004.00\* 1005.00\* 1020.00\* 1023.00\* 1024.00\* 1025.00\* 1035.00\* 1039.00\* 1045.00\* 1046.00\* 1047.00\*

1048.00\* 1050.00\* 1054.00\* 1055.00\* 1057.00\* 1059.03\* 1066.04\* 1069.12\* 1070.01\* 1070.02\* 1072.09\*

1072.17\* 1072.19\* 1072.20\* 1072.22\* 1073.03\* 1073.05\* 1073.06\* 1076.01\* 1079.00\* 1080.08\* 1080.10\*

1080.11\* 1083.01\* 1083.10\* 1083.13\* 1083.14\*

Median Family Income 60-70%

2021 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

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1002.00*	1011.00*	1015.00*	1022.00*	1040.00*	1059.04*	1059.07*	1063.03*	1066.02*	1067.02*	1067.07*
1068.03*	1069.09*	1069.14*	1072.07*	1072.13*	1072.15*	1072.23*	1074.01*	1076.05*	1076.06*	1078.04*
1078.08*	1082.04*	1085.21*	1088.03*							
Median Family Income 70-80%										
1001.00*	1008.00*	1029.00*	1059.05*	1066.01*	1066.07*	1067.06*	1072.06*	1072.12*	1072.21*	1076.04*
1077.04*	1077.05*	1077.06*	1078.05*	1078.06*	1078.09*	1078.10*	1080.05*	1082.03*	1082.08*	
Median Family Income 80-90%										
1062.00*	1066.09*	1066.10*	1068.04*	1069.02*	1069.03*	1069.07*	1069.10*	1069.11*	1072.11*	1072.14*
1074.04*	1075.00*	1077.07*	1078.01*	1078.07*	1080.07*	1085.14*	1086.02*	1089.00		
Median Family Income 90-100%										
1007.00*	1019.00*	1059.06*	1065.02*	1068.01*	1068.02*	1069.06*	1080.06*	1080.09*	1082.07*	1082.16*
1083.07*	1084.04*	1085.26*	1088.04*							
Median Family Income 100-110%										
1012.00*	1016.00*	1021.00*	1032.00*	1061.00*	1065.01*	1072.10*	1074.03*	1076.07*	1077.03*	1082.01
1083.02*	1083.17*	1085.08*	1085.13*	1085.27*	1086.01*	1087.08*	1088.01*	1088.02*	1090.01*	1092.02*
Median Family Income 110-120%										
1009.00*	1051.00*	1066.06*	1067.04*	1067.05*	1074.05*	1082.20*	1083.03*	1083.04*	1084.03*	1085.04*
1087.06*	1090.03*									
Median Family Income >= 120%										
1003.00*	1006.00*	1017.00*	1018.00*	1060.00*	1064.01*	1064.02	1064.03*	1065.03	1066.08*	1067.08*
1081.01*	1081.06*	1081.07*	1081.09*	1081.10*	1081.13*	1081.14*	1082.06*	1082.13	1082.15*	1082.17*
1082.18*	1082.19*	1082.21*	1083.15*	1083.16*	1083.18*	1084.02*	1085.06*	1085.07*	1085.11	1085.12*
1085.15*	1085.19*	1085.20*	1085.23*	1085.24*	1085.25*	1085.28*	1085.29*	1085.30*	1086.03*	1087.01*
1087.03*	1087.04*	1087.07*	1087.09*	1090.04*	1092.01					
Median Family Income Not Known										
1026.00*	1027.00*	1030.00*	1036.01*	1036.02*	1038.00	1071.01*	1091.00*			

OUTSIDE ASSESSMENT AREA

AUTAUGA COUNTY (001), AL

MSA: 33860

2021 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

---

Upper Income

0205.00

MONTGOMERY COUNTY (101), AL

MSA: 33860

Upper Income

0054.07

CARROLL COUNTY (015), AR

MSA: NA

Upper Income

9502.00

CRAWFORD COUNTY (033), AR

MSA: 22900

Middle Income

0202.03

SEBASTIAN COUNTY (131), AR

MSA: 22900

Moderate Income

0003.00

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income >= 120%

0056.33

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 30-40%

0023.00

BARBER COUNTY (007), KS

MSA: NA

2021 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

9682.00

HARPER COUNTY (077), KS

MSA: NA

Middle Income

9617.00

RENO COUNTY (155), KS

MSA: NA

Middle Income

0017.00 0018.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 110-120%

0029.62

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income >= 120%

0063.91

KNOX COUNTY (083), OH

MSA: NA

Middle Income

0074.00

CUSTER COUNTY (039), OK

MSA: NA

Moderate Income

9508.00

GARFIELD COUNTY (047), OK

MSA: 21420

2021 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

0016.01

Upper Income

0011.00 0014.02

KINGFISHER COUNTY (073), OK

MSA: NA

Upper Income

9581.00

MCCLAIN COUNTY (087), OK

MSA: 36420

Middle Income

4002.02

PAYNE COUNTY (119), OK

MSA: NA

Middle Income

0111.02

Upper Income

0101.01

ROGER MILLS COUNTY (129), OK

MSA: NA

Middle Income

9600.00

SEQUOYAH COUNTY (135), OK

MSA: 22900

Middle Income

0303.02

WASHITA COUNTY (149), OK

MSA: NA

2021 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

9654.00

WOODS COUNTY (151), OK

MSA: NA

Upper Income

9542.00 9544.00

WOODWARD COUNTY (153), OK

MSA: NA

Middle Income

9534.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 100-110%

2086.03

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 70-80%

1910.03

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income >= 120%

0141.30 0173.04 0195.01

NUECES COUNTY (355), TX

MSA: 18580

Moderate Income

0034.01

PIERCE COUNTY (053), WA

MSA: 45104

2021 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

Median Family Income 50-60%

0718.03

Median Family Income 80-90%

0624.00

WHITMAN COUNTY (075), WA

MSA: NA

Upper Income

0002.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000015118

Institution: GATEWAY FIRST BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	68	68	0	0.00%
Small Farm Loans	17	17	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	101	101	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%	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

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

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Memo Item: Loans by Affiliates

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	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

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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

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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

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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

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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

Respondent ID: 0000015118

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: GATEWAY FIRST BANK

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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

Error Status Information

Respondent ID: 0000015118

Institution: GATEWAY FIRST BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> 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.

**FEE SCHEDULE**  
**Gateway Fee Schedule**

**Gateway First Bank**  
**244 South Gateway Place**  
**Jenks, Oklahoma 74037**  
**(800)329-3371**

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

Check printing fees vary by the style of check ordered.

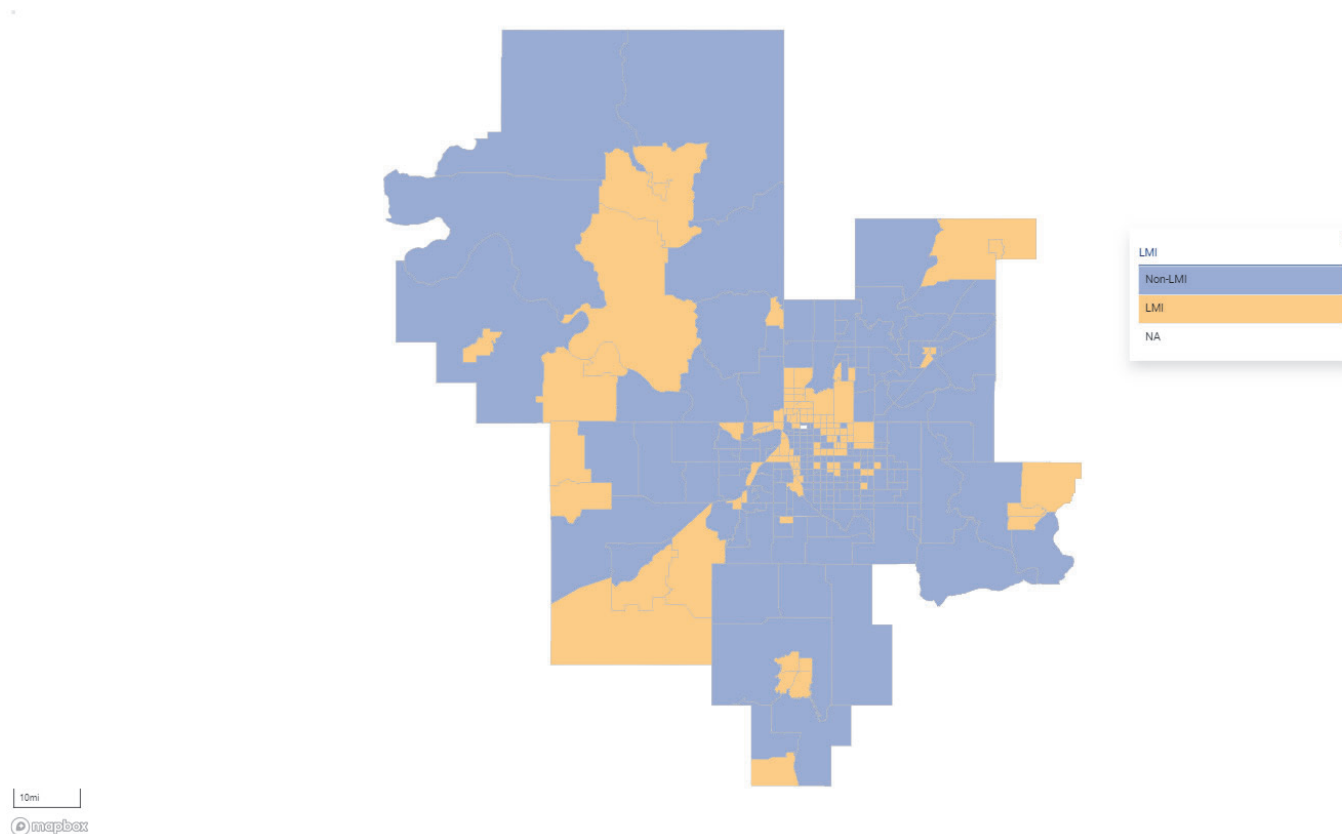
Account Research Fee - \$10 per hour with a minimum of 3 hours charged	\$30.00
Cashier's Checks	\$5.00
Collection Item Fee	\$50.00
Dormant Account Monthly Fee (accounts with a balance of less than \$300.00)	\$8.00
Execution or Levy Fee	\$25.00
Expedited Debit Card Fee	\$40.00
Foreign ATM Transaction Fee	\$1.00
Foreign Currency Purchase (+ bank cost)	\$30.00
Garnishment Fee	\$25.00
Incoming Wire Fee	\$10.00
Outgoing International Wire Transfer Fee	\$30.00
Outgoing Wire Transfer Fee	\$20.00
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

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.

Assessment Set: 2023 ALL OFFICIAL GFB ASSESSMENT AREAS

Assessment Area: AA1 TULSA-OK MSA COUNTIES



AA1 is comprised of the following counties including the applicable Federal Information Processing Standard ("FIPS") codes

AA1 - State of Oklahoma (40); Tulsa, OK MSA (46140) - Comprised of the full counties of:

- Creek (037)
- Okmulgee (111)
- Osage (113)
- Pawnee (117)
- Rogers (131)
- Tulsa (143)
- Wagoner (145)

Note: All census tract data is the most recently published data from FFIEC Online Census Data System at

<https://www.ffiec.gov/census/>

2022 FFIEC Census Report - Summary Census Income Information  
 MSA/MD: 46140 - TULSA, OK  
 State: 40 - OKLAHOMA (OK)



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	037	0201.01	Middle	\$72,203	\$81,300	9.94	91.55	\$66,106	\$74,430	\$46,250
40	037	0201.02	Moderate	\$72,203	\$81,300	16.74	60.67	\$43,807	\$49,325	\$37,500
40	037	0201.03	Upper	\$72,203	\$81,300	6.03	133.39	\$96,313	\$108,446	\$87,031
40	037	0206.02	Moderate	\$72,203	\$81,300	10.36	76.81	\$55,463	\$62,447	\$53,383
40	037	0206.03	Upper	\$72,203	\$81,300	21.30	132.81	\$95,893	\$107,975	\$69,474
40	037	0206.04	Middle	\$72,203	\$81,300	7.36	113.85	\$82,206	\$92,560	\$66,705
40	037	0207.02	Middle	\$72,203	\$81,300	14.09	100.58	\$72,625	\$81,772	\$61,618
40	037	0207.04	Moderate	\$72,203	\$81,300	18.42	76.17	\$55,000	\$61,926	\$35,781
40	037	0207.05	Middle	\$72,203	\$81,300	8.43	106.21	\$76,691	\$86,349	\$59,728
40	037	0207.06	Middle	\$72,203	\$81,300	13.63	89.05	\$64,301	\$72,398	\$55,592
40	037	0207.07	Middle	\$72,203	\$81,300	8.94	99.02	\$71,500	\$80,503	\$53,750
40	037	0208.00	Moderate	\$72,203	\$81,300	20.33	58.86	\$42,500	\$47,853	\$28,864
40	037	0209.00	Middle	\$72,203	\$81,300	12.53	88.24	\$63,715	\$71,739	\$51,250
40	037	0210.00	Moderate	\$72,203	\$81,300	29.53	56.42	\$40,743	\$45,869	\$29,594
40	037	0211.01	Moderate	\$72,203	\$81,300	12.80	75.40	\$54,444	\$61,300	\$43,897
40	037	0211.02	Moderate	\$72,203	\$81,300	20.40	77.67	\$56,087	\$63,146	\$47,500
40	037	0212.01	Middle	\$72,203	\$81,300	6.70	117.14	\$84,583	\$95,235	\$75,329
40	037	0212.02	Middle	\$72,203	\$81,300	13.93	90.62	\$65,433	\$73,674	\$55,036
40	037	0213.00	Moderate	\$72,203	\$81,300	19.18	69.99	\$50,536	\$56,902	\$39,861
40	037	0214.01	Upper	\$72,203	\$81,300	1.07	166.37	\$120,125	\$135,259	\$106,827
40	037	0214.02	Middle	\$72,203	\$81,300	16.46	81.09	\$58,555	\$65,926	\$47,266
40	037	0215.00	Middle	\$72,203	\$81,300	14.12	101.23	\$73,098	\$82,300	\$58,629
40	037	0216.00	Middle	\$72,203	\$81,300	9.65	90.84	\$65,590	\$73,853	\$46,799
40	111	0001.00	Moderate	\$72,203	\$81,300	21.13	50.78	\$36,667	\$41,284	\$25,625
40	111	0002.00	Low	\$72,203	\$81,300	29.59	40.40	\$29,172	\$32,845	\$29,755
40	111	0003.00	Low	\$72,203	\$81,300	24.54	38.95	\$28,125	\$31,666	\$25,408
40	111	0004.00	Moderate	\$72,203	\$81,300	21.16	64.74	\$46,745	\$52,634	\$44,556
40	111	0005.00	Middle	\$72,203	\$81,300	5.51	98.44	\$71,080	\$80,032	\$62,054
40	111	0006.01	Middle	\$72,203	\$81,300	11.83	99.98	\$72,193	\$81,284	\$64,045
40	111	0006.02	Middle	\$72,203	\$81,300	13.58	97.81	\$70,625	\$79,520	\$56,513
40	111	0007.00	Middle	\$72,203	\$81,300	12.32	98.33	\$71,000	\$79,942	\$61,600
40	111	0008.00	Middle	\$72,203	\$81,300	13.75	102.40	\$73,942	\$83,251	\$52,250
40	111	0009.01	Middle	\$72,203	\$81,300	16.05	86.43	\$62,406	\$70,268	\$53,162
40	111	0009.02	Moderate	\$72,203	\$81,300	24.58	62.85	\$45,386	\$51,097	\$31,458
40	113	9400.01	Moderate	\$72,203	\$81,300	19.81	68.14	\$49,202	\$55,398	\$41,538
40	113	9400.03	Middle	\$72,203	\$81,300	16.15	91.90	\$66,360	\$74,715	\$50,382
40	113	9400.04	Middle	\$72,203	\$81,300	8.41	92.33	\$66,667	\$75,064	\$56,174
40	113	9400.05	Middle	\$72,203	\$81,300	10.55	106.92	\$77,206	\$86,926	\$70,213
40	113	9400.06	Moderate	\$72,203	\$81,300	23.46	66.98	\$48,364	\$54,455	\$31,612
40	113	9400.07	Middle	\$72,203	\$81,300	7.24	102.64	\$74,115	\$83,446	\$59,444
40	113	9400.08	Middle	\$72,203	\$81,300	8.78	98.81	\$71,346	\$80,333	\$56,779

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40	113	9400.09	Upper	\$72,203	\$81,300	11.99	121.02	\$87,381	\$98,389	\$81,066
40	113	9400.11	Middle	\$72,203	\$81,300	10.30	90.02	\$65,000	\$73,186	\$59,107
40	113	9400.12	Low	\$72,203	\$81,300	22.02	44.83	\$32,375	\$36,447	\$32,036
40	113	9400.13	Moderate	\$72,203	\$81,300	11.23	67.06	\$48,424	\$54,520	\$39,556
40	113	9400.14	Middle	\$72,203	\$81,300	6.76	96.38	\$69,590	\$78,357	\$67,988
40	113	9400.15	Moderate	\$72,203	\$81,300	21.44	58.46	\$42,214	\$47,528	\$36,965
40	117	9571.00	Moderate	\$72,203	\$81,300	16.56	72.80	\$52,571	\$59,186	\$49,099
40	117	9572.00	Middle	\$72,203	\$81,300	13.04	93.59	\$67,581	\$76,089	\$61,477
40	117	9573.00	Moderate	\$72,203	\$81,300	17.56	75.30	\$54,375	\$61,219	\$44,816
40	117	9574.00	Middle	\$72,203	\$81,300	11.28	111.00	\$80,147	\$90,243	\$52,120
40	117	9575.00	Moderate	\$72,203	\$81,300	19.93	72.64	\$52,454	\$59,056	\$34,005
40	117	9999.99	Middle	\$72,203	\$81,300	15.40	84.83	\$61,250	\$68,967	\$50,991
40	131	0501.01	Moderate	\$72,203	\$81,300	12.91	66.11	\$47,738	\$53,747	\$45,481
40	131	0501.03	Middle	\$72,203	\$81,300	12.52	99.54	\$71,875	\$80,926	\$47,292
40	131	0501.04	Moderate	\$72,203	\$81,300	18.43	64.53	\$46,599	\$52,463	\$35,135
40	131	0501.05	Upper	\$72,203	\$81,300	5.74	126.70	\$91,484	\$103,007	\$65,327
40	131	0502.01	Upper	\$72,203	\$81,300	6.94	120.60	\$87,083	\$98,048	\$56,771
40	131	0502.02	Moderate	\$72,203	\$81,300	15.05	65.00	\$46,932	\$52,845	\$40,862
40	131	0502.03	Middle	\$72,203	\$81,300	12.97	89.29	\$64,471	\$72,593	\$61,071
40	131	0503.01	Middle	\$72,203	\$81,300	14.10	80.73	\$58,295	\$65,633	\$54,583
40	131	0503.02	Middle	\$72,203	\$81,300	10.16	88.21	\$63,697	\$71,715	\$56,563
40	131	0503.03	Middle	\$72,203	\$81,300	2.90	117.12	\$84,565	\$95,219	\$83,487
40	131	0503.04	Middle	\$72,203	\$81,300	6.35	113.80	\$82,171	\$92,519	\$72,171
40	131	0504.03	Upper	\$72,203	\$81,300	4.60	134.31	\$96,983	\$109,194	\$85,658
40	131	0504.04	Middle	\$72,203	\$81,300	3.09	111.82	\$80,741	\$90,910	\$74,754
40	131	0504.05	Upper	\$72,203	\$81,300	0.64	203.06	\$146,618	\$165,088	\$125,909
40	131	0504.06	Upper	\$72,203	\$81,300	2.08	182.27	\$131,607	\$148,186	\$128,464
40	131	0504.07	Middle	\$72,203	\$81,300	11.01	111.95	\$80,833	\$91,015	\$70,682
40	131	0504.08	Middle	\$72,203	\$81,300	17.61	96.89	\$69,960	\$78,772	\$53,750
40	131	0504.09	Upper	\$72,203	\$81,300	9.85	127.39	\$91,982	\$103,568	\$77,045
40	131	0505.01	Middle	\$72,203	\$81,300	9.12	93.48	\$67,500	\$75,999	\$62,716
40	131	0505.02	Middle	\$72,203	\$81,300	18.12	82.85	\$59,821	\$67,357	\$53,363
40	131	0506.01	Middle	\$72,203	\$81,300	11.38	108.83	\$78,583	\$88,479	\$53,872
40	131	0506.02	Middle	\$72,203	\$81,300	5.49	115.34	\$83,279	\$93,771	\$82,784
40	131	0506.03	Upper	\$72,203	\$81,300	5.18	125.80	\$90,833	\$102,275	\$79,231
40	131	0506.04	Upper	\$72,203	\$81,300	7.32	120.41	\$86,944	\$97,893	\$77,500
40	131	0507.01	Moderate	\$72,203	\$81,300	27.31	59.51	\$42,969	\$48,382	\$37,157
40	131	0507.02	Moderate	\$72,203	\$81,300	13.63	75.84	\$54,761	\$61,658	\$56,655
40	131	0508.01	Middle	\$72,203	\$81,300	11.54	117.50	\$84,840	\$95,528	\$77,604
40	131	0508.02	Upper	\$72,203	\$81,300	9.91	130.70	\$94,375	\$106,259	\$83,094
40	143	0002.00	Moderate	\$72,203	\$81,300	12.43	67.02	\$48,393	\$54,487	\$42,031
40	143	0003.00	Moderate	\$72,203	\$81,300	30.31	56.28	\$40,640	\$45,756	\$34,974
40	143	0004.00	Low	\$72,203	\$81,300	45.51	44.60	\$32,208	\$36,260	\$32,292
40	143	0005.00	Low	\$72,203	\$81,300	46.32	32.89	\$23,750	\$26,740	\$17,917
40	143	0008.00	Moderate	\$72,203	\$81,300	11.24	77.24	\$55,772	\$62,796	\$41,726



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40	143	0009.00	Middle	\$72,203	\$81,300	24.85	104.30	\$75,313	\$84,796	\$52,375
40	143	0010.00	Moderate	\$72,203	\$81,300	33.24	62.43	\$45,083	\$50,756	\$18,320
40	143	0012.00	Moderate	\$72,203	\$81,300	22.75	52.33	\$37,788	\$42,544	\$48,215
40	143	0013.00	Moderate	\$72,203	\$81,300	37.13	55.50	\$40,074	\$45,122	\$30,859
40	143	0014.00	Moderate	\$72,203	\$81,300	27.28	60.06	\$43,368	\$48,829	\$35,412
40	143	0015.00	Low	\$72,203	\$81,300	32.26	47.99	\$34,657	\$39,016	\$33,038
40	143	0016.00	Low	\$72,203	\$81,300	35.86	47.14	\$34,043	\$38,325	\$34,154
40	143	0017.00	Moderate	\$72,203	\$81,300	14.52	76.52	\$55,250	\$62,211	\$49,016
40	143	0018.00	Middle	\$72,203	\$81,300	20.55	89.12	\$64,351	\$72,455	\$51,935
40	143	0019.00	Middle	\$72,203	\$81,300	16.46	82.75	\$59,750	\$67,276	\$48,500
40	143	0020.00	Middle	\$72,203	\$81,300	25.44	80.16	\$57,885	\$65,170	\$48,913
40	143	0021.00	Unknown	\$72,203	\$81,300	57.74	0.00	\$0	\$0	\$14,122
40	143	0023.01	Low	\$72,203	\$81,300	35.66	43.28	\$31,250	\$35,187	\$29,306
40	143	0025.00	Middle	\$72,203	\$81,300	26.96	102.01	\$73,661	\$82,934	\$41,325
40	143	0027.00	Moderate	\$72,203	\$81,300	21.43	63.40	\$45,781	\$51,544	\$44,052
40	143	0029.00	Moderate	\$72,203	\$81,300	24.12	71.77	\$51,823	\$58,349	\$42,784
40	143	0030.00	Moderate	\$72,203	\$81,300	26.39	53.47	\$38,611	\$43,471	\$34,444
40	143	0031.00	Upper	\$72,203	\$81,300	14.44	130.49	\$94,219	\$106,088	\$51,332
40	143	0032.00	Upper	\$72,203	\$81,300	5.29	225.40	\$162,750	\$183,250	\$94,583
40	143	0033.00	Upper	\$72,203	\$81,300	10.40	172.54	\$124,583	\$140,275	\$85,500
40	143	0034.00	Middle	\$72,203	\$81,300	20.67	83.38	\$60,208	\$67,788	\$43,309
40	143	0035.00	Upper	\$72,203	\$81,300	14.26	129.47	\$93,487	\$105,259	\$65,278
40	143	0036.00	Upper	\$72,203	\$81,300	10.33	135.46	\$97,813	\$110,129	\$73,125
40	143	0037.00	Middle	\$72,203	\$81,300	4.57	104.07	\$75,147	\$84,609	\$64,191
40	143	0038.00	Middle	\$72,203	\$81,300	6.28	95.63	\$69,048	\$77,747	\$55,795
40	143	0039.00	Middle	\$72,203	\$81,300	9.04	89.20	\$64,412	\$72,520	\$52,019
40	143	0040.00	Middle	\$72,203	\$81,300	13.12	116.07	\$83,813	\$94,365	\$49,461
40	143	0041.01	Upper	\$72,203	\$81,300	2.75	321.31	\$232,000	\$261,225	\$166,181
40	143	0042.00	Upper	\$72,203	\$81,300	5.27	180.69	\$130,469	\$146,901	\$84,159
40	143	0043.01	Upper	\$72,203	\$81,300	4.63	346.24	\$250,001	\$281,493	\$205,000
40	143	0043.02	Upper	\$72,203	\$81,300	2.36	226.64	\$163,646	\$184,258	\$97,438
40	143	0044.00	Middle	\$72,203	\$81,300	14.18	100.21	\$72,357	\$81,471	\$57,905
40	143	0045.00	Upper	\$72,203	\$81,300	3.45	227.89	\$164,545	\$185,275	\$133,789
40	143	0046.00	Low	\$72,203	\$81,300	45.17	28.60	\$20,653	\$23,252	\$20,379
40	143	0047.00	Middle	\$72,203	\$81,300	8.39	82.11	\$59,286	\$66,755	\$51,071
40	143	0048.00	Moderate	\$72,203	\$81,300	21.57	63.60	\$45,923	\$51,707	\$44,496
40	143	0049.00	Moderate	\$72,203	\$81,300	23.59	63.45	\$45,813	\$51,585	\$36,953
40	143	0050.01	Moderate	\$72,203	\$81,300	16.98	76.86	\$55,500	\$62,487	\$53,636
40	143	0050.02	Middle	\$72,203	\$81,300	10.81	92.14	\$66,532	\$74,910	\$45,042
40	143	0051.00	Upper	\$72,203	\$81,300	3.67	189.28	\$136,667	\$153,885	\$125,114
40	143	0052.00	Upper	\$72,203	\$81,300	16.98	162.24	\$117,143	\$131,901	\$70,764
40	143	0053.00	Middle	\$72,203	\$81,300	11.51	104.19	\$75,234	\$84,706	\$53,297
40	143	0054.01	Upper	\$72,203	\$81,300	3.66	152.92	\$110,417	\$124,324	\$101,250
40	143	0054.03	Middle	\$72,203	\$81,300	17.56	89.19	\$64,402	\$72,511	\$48,957
40	143	0054.04	Upper	\$72,203	\$81,300	5.39	121.94	\$88,049	\$99,137	\$76,615

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40	143	0055.00	Middle	\$72,203	\$81,300	4.86	91.10	\$65,781	\$74,064	\$61,033
40	143	0056.00	Middle	\$72,203	\$81,300	17.41	83.47	\$60,274	\$67,861	\$50,583
40	143	0057.00	Moderate	\$72,203	\$81,300	29.63	58.66	\$42,356	\$47,691	\$39,129
40	143	0058.01	Moderate	\$72,203	\$81,300	11.31	75.82	\$54,750	\$61,642	\$51,046
40	143	0058.05	Middle	\$72,203	\$81,300	8.17	85.40	\$61,667	\$69,430	\$54,006
40	143	0058.08	Upper	\$72,203	\$81,300	4.41	149.60	\$108,018	\$121,625	\$102,098
40	143	0058.09	Upper	\$72,203	\$81,300	7.47	129.95	\$93,833	\$105,649	\$70,030
40	143	0058.10	Upper	\$72,203	\$81,300	0.00	121.33	\$87,604	\$98,641	\$84,418
40	143	0058.11	Upper	\$72,203	\$81,300	3.39	136.55	\$98,594	\$111,015	\$79,583
40	143	0058.12	Upper	\$72,203	\$81,300	2.86	162.86	\$117,596	\$132,405	\$106,125
40	143	0058.13	Moderate	\$72,203	\$81,300	17.47	61.98	\$44,755	\$50,390	\$47,917
40	143	0059.00	Moderate	\$72,203	\$81,300	33.50	55.47	\$40,052	\$45,097	\$36,705
40	143	0060.00	Moderate	\$72,203	\$81,300	29.59	62.63	\$45,224	\$50,918	\$41,109
40	143	0062.00	Moderate	\$72,203	\$81,300	31.02	50.33	\$36,343	\$40,918	\$27,083
40	143	0065.06	Upper	\$72,203	\$81,300	5.22	127.87	\$92,333	\$103,958	\$81,400
40	143	0065.07	Middle	\$72,203	\$81,300	8.57	119.70	\$86,429	\$97,316	\$74,464
40	143	0066.00	Middle	\$72,203	\$81,300	9.78	98.10	\$70,833	\$79,755	\$67,774
40	143	0067.01	Moderate	\$72,203	\$81,300	33.89	57.52	\$41,536	\$46,764	\$38,482
40	143	0067.03	Moderate	\$72,203	\$81,300	11.24	76.02	\$54,890	\$61,804	\$50,328
40	143	0067.08	Upper	\$72,203	\$81,300	4.29	162.38	\$117,250	\$132,015	\$107,585
40	143	0067.09	Upper	\$72,203	\$81,300	4.04	157.78	\$113,925	\$128,275	\$101,652
40	143	0067.10	Upper	\$72,203	\$81,300	8.80	147.61	\$106,579	\$120,007	\$85,417
40	143	0067.11	Middle	\$72,203	\$81,300	5.05	99.89	\$72,125	\$81,211	\$60,536
40	143	0067.12	Upper	\$72,203	\$81,300	0.26	291.56	\$210,521	\$237,038	\$140,313
40	143	0067.13	Middle	\$72,203	\$81,300	6.97	92.66	\$66,905	\$75,333	\$56,095
40	143	0068.01	Moderate	\$72,203	\$81,300	39.99	57.13	\$41,250	\$46,447	\$33,633
40	143	0068.03	Moderate	\$72,203	\$81,300	29.03	64.18	\$46,346	\$52,178	\$36,886
40	143	0068.04	Moderate	\$72,203	\$81,300	22.17	68.49	\$49,457	\$55,682	\$40,833
40	143	0069.01	Upper	\$72,203	\$81,300	5.29	138.80	\$100,218	\$112,844	\$67,458
40	143	0069.02	Upper	\$72,203	\$81,300	10.72	170.95	\$123,438	\$138,982	\$98,889
40	143	0069.03	Middle	\$72,203	\$81,300	7.42	111.57	\$80,560	\$90,706	\$58,106
40	143	0069.05	Moderate	\$72,203	\$81,300	24.83	66.02	\$47,674	\$53,674	\$38,583
40	143	0069.06	Moderate	\$72,203	\$81,300	20.45	69.63	\$50,282	\$56,609	\$45,489
40	143	0069.07	Middle	\$72,203	\$81,300	10.74	102.66	\$74,125	\$83,463	\$25,697
40	143	0070.00	Moderate	\$72,203	\$81,300	27.77	54.53	\$39,375	\$44,333	\$40,347
40	143	0071.01	Moderate	\$72,203	\$81,300	20.57	71.51	\$51,635	\$58,138	\$38,788
40	143	0071.02	Moderate	\$72,203	\$81,300	20.07	60.16	\$43,438	\$48,910	\$37,917
40	143	0072.00	Moderate	\$72,203	\$81,300	16.29	68.27	\$49,297	\$55,504	\$44,469
40	143	0073.04	Moderate	\$72,203	\$81,300	28.17	59.56	\$43,008	\$48,422	\$37,308
40	143	0073.06	Moderate	\$72,203	\$81,300	24.24	64.75	\$46,758	\$52,642	\$41,413
40	143	0073.08	Moderate	\$72,203	\$81,300	20.55	75.27	\$54,350	\$61,195	\$44,680
40	143	0073.09	Middle	\$72,203	\$81,300	24.33	80.90	\$58,417	\$65,772	\$51,667
40	143	0073.10	Moderate	\$72,203	\$81,300	19.02	77.12	\$55,688	\$62,699	\$51,172
40	143	0073.11	Moderate	\$72,203	\$81,300	39.37	54.96	\$39,688	\$44,682	\$26,643
40	143	0073.12	Moderate	\$72,203	\$81,300	16.89	62.17	\$44,890	\$50,544	\$43,022

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40	143	0073.13	Middle	\$72,203	\$81,300	14.08	103.00	\$74,375	\$83,739	\$64,183
40	143	0073.14	Moderate	\$72,203	\$81,300	20.07	65.22	\$47,097	\$53,024	\$39,125
40	143	0074.02	Moderate	\$72,203	\$81,300	16.97	76.88	\$55,511	\$62,503	\$48,547
40	143	0074.08	Low	\$72,203	\$81,300	58.07	40.00	\$28,887	\$32,520	\$28,901
40	143	0074.09	Upper	\$72,203	\$81,300	7.66	120.41	\$86,944	\$97,893	\$81,138
40	143	0074.10	Moderate	\$72,203	\$81,300	17.22	76.39	\$55,156	\$62,105	\$49,762
40	143	0074.11	Moderate	\$72,203	\$81,300	10.47	67.37	\$48,646	\$54,772	\$48,883
40	143	0074.12	Upper	\$72,203	\$81,300	8.48	170.23	\$122,917	\$138,397	\$107,132
40	143	0074.13	Middle	\$72,203	\$81,300	6.50	102.09	\$73,713	\$82,999	\$68,409
40	143	0074.14	Moderate	\$72,203	\$81,300	17.71	77.70	\$56,103	\$63,170	\$47,055
40	143	0074.15	Middle	\$72,203	\$81,300	13.10	105.29	\$76,029	\$85,601	\$67,417
40	143	0074.16	Upper	\$72,203	\$81,300	2.23	136.14	\$98,300	\$110,682	\$88,125
40	143	0074.17	Upper	\$72,203	\$81,300	6.60	145.68	\$105,188	\$118,438	\$85,625
40	143	0075.03	Middle	\$72,203	\$81,300	6.55	89.37	\$64,531	\$72,658	\$54,688
40	143	0075.07	Middle	\$72,203	\$81,300	10.49	96.32	\$69,550	\$78,308	\$66,281
40	143	0075.10	Middle	\$72,203	\$81,300	6.96	97.06	\$70,083	\$78,910	\$61,917
40	143	0075.11	Middle	\$72,203	\$81,300	6.94	104.39	\$75,375	\$84,869	\$69,934
40	143	0075.12	Middle	\$72,203	\$81,300	8.39	91.88	\$66,346	\$74,698	\$64,632
40	143	0075.18	Upper	\$72,203	\$81,300	5.06	153.47	\$110,816	\$124,771	\$110,893
40	143	0075.19	Upper	\$72,203	\$81,300	5.82	135.45	\$97,803	\$110,121	\$89,091
40	143	0075.20	Upper	\$72,203	\$81,300	5.20	144.12	\$104,063	\$117,170	\$89,545
40	143	0075.22	Middle	\$72,203	\$81,300	9.00	119.74	\$86,458	\$97,349	\$67,981
40	143	0075.23	Upper	\$72,203	\$81,300	5.45	140.94	\$101,765	\$114,584	\$90,682
40	143	0075.25	Moderate	\$72,203	\$81,300	12.67	71.88	\$51,905	\$58,438	\$46,875
40	143	0075.26	Upper	\$72,203	\$81,300	4.63	148.03	\$106,888	\$120,348	\$105,319
40	143	0075.27	Upper	\$72,203	\$81,300	3.19	131.82	\$95,179	\$107,170	\$81,136
40	143	0075.28	Upper	\$72,203	\$81,300	2.59	136.45	\$98,523	\$110,934	\$85,417
40	143	0075.29	Upper	\$72,203	\$81,300	2.52	135.69	\$97,974	\$110,316	\$84,904
40	143	0075.30	Upper	\$72,203	\$81,300	1.54	160.13	\$115,625	\$130,186	\$117,188
40	143	0075.31	Upper	\$72,203	\$81,300	1.71	143.16	\$103,370	\$116,389	\$86,094
40	143	0075.32	Upper	\$72,203	\$81,300	0.50	144.55	\$104,375	\$117,519	\$99,167
40	143	0075.33	Upper	\$72,203	\$81,300	1.59	149.63	\$108,042	\$121,649	\$104,500
40	143	0075.34	Upper	\$72,203	\$81,300	14.44	144.09	\$104,044	\$117,145	\$93,625
40	143	0075.35	Upper	\$72,203	\$81,300	1.96	124.72	\$90,054	\$101,397	\$83,421
40	143	0075.36	Upper	\$72,203	\$81,300	6.72	164.81	\$119,000	\$133,991	\$106,974
40	143	0076.08	Low	\$72,203	\$81,300	39.84	34.50	\$24,911	\$28,049	\$27,863
40	143	0076.11	Upper	\$72,203	\$81,300	19.37	164.61	\$118,854	\$133,828	\$69,375
40	143	0076.12	Upper	\$72,203	\$81,300	5.05	151.38	\$109,306	\$123,072	\$101,053
40	143	0076.13	Upper	\$72,203	\$81,300	11.97	161.72	\$116,768	\$131,478	\$74,968
40	143	0076.14	Upper	\$72,203	\$81,300	5.05	184.13	\$132,950	\$149,698	\$73,889
40	143	0076.15	Moderate	\$72,203	\$81,300	18.54	78.55	\$56,719	\$63,861	\$43,138
40	143	0076.16	Upper	\$72,203	\$81,300	6.21	176.71	\$127,596	\$143,665	\$128,824
40	143	0076.17	Moderate	\$72,203	\$81,300	18.19	59.06	\$42,647	\$48,016	\$35,377
40	143	0076.19	Middle	\$72,203	\$81,300	6.59	110.61	\$79,866	\$89,926	\$61,892
40	143	0076.29	Middle	\$72,203	\$81,300	5.38	119.78	\$86,487	\$97,381	\$63,708

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	143	0076.30	Upper	\$72,203	\$81,300	5.86	128.90	\$93,070	\$104,796	\$72,298
40	143	0076.31	Upper	\$72,203	\$81,300	4.23	163.47	\$118,036	\$132,901	\$80,583
40	143	0076.32	Upper	\$72,203	\$81,300	4.59	184.37	\$133,125	\$149,893	\$88,250
40	143	0076.33	Upper	\$72,203	\$81,300	5.60	145.61	\$105,139	\$118,381	\$93,938
40	143	0076.34	Upper	\$72,203	\$81,300	6.74	122.22	\$88,250	\$99,365	\$69,722
40	143	0076.36	Upper	\$72,203	\$81,300	3.18	162.54	\$117,361	\$132,145	\$92,011
40	143	0076.38	Upper	\$72,203	\$81,300	0.95	264.18	\$190,746	\$214,778	\$181,875
40	143	0076.39	Upper	\$72,203	\$81,300	6.42	149.57	\$108,000	\$121,600	\$77,929
40	143	0076.41	Low	\$72,203	\$81,300	32.76	48.91	\$35,317	\$39,764	\$31,490
40	143	0076.42	Moderate	\$72,203	\$81,300	18.63	62.32	\$45,000	\$50,666	\$44,830
40	143	0076.43	Moderate	\$72,203	\$81,300	37.95	60.99	\$44,038	\$49,585	\$43,036
40	143	0076.44	Moderate	\$72,203	\$81,300	20.37	67.84	\$48,984	\$55,154	\$36,264
40	143	0076.45	Middle	\$72,203	\$81,300	7.27	109.93	\$79,375	\$89,373	\$63,813
40	143	0076.46	Moderate	\$72,203	\$81,300	16.68	75.40	\$54,444	\$61,300	\$46,406
40	143	0076.47	Upper	\$72,203	\$81,300	7.43	161.71	\$116,765	\$131,470	\$87,232
40	143	0076.48	Middle	\$72,203	\$81,300	19.21	96.75	\$69,861	\$78,658	\$41,394
40	143	0076.49	Upper	\$72,203	\$81,300	9.20	153.37	\$110,744	\$124,690	\$82,354
40	143	0076.50	Moderate	\$72,203	\$81,300	23.70	61.93	\$44,722	\$50,349	\$34,220
40	143	0076.51	Upper	\$72,203	\$81,300	5.41	137.08	\$98,981	\$111,446	\$91,023
40	143	0076.52	Upper	\$72,203	\$81,300	6.10	206.73	\$149,271	\$168,071	\$139,632
40	143	0076.53	Upper	\$72,203	\$81,300	4.12	227.80	\$164,485	\$185,201	\$160,357
40	143	0076.54	Upper	\$72,203	\$81,300	3.19	259.20	\$187,153	\$210,730	\$163,000
40	143	0076.55	Middle	\$72,203	\$81,300	5.78	107.24	\$77,432	\$87,186	\$70,919
40	143	0076.56	Upper	\$72,203	\$81,300	5.92	141.41	\$102,105	\$114,966	\$45,163
40	143	0077.03	Upper	\$72,203	\$81,300	1.05	146.41	\$105,714	\$119,031	\$91,641
40	143	0077.04	Moderate	\$72,203	\$81,300	12.09	79.52	\$57,418	\$64,650	\$56,168
40	143	0077.05	Upper	\$72,203	\$81,300	1.87	133.26	\$96,220	\$108,340	\$94,028
40	143	0077.06	Middle	\$72,203	\$81,300	6.17	107.18	\$77,389	\$87,137	\$77,028
40	143	0077.07	Middle	\$72,203	\$81,300	15.39	89.15	\$64,375	\$72,479	\$63,718
40	143	0078.01	Middle	\$72,203	\$81,300	15.75	88.52	\$63,917	\$71,967	\$45,804
40	143	0078.03	Upper	\$72,203	\$81,300	4.62	169.81	\$122,614	\$138,056	\$113,125
40	143	0078.04	Upper	\$72,203	\$81,300	2.62	137.38	\$99,199	\$111,690	\$85,882
40	143	0079.00	Moderate	\$72,203	\$81,300	27.93	55.95	\$40,404	\$45,487	\$29,163
40	143	0080.01	Low	\$72,203	\$81,300	70.23	13.73	\$9,919	\$11,162	\$15,603
40	143	0080.02	Moderate	\$72,203	\$81,300	31.82	54.09	\$39,056	\$43,975	\$29,901
40	143	0082.00	Moderate	\$72,203	\$81,300	22.24	69.46	\$50,156	\$56,471	\$49,256
40	143	0083.00	Moderate	\$72,203	\$81,300	18.65	73.79	\$53,281	\$59,991	\$47,333
40	143	0084.00	Middle	\$72,203	\$81,300	10.89	86.75	\$62,639	\$70,528	\$51,622
40	143	0085.01	Moderate	\$72,203	\$81,300	30.01	66.25	\$47,839	\$53,861	\$41,848
40	143	0085.02	Middle	\$72,203	\$81,300	6.58	95.63	\$69,048	\$77,747	\$52,212
40	143	0086.00	Moderate	\$72,203	\$81,300	21.45	77.42	\$55,903	\$62,942	\$36,667
40	143	0087.00	Upper	\$72,203	\$81,300	8.51	165.20	\$119,286	\$134,308	\$67,719
40	143	0088.00	Moderate	\$72,203	\$81,300	32.69	55.74	\$40,250	\$45,317	\$38,882
40	143	0089.00	Moderate	\$72,203	\$81,300	14.92	64.34	\$46,458	\$52,308	\$45,868
40	143	0090.06	Moderate	\$72,203	\$81,300	16.49	74.79	\$54,004	\$60,804	\$50,598

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	143	0090.08	Low	\$72,203	\$81,300	30.36	48.50	\$35,023	\$39,431	\$26,080
40	143	0090.10	Middle	\$72,203	\$81,300	23.27	82.84	\$59,815	\$67,349	\$47,216
40	143	0090.11	Low	\$72,203	\$81,300	32.98	48.64	\$35,125	\$39,544	\$28,629
40	143	0090.12	Moderate	\$72,203	\$81,300	21.61	57.13	\$41,250	\$46,447	\$46,550
40	143	0090.13	Moderate	\$72,203	\$81,300	9.88	78.63	\$56,774	\$63,926	\$53,750
40	143	0090.14	Upper	\$72,203	\$81,300	7.41	126.37	\$91,250	\$102,739	\$88,264
40	143	0090.15	Upper	\$72,203	\$81,300	7.19	143.57	\$103,667	\$116,722	\$94,116
40	143	0090.16	Upper	\$72,203	\$81,300	0.00	234.29	\$169,167	\$190,478	\$167,432
40	143	0090.17	Middle	\$72,203	\$81,300	10.26	100.72	\$72,727	\$81,885	\$52,107
40	143	0090.18	Upper	\$72,203	\$81,300	7.98	174.31	\$125,863	\$141,714	\$124,300
40	143	0090.19	Middle	\$72,203	\$81,300	5.36	93.68	\$67,642	\$76,162	\$65,900
40	143	0090.20	Upper	\$72,203	\$81,300	2.38	126.10	\$91,055	\$102,519	\$72,601
40	143	0090.21	Middle	\$72,203	\$81,300	13.72	117.81	\$85,063	\$95,780	\$48,514
40	143	0091.01	Low	\$72,203	\$81,300	36.21	47.52	\$34,311	\$38,634	\$33,563
40	143	0091.04	Moderate	\$72,203	\$81,300	22.80	74.95	\$54,118	\$60,934	\$42,361
40	143	0092.00	Middle	\$72,203	\$81,300	12.35	91.01	\$65,714	\$73,991	\$57,713
40	143	0093.00	Moderate	\$72,203	\$81,300	11.40	75.69	\$54,657	\$61,536	\$48,235
40	143	0094.01	Middle	\$72,203	\$81,300	5.14	109.22	\$78,864	\$88,796	\$68,319
40	143	0094.03	Middle	\$72,203	\$81,300	5.58	92.81	\$67,014	\$75,455	\$64,000
40	143	0094.04	Middle	\$72,203	\$81,300	38.03	89.08	\$64,324	\$72,422	\$58,042
40	143	0095.00	Middle	\$72,203	\$81,300	6.84	117.86	\$85,104	\$95,820	\$67,288
40	143	0113.00	Moderate	\$72,203	\$81,300	19.21	73.57	\$53,125	\$59,812	\$27,047
40	143	0114.00	Moderate	\$72,203	\$81,300	31.66	55.70	\$40,221	\$45,284	\$29,211
40	145	0301.01	Moderate	\$72,203	\$81,300	17.31	75.07	\$54,207	\$61,032	\$46,313
40	145	0301.02	Moderate	\$72,203	\$81,300	19.19	76.32	\$55,110	\$62,048	\$45,101
40	145	0302.01	Moderate	\$72,203	\$81,300	20.52	76.25	\$55,061	\$61,991	\$47,535
40	145	0302.02	Middle	\$72,203	\$81,300	15.65	94.74	\$68,409	\$77,024	\$54,321
40	145	0303.00	Middle	\$72,203	\$81,300	13.24	100.55	\$72,604	\$81,747	\$48,870
40	145	0304.02	Middle	\$72,203	\$81,300	8.73	107.87	\$77,888	\$87,698	\$61,796
40	145	0304.03	Middle	\$72,203	\$81,300	19.44	92.62	\$66,875	\$75,300	\$56,250
40	145	0304.06	Middle	\$72,203	\$81,300	8.14	114.19	\$82,455	\$92,836	\$78,350
40	145	0304.07	Upper	\$72,203	\$81,300	5.58	139.98	\$101,076	\$113,804	\$98,267
40	145	0304.08	Middle	\$72,203	\$81,300	9.03	98.14	\$70,865	\$79,788	\$64,865
40	145	0305.02	Upper	\$72,203	\$81,300	6.04	121.10	\$87,440	\$98,454	\$83,321
40	145	0305.05	Middle	\$72,203	\$81,300	3.02	114.42	\$82,619	\$93,023	\$75,288
40	145	0305.06	Middle	\$72,203	\$81,300	7.91	85.78	\$61,941	\$69,739	\$85,795
40	145	0305.07	Moderate	\$72,203	\$81,300	23.03	68.09	\$49,167	\$55,357	\$42,740
40	145	0305.08	Upper	\$72,203	\$81,300	1.81	122.99	\$88,804	\$99,991	\$73,580
40	145	0305.09	Upper	\$72,203	\$81,300	1.92	152.78	\$110,313	\$124,210	\$105,818
40	145	0305.10	Upper	\$72,203	\$81,300	1.85	123.78	\$89,375	\$100,633	\$85,492
40	145	0305.11	Upper	\$72,203	\$81,300	3.52	149.17	\$107,708	\$121,275	\$95,234
40	145	0305.12	Upper	\$72,203	\$81,300	5.93	127.40	\$91,987	\$103,576	\$88,200
40	145	0306.01	Upper	\$72,203	\$81,300	3.00	128.39	\$92,708	\$104,381	\$71,168
40	145	0306.03	Middle	\$72,203	\$81,300	12.98	84.91	\$61,314	\$69,032	\$43,430
40	145	0306.04	Middle	\$72,203	\$81,300	12.39	92.82	\$67,019	\$75,463	\$60,313

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	145	0306.05	Middle	\$72,203	\$81,300	3.63	105.43	\$76,125	\$85,715	\$50,677
40	145	0307.98	Middle	\$72,203	\$81,300	15.46	92.27	\$66,625	\$75,016	\$51,606
40	145	0308.00	Upper	\$72,203	\$81,300	9.15	126.10	\$91,055	\$102,519	\$77,682

2022 FFIEC Census Report - Summary Census Housing Information

MSA/MD: 46140 - TULSA, OK

State: 40 - OKLAHOMA (OK)



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	037	0201.01	913	771	36	No	453	117	453	343
40	037	0201.02	572	572	39	No	295	152	295	125
40	037	0201.03	1101	966	34	No	853	60	853	188
40	037	0206.02	1351	1315	63	No	801	178	801	372
40	037	0206.03	1673	1649	30	No	1186	188	1186	299
40	037	0206.04	1206	1108	26	No	945	137	945	124
40	037	0207.02	1405	1405	27	No	898	289	898	218
40	037	0207.04	766	748	41	No	469	157	469	140
40	037	0207.05	1230	1230	27	No	1041	133	1041	56
40	037	0207.06	2164	1995	35	No	1331	303	1331	530
40	037	0207.07	836	836	25	No	714	63	714	59
40	037	0208.00	1891	1797	44	No	1117	301	1117	473
40	037	0209.00	1345	1239	42	No	778	182	778	385
40	037	0210.00	1759	1673	44	No	792	385	792	582
40	037	0211.01	1316	1316	33	No	874	289	874	153
40	037	0211.02	1497	1497	35	No	934	207	934	356
40	037	0212.01	774	770	37	No	619	45	615	110
40	037	0212.02	1670	1620	41	No	1212	185	1212	273
40	037	0213.00	1107	990	60	No	506	123	506	478
40	037	0214.01	700	700	28	No	567	81	567	52
40	037	0214.02	1819	1717	49	No	1040	222	1025	557
40	037	0215.00	2327	2303	23	No	1585	289	1585	453
40	037	0216.00	1148	1057	44	No	769	91	769	288
40	111	0001.00	1317	1194	47	No	458	354	458	505
40	111	0002.00	1451	1406	65	No	632	381	632	438
40	111	0003.00	1463	1211	63	No	489	361	489	613
40	111	0004.00	2060	1991	58	No	1178	233	1178	649
40	111	0005.00	1696	1696	37	No	1287	231	1287	178
40	111	0006.01	1214	1214	27	No	952	156	952	106
40	111	0006.02	1721	1718	29	No	1175	274	1175	272
40	111	0007.00	1712	1694	38	No	1024	248	1024	440
40	111	0008.00	1513	1513	43	No	1073	266	1073	174
40	111	0009.01	1488	1436	45	No	973	249	973	266
40	111	0009.02	2219	2131	62	No	1087	457	1087	675
40	113	9400.01	2530	2518	54	No	1450	624	1450	456
40	113	9400.03	2276	2267	48	No	1482	547	1482	247
40	113	9400.04	1313	1313	46	No	912	280	912	121
40	113	9400.05	1944	1932	29	Yes	1569	160	1569	215
40	113	9400.06	2531	2360	45	Yes	1169	308	1169	1054
40	113	9400.07	2169	2167	33	No	1732	223	1732	214
40	113	9400.08	1466	1458	43	No	857	401	857	208
40	113	9400.09	1455	1455	21	No	1214	144	1214	97

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	113	9400.11	794	794	50	No	517	199	517	78
40	113	9400.12	1110	1110	49	No	712	163	712	235
40	113	9400.13	1224	1207	62	No	619	297	619	308
40	113	9400.14	1336	1269	19	No	930	91	930	315
40	113	9400.15	1773	1416	34	No	959	120	959	694
40	117	9571.00	1869	1748	49	No	1011	314	1011	544
40	117	9572.00	2067	2049	40	No	1411	345	1411	311
40	117	9573.00	1365	1360	36	No	897	332	897	136
40	117	9574.00	1309	1309	39	No	896	278	896	135
40	117	9575.00	1229	1199	49	No	622	310	622	297
40	117	9999.99	7839	7665	43	No	4837	1579	4837	1423
40	131	0501.01	1916	1349	32	No	784	147	784	985
40	131	0501.03	1007	912	35	No	538	75	538	394
40	131	0501.04	1022	879	43	No	281	78	281	663
40	131	0501.05	1932	1862	28	No	1394	103	1394	435
40	131	0502.01	1203	1078	33	No	886	78	886	239
40	131	0502.02	1507	1492	63	No	703	187	703	617
40	131	0502.03	691	691	43	No	437	75	437	179
40	131	0503.01	1058	1058	32	No	785	131	785	142
40	131	0503.02	1102	1097	33	No	750	190	750	162
40	131	0503.03	1165	1165	26	No	981	100	981	84
40	131	0503.04	1443	1443	27	No	1196	128	1196	119
40	131	0504.03	2279	2279	20	No	2005	141	2005	133
40	131	0504.04	2628	2338	19	No	2016	83	2016	529
40	131	0504.05	1486	1486	20	Yes	1361	86	1361	39
40	131	0504.06	1221	1221	23	Yes	1056	110	1056	55
40	131	0504.07	920	920	41	Yes	704	74	704	142
40	131	0504.08	1354	1320	28	Yes	674	107	674	573
40	131	0504.09	847	847	29	No	697	45	697	105
40	131	0505.01	1195	1195	30	No	907	84	907	204
40	131	0505.02	1481	1412	37	No	1014	200	1014	267
40	131	0506.01	1445	1413	26	No	1139	60	1139	246
40	131	0506.02	1567	1567	24	No	1409	47	1409	111
40	131	0506.03	926	926	32	No	802	52	802	72
40	131	0506.04	1477	1477	27	No	1117	175	1117	185
40	131	0507.01	1095	1061	49	No	509	223	509	363
40	131	0507.02	1447	1447	34	No	921	285	921	241
40	131	0508.01	1906	1795	23	No	1419	167	1419	320
40	131	0508.02	1244	1244	27	No	900	125	900	219
40	143	0002.00	694	694	51	Yes	422	141	422	131
40	143	0003.00	1420	1329	63	Yes	636	207	636	577
40	143	0004.00	1533	1434	65	Yes	561	204	561	768
40	143	0005.00	1053	987	60	Yes	296	191	296	566
40	143	0008.00	770	770	76	Yes	450	163	450	157
40	143	0009.00	758	725	0	Yes	428	127	428	203
40	143	0010.00	811	423	47	Yes	231	86	231	494



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
40	143	0012.00	1053	1053	60	Yes	216	218	216	619
40	143	0013.00	843	833	76	Yes	341	204	341	298
40	143	0014.00	2047	1962	73	Yes	776	342	776	929
40	143	0015.00	1868	1796	70	Yes	778	373	778	717
40	143	0016.00	2276	1972	63	Yes	961	291	954	1024
40	143	0017.00	1272	1160	70	Yes	758	131	758	383
40	143	0018.00	1001	1001	73	Yes	547	128	547	326
40	143	0019.00	860	815	76	Yes	454	128	454	278
40	143	0020.00	876	730	73	Yes	316	176	316	384
40	143	0021.00	1185	354	26	Yes	104	285	104	796
40	143	0023.01	1319	1102	66	Yes	409	289	409	621
40	143	0025.00	2017	200	53	Yes	144	545	47	1328
40	143	0027.00	1365	1344	77	Yes	685	213	685	467
40	143	0029.00	1341	1011	61	Yes	546	131	546	664
40	143	0030.00	882	882	66	Yes	406	170	406	306
40	143	0031.00	1918	652	56	Yes	396	533	278	989
40	143	0032.00	913	708	0	Yes	486	163	481	264
40	143	0033.00	1132	999	0	Yes	501	188	501	443
40	143	0034.00	1410	897	74	Yes	377	219	369	814
40	143	0035.00	1150	1116	0	Yes	462	168	462	520
40	143	0036.00	1169	1152	0	Yes	845	62	837	262
40	143	0037.00	1425	1408	0	Yes	820	200	820	405
40	143	0038.00	978	912	65	Yes	448	118	442	412
40	143	0039.00	2081	1877	65	Yes	962	273	962	846
40	143	0040.00	2495	1846	62	Yes	1217	339	1159	939
40	143	0041.01	1113	1108	63	Yes	976	78	976	59
40	143	0042.00	1318	1218	67	Yes	1008	49	990	261
40	143	0043.01	1026	953	0	Yes	828	146	781	52
40	143	0043.02	2153	1865	70	Yes	1190	218	1190	745
40	143	0044.00	1268	981	64	Yes	463	104	453	701
40	143	0045.00	1379	1146	0	Yes	1026	184	887	169
40	143	0046.00	1779	592	43	Yes	139	177	139	1463
40	143	0047.00	886	878	65	Yes	505	90	505	291
40	143	0048.00	1900	1900	65	Yes	886	225	886	789
40	143	0049.00	982	740	51	Yes	427	143	427	412
40	143	0050.01	1189	989	63	Yes	441	141	441	607
40	143	0050.02	2021	1329	55	Yes	801	370	791	850
40	143	0051.00	846	724	56	Yes	603	97	603	146
40	143	0052.00	1516	1174	60	Yes	892	129	892	495
40	143	0053.00	2203	2046	64	Yes	1512	152	1512	539
40	143	0054.01	1226	1226	16	No	982	116	982	128
40	143	0054.03	1906	1742	47	No	1143	183	1143	580
40	143	0054.04	1769	1752	19	No	1419	109	1419	241
40	143	0055.00	1618	1618	39	No	975	178	975	465
40	143	0056.00	1083	1067	39	Yes	626	187	626	270
40	143	0057.00	1026	1026	62	Yes	553	177	553	296

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
40	143	0058.01	1660	1519	48	Yes	922	171	922	567
40	143	0058.05	2936	2488	33	No	1647	230	1635	1059
40	143	0058.08	1509	1509	16	Yes	1296	110	1296	103
40	143	0058.09	3374	2580	17	No	2187	109	2187	1078
40	143	0058.10	1079	1008	20	No	794	20	794	265
40	143	0058.11	1555	1387	16	No	1051	149	1051	355
40	143	0058.12	1201	1166	18	No	1035	24	1035	142
40	143	0058.13	1226	431	21	No	389	31	389	806
40	143	0059.00	1211	819	45	Yes	278	211	278	722
40	143	0060.00	1976	1877	64	Yes	896	239	886	841
40	143	0062.00	1370	1288	63	Yes	472	257	472	641
40	143	0065.06	919	858	30	No	656	39	656	224
40	143	0065.07	744	744	38	No	608	63	608	73
40	143	0066.00	1125	1125	57	Yes	820	74	820	231
40	143	0067.01	1167	1080	45	Yes	528	164	528	475
40	143	0067.03	1927	1254	42	Yes	653	379	646	895
40	143	0067.08	2887	2887	17	No	2526	47	2526	314
40	143	0067.09	2586	2586	15	No	2058	114	2058	414
40	143	0067.10	1347	1347	18	No	1106	22	1106	219
40	143	0067.11	1411	982	35	Yes	858	112	858	441
40	143	0067.12	491	392	10	Yes	305	67	305	119
40	143	0067.13	1175	420	14	Yes	228	129	228	818
40	143	0068.01	1500	802	51	Yes	412	253	405	835
40	143	0068.03	1482	825	52	Yes	422	275	405	785
40	143	0068.04	1301	1053	55	Yes	380	241	380	680
40	143	0069.01	2107	1481	55	Yes	1048	265	1048	794
40	143	0069.02	674	674	0	Yes	618	26	618	30
40	143	0069.03	2173	1764	53	Yes	1221	381	1221	571
40	143	0069.05	1872	729	44	Yes	192	328	192	1352
40	143	0069.06	742	672	52	Yes	449	65	449	228
40	143	0069.07	1921	743	39	Yes	456	160	450	1305
40	143	0070.00	1367	1001	50	Yes	403	295	403	669
40	143	0071.01	1998	1137	53	Yes	728	284	714	986
40	143	0071.02	1163	662	48	Yes	289	238	280	636
40	143	0072.00	1671	1602	66	Yes	837	148	837	686
40	143	0073.04	1497	1286	47	Yes	705	173	698	619
40	143	0073.06	2000	1563	45	Yes	836	140	836	1024
40	143	0073.08	1364	1364	49	Yes	870	113	870	381
40	143	0073.09	571	571	55	Yes	399	55	399	117
40	143	0073.10	1296	1296	48	Yes	761	119	761	416
40	143	0073.11	1180	1122	44	Yes	649	84	649	447
40	143	0073.12	2016	1643	42	Yes	1016	220	980	780
40	143	0073.13	893	760	47	Yes	500	70	500	323
40	143	0073.14	1611	1036	44	Yes	568	156	568	887
40	143	0074.02	1195	1043	62	No	414	182	414	599
40	143	0074.08	1435	1290	37	No	1107	60	1107	268

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
40	143	0074.09	1573	1516	31	No	1193	68	1193	312
40	143	0074.10	879	420	34	Yes	257	71	257	551
40	143	0074.11	1799	287	14	Yes	155	250	155	1394
40	143	0074.12	1221	1183	22	No	1063	78	1056	80
40	143	0074.13	1299	1299	40	No	978	51	978	270
40	143	0074.14	1056	785	41	No	483	95	483	478
40	143	0074.15	600	600	37	No	392	57	392	151
40	143	0074.16	502	502	27	No	469	9	469	24
40	143	0074.17	486	435	24	No	348	35	348	103
40	143	0075.03	979	873	55	No	565	79	565	335
40	143	0075.07	1470	1429	38	No	1038	107	1038	325
40	143	0075.10	1953	1734	40	No	1276	77	1276	600
40	143	0075.11	1225	1214	39	No	908	37	908	280
40	143	0075.12	1660	1592	34	No	1144	116	1144	400
40	143	0075.18	1202	1192	24	No	1123	19	1123	60
40	143	0075.19	1201	1193	34	No	1046	61	1038	94
40	143	0075.20	1814	1737	23	No	1475	164	1475	175
40	143	0075.22	958	695	32	No	508	72	508	378
40	143	0075.23	976	976	39	No	778	36	778	162
40	143	0075.25	758	604	41	No	414	48	414	296
40	143	0075.26	684	684	12	No	564	30	564	90
40	143	0075.27	517	498	27	Yes	462	31	443	24
40	143	0075.28	941	499	15	Yes	394	86	394	461
40	143	0075.29	1395	1395	34	No	1020	118	1020	257
40	143	0075.30	813	813	24	Yes	781	32	781	0
40	143	0075.31	1318	1309	19	No	1063	35	1063	220
40	143	0075.32	1110	1110	7	No	1005	32	1005	73
40	143	0075.33	954	954	19	No	911	10	911	33
40	143	0075.34	1025	902	37	No	705	30	705	290
40	143	0075.35	814	692	33	No	546	28	546	240
40	143	0075.36	926	926	37	No	736	42	736	148
40	143	0076.08	1380	272	36	Yes	51	246	51	1083
40	143	0076.11	673	416	49	Yes	345	113	345	215
40	143	0076.12	763	747	45	Yes	591	83	586	89
40	143	0076.13	1847	1310	43	Yes	1069	238	965	540
40	143	0076.14	1218	924	42	Yes	719	100	719	399
40	143	0076.15	1276	428	24	Yes	401	140	332	735
40	143	0076.16	2093	1765	44	Yes	1254	177	1111	662
40	143	0076.17	1818	589	38	Yes	302	217	302	1299
40	143	0076.19	1630	1408	44	Yes	1094	101	1094	435
40	143	0076.29	1901	1159	31	Yes	918	203	918	780
40	143	0076.30	1898	1519	28	Yes	1224	118	1224	556
40	143	0076.31	1446	1264	40	Yes	1134	60	1134	252
40	143	0076.32	1439	906	27	Yes	783	111	783	545
40	143	0076.33	990	990	37	Yes	835	63	835	92
40	143	0076.34	1911	830	25	Yes	609	257	600	1045

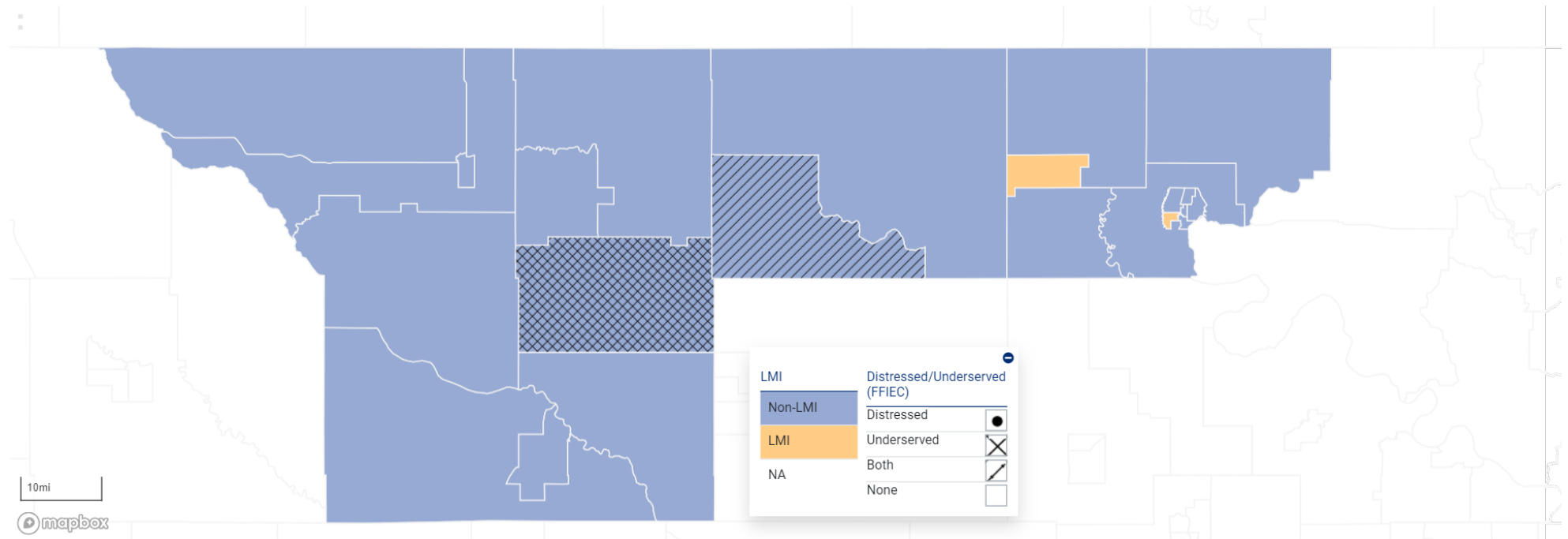
State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	143	0076.36	1646	1212	25	Yes	1112	63	1112	471
40	143	0076.38	1566	1545	27	Yes	1381	116	1381	69
40	143	0076.39	2012	1482	34	Yes	1219	70	1219	723
40	143	0076.41	2257	340	41	Yes	52	264	52	1941
40	143	0076.42	933	298	31	Yes	123	122	123	688
40	143	0076.43	722	232	45	Yes	136	116	104	470
40	143	0076.44	1916	919	42	Yes	546	374	444	996
40	143	0076.45	1806	730	21	Yes	444	184	444	1178
40	143	0076.46	1800	786	33	Yes	631	113	631	1056
40	143	0076.47	1293	874	34	Yes	773	82	760	438
40	143	0076.48	1515	622	38	Yes	256	200	208	1059
40	143	0076.49	1169	833	37	Yes	916	78	685	175
40	143	0076.50	1400	305	37	Yes	23	114	23	1263
40	143	0076.51	972	972	35	No	807	16	807	149
40	143	0076.52	1245	1245	16	No	1171	27	1171	47
40	143	0076.53	668	668	25	Yes	630	24	630	14
40	143	0076.54	1224	1210	25	Yes	1152	66	1141	6
40	143	0076.55	987	925	26	No	616	68	616	303
40	143	0076.56	1325	973	12	No	854	54	854	417
40	143	0077.03	920	920	19	No	764	59	764	97
40	143	0077.04	1396	1293	31	No	861	135	861	400
40	143	0077.05	905	867	20	No	699	29	699	177
40	143	0077.06	1140	1073	24	No	902	39	902	199
40	143	0077.07	1446	1114	33	No	801	56	801	589
40	143	0078.01	1450	1303	43	No	691	206	691	553
40	143	0078.03	1254	1254	14	No	1135	69	1135	50
40	143	0078.04	1156	1156	26	No	996	0	996	160
40	143	0079.00	2064	2064	60	Yes	754	585	754	725
40	143	0080.01	792	528	62	Yes	141	179	141	472
40	143	0080.02	1162	1153	63	Yes	574	227	574	361
40	143	0082.00	872	813	61	Yes	490	119	490	263
40	143	0083.00	604	466	60	Yes	225	114	225	265
40	143	0084.00	1624	1455	62	Yes	978	178	978	468
40	143	0085.01	1279	929	49	Yes	425	173	425	681
40	143	0085.02	2270	2144	54	Yes	1696	104	1696	470
40	143	0086.00	2047	938	49	Yes	505	463	490	1079
40	143	0087.00	1673	1227	52	Yes	842	191	842	640
40	143	0088.00	1087	1054	68	Yes	477	244	477	366
40	143	0089.00	1280	1024	57	Yes	588	156	588	536
40	143	0090.06	2365	1881	45	Yes	1134	186	1134	1045
40	143	0090.08	1723	451	39	Yes	185	185	185	1353
40	143	0090.10	1808	1083	42	Yes	715	297	715	796
40	143	0090.11	947	347	44	Yes	229	103	229	615
40	143	0090.12	914	671	45	Yes	341	49	341	524
40	143	0090.13	681	452	37	Yes	280	113	280	288
40	143	0090.14	656	656	38	Yes	575	38	575	43

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	143	0090.15	1484	1195	9	Yes	1061	83	1049	340
40	143	0090.16	1101	1101	11	Yes	990	61	990	50
40	143	0090.17	950	471	25	Yes	248	119	248	583
40	143	0090.18	681	681	0	Yes	590	71	590	20
40	143	0090.19	1582	763	14	Yes	544	132	544	906
40	143	0090.20	1559	730	14	No	472	71	472	1016
40	143	0090.21	1095	627	18	No	409	59	409	627
40	143	0091.01	1229	1224	55	Yes	549	260	549	420
40	143	0091.04	1083	1083	54	Yes	546	212	546	325
40	143	0092.00	1570	1412	60	No	866	182	866	522
40	143	0093.00	1900	1804	64	No	1042	242	1042	616
40	143	0094.01	2068	2008	41	No	1634	128	1634	306
40	143	0094.03	1440	1403	44	No	1156	68	1156	216
40	143	0094.04	1066	1036	16	No	932	9	932	125
40	143	0095.00	2192	2192	32	No	1735	173	1735	284
40	143	0113.00	1347	1338	58	Yes	846	187	846	314
40	143	0114.00	1605	1440	58	Yes	601	345	601	659
40	145	0301.01	2057	1997	42	No	1033	382	1033	642
40	145	0301.02	2134	1950	46	No	1127	329	1127	678
40	145	0302.01	1761	1739	41	No	955	564	955	242
40	145	0302.02	1580	1580	36	No	1102	319	1102	159
40	145	0303.00	749	616	30	No	442	34	442	273
40	145	0304.02	1700	1700	31	Yes	1393	116	1393	191
40	145	0304.03	1151	780	43	Yes	512	74	512	565
40	145	0304.06	1785	1785	0	No	1474	76	1474	235
40	145	0304.07	1220	1220	16	No	967	55	967	198
40	145	0304.08	844	844	28	Yes	712	30	712	102
40	145	0305.02	956	956	39	No	802	46	802	108
40	145	0305.05	666	666	40	No	604	17	604	45
40	145	0305.06	1144	712	15	No	626	55	626	463
40	145	0305.07	998	770	35	No	511	121	511	366
40	145	0305.08	858	858	31	No	768	35	768	55
40	145	0305.09	1921	1921	16	No	1703	103	1703	115
40	145	0305.10	906	906	38	No	772	65	772	69
40	145	0305.11	982	982	28	No	899	57	899	26
40	145	0305.12	1502	1424	18	No	1273	72	1273	157
40	145	0306.01	2045	2044	19	No	1721	138	1721	186
40	145	0306.03	1303	1218	43	No	777	85	777	441
40	145	0306.04	1112	1076	33	No	721	109	721	282
40	145	0306.05	527	503	28	No	356	56	356	115
40	145	0307.98	1586	1583	29	No	1087	187	1087	312
40	145	0308.00	1294	1294	24	No	1088	65	1088	141

Assessment Set: 2024 ALL OFFICIAL GFB ASSESSMENT AREAS (FBAA)

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

AA2



**AA2 is comprised of the following counties including the applicable Federal Information Processing Standards ("FIPS") codes**

**AA2 - State of Oklahoma (40); NA - NA (Outside of MSA/MD) - Comprised of the full counties of:**

- Alfalfa (003)**
- Grant (053)**
- Kay (071)**
- Major (093)**
- Woods (151)**

**Note: All census tract data is the most recently published from FFIEC Online Census Data System at:**

**<https://www.ffiec.gov/census>**

2022 FFIEC Census Report - Summary Census Income Information  
 MSA/MD: NA - NA (Outside of MSA/MD)  
 State: 40 - OKLAHOMA (OK)  
 County: 003 - ALFALFA COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	003	9556.00	Upper	\$58,565	\$64,700	8.22	175.84	\$102,986	\$113,768	\$64,375
40	003	9557.00	Upper	\$58,565	\$64,700	16.18	126.91	\$74,327	\$82,111	\$64,107
40	003	9560.00	Middle	\$58,565	\$64,700	9.42	113.12	\$66,250	\$73,189	\$64,063
40	003	9999.99*	Upper	\$58,565	\$64,700	11.17	127.35	\$74,583	\$82,395	\$64,122

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)

2022 FFIEC Census Report - Summary Census Housing Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 003 - ALFALFA COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	003	9556.00	998	980	59	No	471	410	471	117
40	003	9557.00	747	734	63	No	386	168	386	193
40	003	9560.00	983	976	62	No	636	253	636	94
40	003	9999.99*	2728	2690	61	No	1493	831	1493	404

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)



2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 053 - GRANT COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	053	9564.00	Middle	\$58,565	\$64,700	7.94	118.57	\$69,444	\$76,715	\$57,083
40	053	9565.00	Upper	\$58,565	\$64,700	10.01	123.39	\$72,266	\$79,833	\$51,685
40	053	9999.99*	Upper	\$58,565	\$64,700	9.22	121.76	\$71,313	\$78,779	\$53,147

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)

2022 FFIEC Census Report - Summary Census Income Information  
 MSA/MD: NA - NA (Outside of MSA/MD)  
 State: 40 - OKLAHOMA (OK)  
 County: 071 - KAY COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	071	0001.00	Middle	\$58,565	\$64,700	20.43	81.64	\$47,817	\$52,821	\$40,284
40	071	0002.01	Middle	\$58,565	\$64,700	11.02	106.71	\$62,500	\$69,041	\$48,292
40	071	0002.02	Middle	\$58,565	\$64,700	14.52	118.58	\$69,450	\$76,721	\$51,417
40	071	0003.00	Upper	\$58,565	\$64,700	11.05	145.99	\$85,500	\$94,456	\$60,322
40	071	0004.00	Middle	\$58,565	\$64,700	24.78	88.88	\$52,054	\$57,505	\$42,929
40	071	0005.00	Moderate	\$58,565	\$64,700	20.98	62.76	\$36,761	\$40,606	\$37,808
40	071	0006.00	Upper	\$58,565	\$64,700	13.58	134.64	\$78,856	\$87,112	\$77,500
40	071	0011.00	Middle	\$58,565	\$64,700	16.17	103.42	\$60,568	\$66,913	\$51,815
40	071	0012.00	Middle	\$58,565	\$64,700	12.85	102.72	\$60,163	\$66,460	\$51,466
40	071	0013.01	Moderate	\$58,565	\$64,700	22.29	64.28	\$37,650	\$41,589	\$40,692
40	071	0013.02	Middle	\$58,565	\$64,700	13.24	108.67	\$63,644	\$70,309	\$54,201

2022 FFIEC Census Report - Summary Census Housing Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 053 - GRANT COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	053	9564.00	789	789	57	No	437	202	437	150
40	053	9565.00	1684	1665	59	No	914	510	914	260
40	053	9999.99*	2473	2454	58	No	1351	712	1351	410

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)

2022 FFIEC Census Report - Summary Census Housing Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 071 - KAY COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	071	0001.00	2582	2209	58	No	1024	496	1024	1062
40	071	0002.01	1487	1390	68	No	813	218	813	456
40	071	0002.02	2316	1881	41	No	1208	259	1208	849
40	071	0003.00	2097	1999	49	No	1396	214	1380	487
40	071	0004.00	1022	988	77	No	355	314	355	353
40	071	0005.00	1895	1871	67	No	906	442	906	547
40	071	0006.00	1716	1716	41	No	1195	228	1195	293
40	071	0011.00	1861	1756	65	No	1120	242	1117	499
40	071	0012.00	2177	2138	46	No	1276	578	1271	323
40	071	0013.01	1904	1811	73	No	856	507	856	541
40	071	0013.02	2398	2322	63	No	1359	565	1350	474

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 093 - MAJOR COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	093	9551.00	Middle	\$58,565	\$64,700	14.94	113.56	\$66,510	\$73,473	\$56,600
40	093	9552.00	Upper	\$58,565	\$64,700	5.06	133.69	\$78,299	\$86,497	\$68,000
40	093	9553.00	Middle	\$58,565	\$64,700	16.85	110.98	\$65,000	\$71,804	\$51,226
40	093	9999.99*	Middle	\$58,565	\$64,700	13.47	117.92	\$69,063	\$76,294	\$56,781

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)

2022 FFIEC Census Report - Summary Census Housing Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 093 - MAJOR COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4- Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	093	9551.00	1426	1425	47	No	1025	198	1025	203
40	093	9552.00	862	862	44	No	564	136	564	162
40	093	9553.00	1397	1317	54	No	885	287	856	225
40	093	9999.99*	3685	3604	48	No	2474	621	2445	590

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)

2022 FFIEC Census Report - Summary Census Income Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 151 - WOODS COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	151	9542.01	Upper	\$58,565	\$64,700	9.33	148.33	\$86,875	\$95,970	\$51,364
40	151	9542.02	Upper	\$58,565	\$64,700	11.29	126.99	\$74,375	\$82,163	\$68,154
40	151	9543.00	Upper	\$58,565	\$64,700	21.90	123.36	\$72,250	\$79,814	\$45,849
40	151	9544.00	Upper	\$58,565	\$64,700	20.96	122.26	\$71,607	\$79,102	\$54,706
40	151	9999.99*	Upper	\$58,565	\$64,700	15.64	128.14	\$75,046	\$82,907	\$51,985

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)

2022 FFIEC Census Report - Summary Census Housing Information

MSA/MD: NA - NA (Outside of MSA/MD)

State: 40 - OKLAHOMA (OK)

County: 151 - WOODS COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	151	9542.01	1447	1341	58	No	756	423	756	268
40	151	9542.02	834	691	47	No	353	188	353	293
40	151	9543.00	1177	1177	65	No	530	327	530	320
40	151	9544.00	950	949	66	No	507	330	507	113
40	151	9999.99*	4408	4158	59	No	2146	1268	2146	994

\*Tract 9999.99 is a "summary tract," used in counties with populations less than 30,000. It is the sum total of all data for the other tracts in the county.

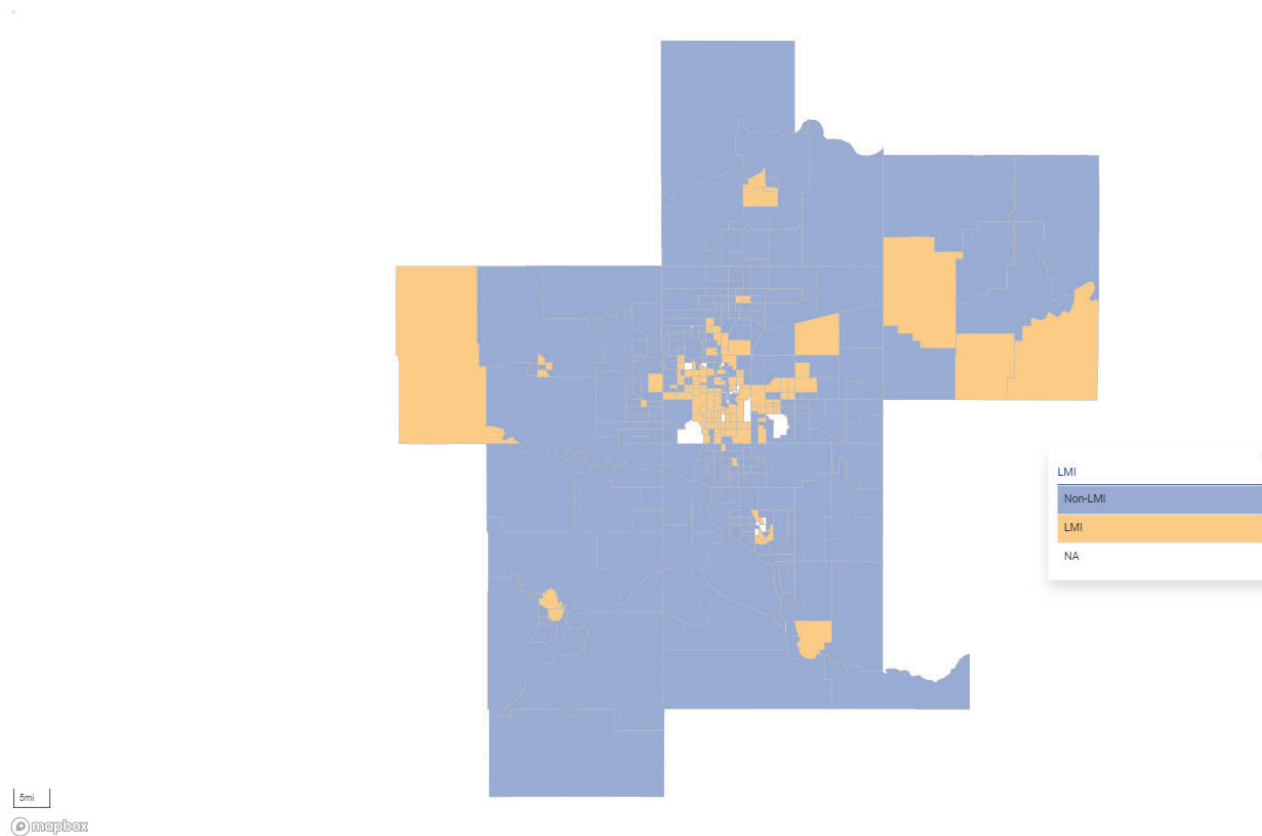
Source: 2022 FFIEC Census File Information (Release Date 3.30.2022) at

[https://www.ffiec.gov/Census/Census\\_Flat\\_Files/cen2022\\_30MAR22.pdf](https://www.ffiec.gov/Census/Census_Flat_Files/cen2022_30MAR22.pdf)



Assessment Set: 2023 ALL OFFICIAL GFB ASSESSMENT AREAS

Assessment Area: AA3 OKC-OK MSA COUNTIES



AA3 is comprised of the following counties including the applicable Federal Information Processing Standards ("FIPS") codes

AA3 - State of Oklahoma (40): Oklahoma City, OK MSA (36420) - Comprised of the full counties of:

- Canadian (017)
- Cleveland (027)
- Grady (051)
- Lincoln (081)
- Logan (083)
- McClain (087)
- Oklahoma (109)

Note: All census tract data is the most recently published from FFIEC Online Census Data System at

<https://www.ffiec.gov/census/>

2022 FFIEC Census Report - Summary Census Income Information  
 MSA/MD: 36420 - OKLAHOMA CITY, OK  
 State: 40 - OKLAHOMA (OK)



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	017	3001.00	Moderate	\$75,170	\$84,900	16.23	79.02	\$59,400	\$67,088	\$54,850
40	017	3002.01	Middle	\$75,170	\$84,900	2.70	115.18	\$86,587	\$97,788	\$85,594
40	017	3002.02	Upper	\$75,170	\$84,900	14.21	122.17	\$91,842	\$103,722	\$65,813
40	017	3003.00	Moderate	\$75,170	\$84,900	24.64	55.59	\$41,791	\$47,196	\$39,480
40	017	3004.00	Low	\$75,170	\$84,900	32.18	44.23	\$33,250	\$37,551	\$29,286
40	017	3005.00	Middle	\$75,170	\$84,900	20.19	84.14	\$63,250	\$71,435	\$32,827
40	017	3006.00	Moderate	\$75,170	\$84,900	3.11	78.50	\$59,010	\$66,647	\$50,600
40	017	3007.01	Middle	\$75,170	\$84,900	7.65	82.59	\$62,083	\$70,119	\$52,000
40	017	3007.02	Upper	\$75,170	\$84,900	8.56	130.43	\$98,047	\$110,735	\$93,194
40	017	3008.02	Upper	\$75,170	\$84,900	1.72	130.46	\$98,068	\$110,761	\$78,173
40	017	3008.03	Upper	\$75,170	\$84,900	0.00	176.61	\$132,763	\$149,942	\$129,449
40	017	3008.04	Upper	\$75,170	\$84,900	1.78	147.99	\$111,250	\$125,644	\$112,303
40	017	3008.05	Upper	\$75,170	\$84,900	3.04	120.31	\$90,443	\$102,143	\$76,679
40	017	3008.06	Upper	\$75,170	\$84,900	0.61	142.33	\$106,993	\$120,838	\$102,500
40	017	3009.01	Middle	\$75,170	\$84,900	10.01	113.38	\$85,234	\$96,260	\$75,609
40	017	3009.02	Upper	\$75,170	\$84,900	1.84	122.27	\$91,912	\$103,807	\$79,125
40	017	3009.04	Moderate	\$75,170	\$84,900	16.01	71.12	\$53,466	\$60,381	\$52,468
40	017	3009.05	Upper	\$75,170	\$84,900	3.02	125.85	\$94,602	\$106,847	\$75,089
40	017	3010.01	Middle	\$75,170	\$84,900	3.58	99.55	\$74,833	\$84,518	\$105,385
40	017	3010.03	Middle	\$75,170	\$84,900	5.45	108.87	\$81,844	\$92,431	\$71,797
40	017	3010.06	Middle	\$75,170	\$84,900	3.62	102.14	\$76,786	\$86,717	\$75,536
40	017	3010.10	Middle	\$75,170	\$84,900	2.04	115.60	\$86,898	\$98,144	\$75,662
40	017	3010.11	Middle	\$75,170	\$84,900	8.30	118.06	\$88,750	\$100,233	\$65,694
40	017	3010.12	Upper	\$75,170	\$84,900	1.26	174.74	\$131,354	\$148,354	\$121,696
40	017	3010.13	Upper	\$75,170	\$84,900	5.32	142.29	\$106,964	\$120,804	\$103,802
40	017	3010.14	Upper	\$75,170	\$84,900	8.99	121.36	\$91,228	\$103,035	\$83,882
40	017	3010.15	Moderate	\$75,170	\$84,900	1.96	61.21	\$46,012	\$51,967	\$63,625
40	017	3011.00	Upper	\$75,170	\$84,900	9.11	125.06	\$94,009	\$106,176	\$67,868
40	017	3012.01	Middle	\$75,170	\$84,900	17.86	83.91	\$63,077	\$71,240	\$55,281
40	017	3012.02	Upper	\$75,170	\$84,900	10.25	124.55	\$93,631	\$105,743	\$75,861
40	017	3013.01	Upper	\$75,170	\$84,900	4.92	172.52	\$129,688	\$146,469	\$106,979
40	017	3013.02	Upper	\$75,170	\$84,900	2.55	136.72	\$102,775	\$116,075	\$98,438
40	017	3014.06	Upper	\$75,170	\$84,900	4.76	133.84	\$100,615	\$113,630	\$80,234
40	017	3014.07	Upper	\$75,170	\$84,900	6.49	127.15	\$95,582	\$107,950	\$92,708
40	017	3014.08	Upper	\$75,170	\$84,900	3.64	165.29	\$124,250	\$140,331	\$108,125
40	017	3014.09	Middle	\$75,170	\$84,900	4.90	87.45	\$65,742	\$74,245	\$60,313
40	017	3014.10	Middle	\$75,170	\$84,900	1.30	117.55	\$88,365	\$99,800	\$74,078
40	027	2001.00	Unknown	\$75,170	\$84,900	51.00	0.00	\$0	\$0	\$0
40	027	2002.00	Moderate	\$75,170	\$84,900	20.54	65.36	\$49,132	\$55,491	\$35,341
40	027	2003.00	Moderate	\$75,170	\$84,900	15.22	74.64	\$56,111	\$63,369	\$52,049
40	027	2004.00	Middle	\$75,170	\$84,900	18.34	83.72	\$62,936	\$71,078	\$38,571

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	027	2005.00	Middle	\$75,170	\$84,900	33.79	96.90	\$72,847	\$82,268	\$31,292
40	027	2006.02	Unknown	\$75,170	\$84,900	32.28	0.00	\$0	\$0	\$40,536
40	027	2006.03	Low	\$75,170	\$84,900	33.74	49.26	\$37,035	\$41,822	\$34,004
40	027	2006.04	Middle	\$75,170	\$84,900	26.84	80.84	\$60,772	\$68,633	\$51,944
40	027	2007.00	Unknown	\$75,170	\$84,900	78.38	0.00	\$0	\$0	\$13,214
40	027	2008.00	Middle	\$75,170	\$84,900	9.46	95.30	\$71,641	\$80,910	\$56,017
40	027	2009.00	Middle	\$75,170	\$84,900	12.06	100.78	\$75,762	\$85,562	\$40,833
40	027	2010.00	Middle	\$75,170	\$84,900	16.83	80.34	\$60,399	\$68,209	\$41,027
40	027	2011.02	Upper	\$75,170	\$84,900	25.61	143.50	\$107,875	\$121,832	\$57,219
40	027	2011.03	Middle	\$75,170	\$84,900	18.03	84.04	\$63,173	\$71,350	\$48,088
40	027	2011.04	Upper	\$75,170	\$84,900	3.80	128.38	\$96,510	\$108,995	\$40,278
40	027	2012.01	Low	\$75,170	\$84,900	58.04	48.39	\$36,375	\$41,083	\$26,467
40	027	2012.02	Unknown	\$75,170	\$84,900	67.48	0.00	\$0	\$0	\$0
40	027	2012.04	Moderate	\$75,170	\$84,900	43.39	53.78	\$40,427	\$45,659	\$33,324
40	027	2012.05	Middle	\$75,170	\$84,900	28.85	116.36	\$87,473	\$98,790	\$54,709
40	027	2013.02	Middle	\$75,170	\$84,900	38.40	83.23	\$62,569	\$70,662	\$39,315
40	027	2013.03	Moderate	\$75,170	\$84,900	20.90	77.54	\$58,288	\$65,831	\$45,152
40	027	2014.03	Upper	\$75,170	\$84,900	6.61	138.50	\$104,115	\$117,587	\$82,040
40	027	2014.04	Middle	\$75,170	\$84,900	22.53	87.59	\$65,845	\$74,364	\$44,032
40	027	2014.05	Upper	\$75,170	\$84,900	11.17	139.11	\$104,570	\$118,104	\$95,015
40	027	2015.05	Upper	\$75,170	\$84,900	5.71	155.38	\$116,806	\$131,918	\$99,440
40	027	2015.08	Middle	\$75,170	\$84,900	7.82	84.19	\$63,287	\$71,477	\$60,671
40	027	2015.09	Upper	\$75,170	\$84,900	6.64	129.70	\$97,500	\$110,115	\$91,113
40	027	2015.11	Middle	\$75,170	\$84,900	5.23	102.46	\$77,024	\$86,989	\$70,233
40	027	2015.12	Middle	\$75,170	\$84,900	13.46	105.98	\$79,667	\$89,977	\$71,591
40	027	2015.13	Upper	\$75,170	\$84,900	0.00	164.18	\$123,421	\$139,389	\$116,806
40	027	2015.14	Upper	\$75,170	\$84,900	3.42	153.70	\$115,543	\$130,491	\$96,000
40	027	2016.02	Middle	\$75,170	\$84,900	15.19	91.30	\$68,636	\$77,514	\$51,635
40	027	2016.03	Moderate	\$75,170	\$84,900	10.38	75.08	\$56,442	\$63,743	\$48,542
40	027	2016.04	Middle	\$75,170	\$84,900	18.04	81.94	\$61,595	\$69,567	\$63,006
40	027	2016.07	Upper	\$75,170	\$84,900	5.18	122.63	\$92,188	\$104,113	\$72,047
40	027	2016.09	Upper	\$75,170	\$84,900	2.74	155.23	\$116,688	\$131,790	\$113,546
40	027	2016.10	Upper	\$75,170	\$84,900	7.85	153.86	\$115,664	\$130,627	\$106,633
40	027	2016.11	Upper	\$75,170	\$84,900	4.66	124.47	\$93,571	\$105,675	\$86,581
40	027	2016.12	Middle	\$75,170	\$84,900	7.41	98.53	\$74,071	\$83,652	\$69,364
40	027	2017.00	Upper	\$75,170	\$84,900	2.66	160.85	\$120,915	\$136,562	\$122,024
40	027	2018.01	Upper	\$75,170	\$84,900	0.17	153.73	\$115,565	\$130,517	\$69,408
40	027	2018.02	Middle	\$75,170	\$84,900	7.14	115.41	\$86,758	\$97,983	\$73,571
40	027	2019.02	Middle	\$75,170	\$84,900	10.12	82.66	\$62,137	\$70,178	\$63,482
40	027	2019.03	Middle	\$75,170	\$84,900	4.37	98.99	\$74,417	\$84,043	\$60,061
40	027	2019.04	Middle	\$75,170	\$84,900	8.87	93.49	\$70,281	\$79,373	\$61,622
40	027	2020.02	Middle	\$75,170	\$84,900	14.60	88.67	\$66,654	\$75,281	\$58,102
40	027	2020.04	Middle	\$75,170	\$84,900	3.73	87.40	\$65,703	\$74,203	\$64,586
40	027	2020.05	Middle	\$75,170	\$84,900	19.36	92.95	\$69,877	\$78,915	\$54,619
40	027	2020.06	Moderate	\$75,170	\$84,900	18.18	68.17	\$51,250	\$57,876	\$39,212

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40	027	2020.07	Middle	\$75,170	\$84,900	8.54	103.78	\$78,015	\$88,109	\$78,640
40	027	2020.08	Upper	\$75,170	\$84,900	3.99	121.83	\$91,581	\$103,434	\$80,740
40	027	2021.02	Middle	\$75,170	\$84,900	17.88	90.23	\$67,829	\$76,605	\$39,306
40	027	2021.04	Middle	\$75,170	\$84,900	8.12	109.27	\$82,143	\$92,770	\$76,208
40	027	2021.05	Middle	\$75,170	\$84,900	5.59	84.10	\$63,221	\$71,401	\$56,452
40	027	2021.06	Middle	\$75,170	\$84,900	5.30	109.37	\$82,220	\$92,855	\$81,231
40	027	2021.07	Upper	\$75,170	\$84,900	3.50	156.52	\$117,663	\$132,885	\$108,913
40	027	2022.01	Upper	\$75,170	\$84,900	2.15	129.98	\$97,708	\$110,353	\$96,094
40	027	2022.03	Middle	\$75,170	\$84,900	3.56	108.88	\$81,852	\$92,439	\$77,201
40	027	2022.05	Middle	\$75,170	\$84,900	5.64	119.75	\$90,019	\$101,668	\$84,723
40	027	2022.07	Middle	\$75,170	\$84,900	1.56	100.10	\$75,250	\$84,985	\$75,531
40	027	2022.08	Middle	\$75,170	\$84,900	8.25	99.61	\$74,879	\$84,569	\$66,869
40	027	2023.01	Upper	\$75,170	\$84,900	5.75	156.51	\$117,652	\$132,877	\$103,864
40	027	2023.02	Middle	\$75,170	\$84,900	7.26	97.04	\$72,950	\$82,387	\$70,453
40	027	2024.03	Upper	\$75,170	\$84,900	4.50	125.12	\$94,053	\$106,227	\$89,120
40	027	2024.04	Middle	\$75,170	\$84,900	13.00	98.40	\$73,971	\$83,542	\$64,427
40	027	2024.05	Upper	\$75,170	\$84,900	16.04	122.10	\$91,786	\$103,663	\$80,324
40	027	2024.06	Middle	\$75,170	\$84,900	8.49	89.79	\$67,500	\$76,232	\$62,415
40	027	2024.07	Middle	\$75,170	\$84,900	11.81	90.46	\$68,000	\$76,801	\$64,113
40	027	2025.01	Middle	\$75,170	\$84,900	12.03	111.18	\$83,580	\$94,392	\$66,471
40	027	2025.02	Middle	\$75,170	\$84,900	6.08	119.50	\$89,830	\$101,456	\$84,688
40	027	2026.00	Moderate	\$75,170	\$84,900	18.44	64.32	\$48,355	\$54,608	\$44,872
40	051	0001.00	Low	\$75,170	\$84,900	41.29	44.59	\$33,523	\$37,857	\$31,797
40	051	0004.00	Middle	\$75,170	\$84,900	19.29	89.86	\$67,549	\$76,291	\$51,169
40	051	0005.01	Middle	\$75,170	\$84,900	6.76	94.53	\$71,062	\$80,256	\$70,169
40	051	0005.02	Middle	\$75,170	\$84,900	10.53	113.07	\$85,000	\$95,996	\$55,000
40	051	0006.00	Middle	\$75,170	\$84,900	15.11	88.05	\$66,189	\$74,754	\$59,106
40	051	0007.01	Middle	\$75,170	\$84,900	14.61	87.68	\$65,913	\$74,440	\$50,781
40	051	0007.02	Middle	\$75,170	\$84,900	11.34	84.97	\$63,875	\$72,140	\$52,591
40	051	0008.01	Upper	\$75,170	\$84,900	2.22	140.07	\$105,294	\$118,919	\$95,000
40	051	0008.02	Upper	\$75,170	\$84,900	10.23	128.42	\$96,538	\$109,029	\$65,069
40	051	0009.01	Middle	\$75,170	\$84,900	6.32	104.07	\$78,235	\$88,355	\$59,353
40	051	0009.02	Middle	\$75,170	\$84,900	4.36	110.70	\$83,219	\$93,984	\$81,250
40	051	0009.04	Middle	\$75,170	\$84,900	3.54	115.09	\$86,518	\$97,711	\$82,750
40	051	0009.05	Upper	\$75,170	\$84,900	3.93	166.62	\$125,250	\$141,460	\$112,813
40	051	0009.06	Middle	\$75,170	\$84,900	6.88	107.79	\$81,033	\$91,514	\$70,970
40	051	0010.00	Moderate	\$75,170	\$84,900	20.02	67.45	\$50,703	\$57,265	\$37,596
40	081	9611.00	Middle	\$75,170	\$84,900	19.27	93.22	\$70,078	\$79,144	\$54,000
40	081	9612.00	Middle	\$75,170	\$84,900	15.47	84.13	\$63,243	\$71,426	\$53,063
40	081	9613.00	Moderate	\$75,170	\$84,900	14.77	76.49	\$57,500	\$64,940	\$44,200
40	081	9614.01	Moderate	\$75,170	\$84,900	12.11	75.05	\$56,420	\$63,717	\$45,347
40	081	9614.02	Middle	\$75,170	\$84,900	14.43	94.12	\$70,755	\$79,908	\$62,361
40	081	9615.00	Moderate	\$75,170	\$84,900	14.07	73.37	\$55,156	\$62,291	\$47,106
40	081	9616.00	Middle	\$75,170	\$84,900	10.87	87.97	\$66,131	\$74,687	\$56,151
40	081	9617.00	Middle	\$75,170	\$84,900	14.24	87.00	\$65,401	\$73,863	\$52,808

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40	083	6001.01	Middle	\$75,170	\$84,900	10.64	83.19	\$62,538	\$70,628	\$54,196
40	083	6002.00	Moderate	\$75,170	\$84,900	35.67	62.66	\$47,102	\$53,198	\$30,642
40	083	6003.00	Moderate	\$75,170	\$84,900	14.18	79.20	\$59,537	\$67,241	\$50,500
40	083	6004.01	Upper	\$75,170	\$84,900	13.02	157.44	\$118,348	\$133,667	\$103,684
40	083	6004.02	Upper	\$75,170	\$84,900	6.49	199.86	\$150,240	\$169,681	\$122,583
40	083	6005.01	Upper	\$75,170	\$84,900	3.67	130.56	\$98,145	\$110,845	\$80,841
40	083	6005.02	Upper	\$75,170	\$84,900	5.49	122.75	\$92,277	\$104,215	\$81,967
40	083	6006.00	Middle	\$75,170	\$84,900	17.34	100.38	\$75,461	\$85,223	\$61,900
40	083	6007.00	Middle	\$75,170	\$84,900	15.52	90.00	\$67,656	\$76,410	\$51,223
40	083	6008.01	Upper	\$75,170	\$84,900	7.63	211.64	\$159,091	\$179,682	\$120,282
40	083	6008.02	Upper	\$75,170	\$84,900	14.57	135.52	\$101,875	\$115,056	\$95,443
40	083	6009.03	Upper	\$75,170	\$84,900	8.48	134.52	\$101,125	\$114,207	\$92,309
40	083	6010.00	Moderate	\$75,170	\$84,900	26.77	54.39	\$40,887	\$46,177	\$31,563
40	087	4001.03	Upper	\$75,170	\$84,900	4.53	130.70	\$98,250	\$110,964	\$84,157
40	087	4001.04	Middle	\$75,170	\$84,900	7.67	99.37	\$74,701	\$84,365	\$72,936
40	087	4001.05	Middle	\$75,170	\$84,900	2.33	110.50	\$83,063	\$93,815	\$78,264
40	087	4001.06	Upper	\$75,170	\$84,900	4.42	128.22	\$96,389	\$108,859	\$84,643
40	087	4002.01	Middle	\$75,170	\$84,900	14.06	99.91	\$75,104	\$84,824	\$63,836
40	087	4002.03	Middle	\$75,170	\$84,900	7.35	88.47	\$66,506	\$75,111	\$53,125
40	087	4002.04	Upper	\$75,170	\$84,900	5.75	124.85	\$93,857	\$105,998	\$81,799
40	087	4003.00	Middle	\$75,170	\$84,900	14.93	82.15	\$61,756	\$69,745	\$57,943
40	087	4004.00	Middle	\$75,170	\$84,900	20.17	83.69	\$62,917	\$71,053	\$49,716
40	109	1001.00	Moderate	\$75,170	\$84,900	8.96	76.76	\$57,705	\$65,169	\$54,105
40	109	1002.01	Middle	\$75,170	\$84,900	6.19	112.38	\$84,479	\$95,411	\$69,182
40	109	1002.02	Middle	\$75,170	\$84,900	15.85	80.60	\$60,592	\$68,429	\$39,679
40	109	1002.03	Middle	\$75,170	\$84,900	19.98	88.26	\$66,351	\$74,933	\$47,393
40	109	1003.00	Upper	\$75,170	\$84,900	3.12	138.11	\$103,824	\$117,255	\$100,250
40	109	1004.00	Low	\$75,170	\$84,900	35.66	42.03	\$31,595	\$35,683	\$30,968
40	109	1005.00	Low	\$75,170	\$84,900	27.50	47.19	\$35,474	\$40,064	\$26,583
40	109	1008.00	Moderate	\$75,170	\$84,900	14.49	74.83	\$56,250	\$63,531	\$51,217
40	109	1009.00	Upper	\$75,170	\$84,900	5.22	140.37	\$105,521	\$119,174	\$90,341
40	109	1010.00	Low	\$75,170	\$84,900	35.19	40.83	\$30,694	\$34,665	\$29,063
40	109	1011.00	Moderate	\$75,170	\$84,900	16.24	58.53	\$44,003	\$49,692	\$42,936
40	109	1012.00	Middle	\$75,170	\$84,900	10.64	82.50	\$62,019	\$70,043	\$43,424
40	109	1013.00	Low	\$75,170	\$84,900	45.22	37.04	\$27,846	\$31,447	\$29,318
40	109	1014.00	Unknown	\$75,170	\$84,900	33.98	0.00	\$0	\$0	\$34,342
40	109	1015.00	Moderate	\$75,170	\$84,900	32.42	69.63	\$52,344	\$59,116	\$37,031
40	109	1018.00	Upper	\$75,170	\$84,900	4.17	189.12	\$142,163	\$160,563	\$102,895
40	109	1019.00	Upper	\$75,170	\$84,900	22.36	135.85	\$102,122	\$115,337	\$64,107
40	109	1020.00	Middle	\$75,170	\$84,900	12.94	106.53	\$80,083	\$90,444	\$58,382
40	109	1021.00	Moderate	\$75,170	\$84,900	19.08	61.31	\$46,090	\$52,052	\$45,225
40	109	1022.00	Moderate	\$75,170	\$84,900	23.73	57.90	\$43,524	\$49,157	\$42,754
40	109	1023.00	Moderate	\$75,170	\$84,900	14.77	67.29	\$50,583	\$57,129	\$49,003
40	109	1024.00	Moderate	\$75,170	\$84,900	23.21	59.60	\$44,808	\$50,600	\$38,009
40	109	1025.00	Upper	\$75,170	\$84,900	29.76	141.82	\$106,607	\$120,405	\$35,729

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40	109	1032.00	Upper	\$75,170	\$84,900	13.75	158.18	\$118,906	\$134,295	\$58,472
40	109	1033.00	Moderate	\$75,170	\$84,900	25.73	59.56	\$44,773	\$50,566	\$43,182
40	109	1039.00	Moderate	\$75,170	\$84,900	39.81	54.49	\$40,962	\$46,262	\$34,680
40	109	1041.00	Low	\$75,170	\$84,900	39.15	36.31	\$27,295	\$30,827	\$14,066
40	109	1042.00	Moderate	\$75,170	\$84,900	18.36	61.76	\$46,429	\$52,434	\$46,563
40	109	1043.00	Low	\$75,170	\$84,900	16.56	49.54	\$37,244	\$42,059	\$65,404
40	109	1044.00	Moderate	\$75,170	\$84,900	28.21	51.11	\$38,421	\$43,392	\$32,174
40	109	1045.00	Moderate	\$75,170	\$84,900	21.71	69.87	\$52,525	\$59,320	\$52,696
40	109	1046.00	Low	\$75,170	\$84,900	31.83	45.34	\$34,083	\$38,494	\$32,702
40	109	1047.00	Moderate	\$75,170	\$84,900	30.60	71.73	\$53,920	\$60,899	\$14,367
40	109	1048.00	Moderate	\$75,170	\$84,900	28.54	50.02	\$37,601	\$42,467	\$33,769
40	109	1049.00	Low	\$75,170	\$84,900	33.83	49.76	\$37,409	\$42,246	\$36,904
40	109	1050.00	Unknown	\$75,170	\$84,900	25.65	0.00	\$0	\$0	\$34,821
40	109	1051.01	Middle	\$75,170	\$84,900	26.37	105.56	\$79,350	\$89,620	\$57,601
40	109	1052.01	Low	\$75,170	\$84,900	12.49	44.54	\$33,482	\$37,814	\$32,223
40	109	1052.02	Low	\$75,170	\$84,900	27.75	32.55	\$24,471	\$27,635	\$21,581
40	109	1053.00	Moderate	\$75,170	\$84,900	24.35	69.45	\$52,206	\$58,963	\$45,156
40	109	1054.00	Low	\$75,170	\$84,900	32.64	42.49	\$31,944	\$36,074	\$30,928
40	109	1055.00	Moderate	\$75,170	\$84,900	23.33	57.18	\$42,989	\$48,546	\$40,585
40	109	1056.00	Low	\$75,170	\$84,900	48.73	21.97	\$16,516	\$18,653	\$26,611
40	109	1059.03	Moderate	\$75,170	\$84,900	15.37	65.29	\$49,083	\$55,431	\$45,350
40	109	1059.04	Moderate	\$75,170	\$84,900	19.47	61.61	\$46,319	\$52,307	\$43,364
40	109	1059.05	Moderate	\$75,170	\$84,900	21.48	55.32	\$41,587	\$46,967	\$41,146
40	109	1059.06	Moderate	\$75,170	\$84,900	15.72	73.88	\$55,536	\$62,724	\$52,304
40	109	1059.07	Low	\$75,170	\$84,900	13.14	47.84	\$35,968	\$40,616	\$38,407
40	109	1060.00	Middle	\$75,170	\$84,900	14.98	103.67	\$77,930	\$88,016	\$67,969
40	109	1061.00	Middle	\$75,170	\$84,900	27.28	90.52	\$68,047	\$76,851	\$56,207
40	109	1062.00	Moderate	\$75,170	\$84,900	15.51	79.43	\$59,710	\$67,436	\$59,132
40	109	1063.01	Low	\$75,170	\$84,900	49.09	35.09	\$26,380	\$29,791	\$26,769
40	109	1063.02	Moderate	\$75,170	\$84,900	34.44	52.81	\$39,698	\$44,836	\$39,889
40	109	1063.03	Middle	\$75,170	\$84,900	15.09	97.75	\$73,482	\$82,990	\$56,420
40	109	1064.01	Upper	\$75,170	\$84,900	2.29	332.58	\$250,001	\$282,360	\$173,889
40	109	1064.02	Upper	\$75,170	\$84,900	2.33	290.02	\$218,015	\$246,227	\$125,278
40	109	1064.03	Moderate	\$75,170	\$84,900	18.57	78.69	\$59,152	\$66,808	\$55,920
40	109	1065.01	Upper	\$75,170	\$84,900	4.21	143.05	\$107,532	\$121,449	\$78,348
40	109	1065.02	Moderate	\$75,170	\$84,900	25.98	76.61	\$57,589	\$65,042	\$57,438
40	109	1065.03	Upper	\$75,170	\$84,900	5.89	121.77	\$91,541	\$103,383	\$72,125
40	109	1066.01	Moderate	\$75,170	\$84,900	38.40	58.30	\$43,828	\$49,497	\$38,813
40	109	1066.02	Moderate	\$75,170	\$84,900	11.09	64.90	\$48,789	\$55,100	\$50,840
40	109	1066.06	Middle	\$75,170	\$84,900	4.74	97.16	\$73,042	\$82,489	\$65,982
40	109	1066.07	Moderate	\$75,170	\$84,900	12.74	67.94	\$51,076	\$57,681	\$46,607
40	109	1066.08	Middle	\$75,170	\$84,900	8.09	101.58	\$76,364	\$86,241	\$70,853
40	109	1066.09	Middle	\$75,170	\$84,900	0.96	91.45	\$68,750	\$77,641	\$60,491
40	109	1066.10	Unknown	\$75,170	\$84,900	29.36	0.00	\$0	\$0	\$23,934
40	109	1066.11	Moderate	\$75,170	\$84,900	12.67	50.36	\$37,862	\$42,756	\$34,437

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40	109	1067.02	Moderate	\$75,170	\$84,900	8.74	72.76	\$54,694	\$61,773	\$51,812
40	109	1067.04	Middle	\$75,170	\$84,900	12.85	97.13	\$73,016	\$82,463	\$53,942
40	109	1067.05	Middle	\$75,170	\$84,900	10.55	85.41	\$64,205	\$72,513	\$62,610
40	109	1067.06	Unknown	\$75,170	\$84,900	26.71	0.00	\$0	\$0	\$36,202
40	109	1067.08	Upper	\$75,170	\$84,900	1.31	138.92	\$104,427	\$117,943	\$86,736
40	109	1067.09	Moderate	\$75,170	\$84,900	37.64	55.49	\$41,719	\$47,111	\$41,910
40	109	1067.10	Moderate	\$75,170	\$84,900	16.69	64.48	\$48,472	\$54,744	\$44,594
40	109	1068.01	Moderate	\$75,170	\$84,900	7.74	67.84	\$51,000	\$57,596	\$41,176
40	109	1068.02	Middle	\$75,170	\$84,900	18.03	81.97	\$61,621	\$69,593	\$54,250
40	109	1068.03	Moderate	\$75,170	\$84,900	12.07	65.52	\$49,256	\$55,626	\$31,948
40	109	1068.04	Moderate	\$75,170	\$84,900	24.19	74.55	\$56,042	\$63,293	\$36,524
40	109	1069.02	Moderate	\$75,170	\$84,900	9.04	73.55	\$55,288	\$62,444	\$50,962
40	109	1069.03	Middle	\$75,170	\$84,900	9.48	92.76	\$69,733	\$78,753	\$68,059
40	109	1069.06	Middle	\$75,170	\$84,900	18.24	80.48	\$60,500	\$68,328	\$49,408
40	109	1069.07	Middle	\$75,170	\$84,900	6.82	97.84	\$73,553	\$83,066	\$47,578
40	109	1069.09	Middle	\$75,170	\$84,900	15.00	94.49	\$71,029	\$80,222	\$57,188
40	109	1069.10	Moderate	\$75,170	\$84,900	24.75	72.81	\$54,738	\$61,816	\$31,071
40	109	1069.11	Middle	\$75,170	\$84,900	8.00	108.00	\$81,188	\$91,692	\$59,750
40	109	1069.12	Low	\$75,170	\$84,900	40.85	31.01	\$23,311	\$26,327	\$36,123
40	109	1069.13	Moderate	\$75,170	\$84,900	41.75	50.97	\$38,315	\$43,274	\$25,475
40	109	1069.14	Middle	\$75,170	\$84,900	34.54	80.39	\$60,433	\$68,251	\$43,219
40	109	1069.16	Moderate	\$75,170	\$84,900	26.21	57.30	\$43,074	\$48,648	\$30,761
40	109	1069.17	Low	\$75,170	\$84,900	55.49	32.58	\$24,492	\$27,660	\$24,579
40	109	1070.01	Moderate	\$75,170	\$84,900	26.32	60.02	\$45,123	\$50,957	\$37,134
40	109	1070.02	Moderate	\$75,170	\$84,900	17.07	65.92	\$49,559	\$55,966	\$44,663
40	109	1071.01	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
40	109	1071.03	Moderate	\$75,170	\$84,900	26.42	52.73	\$39,643	\$44,768	\$41,673
40	109	1071.04	Low	\$75,170	\$84,900	37.04	41.57	\$31,250	\$35,293	\$26,392
40	109	1072.06	Moderate	\$75,170	\$84,900	21.91	62.56	\$47,031	\$53,113	\$38,102
40	109	1072.07	Middle	\$75,170	\$84,900	25.94	90.33	\$67,907	\$76,690	\$37,384
40	109	1072.12	Moderate	\$75,170	\$84,900	15.18	70.69	\$53,140	\$60,016	\$43,929
40	109	1072.13	Moderate	\$75,170	\$84,900	21.67	66.81	\$50,227	\$56,722	\$42,339
40	109	1072.14	Middle	\$75,170	\$84,900	11.15	87.12	\$65,494	\$73,965	\$52,636
40	109	1072.15	Low	\$75,170	\$84,900	30.52	43.55	\$32,738	\$36,974	\$42,938
40	109	1072.16	Moderate	\$75,170	\$84,900	34.69	63.19	\$47,500	\$53,648	\$31,324
40	109	1072.17	Moderate	\$75,170	\$84,900	29.82	54.32	\$40,833	\$46,118	\$31,755
40	109	1072.18	Moderate	\$75,170	\$84,900	22.95	55.07	\$41,403	\$46,754	\$35,355
40	109	1072.19	Moderate	\$75,170	\$84,900	12.75	74.64	\$56,111	\$63,369	\$44,734
40	109	1072.20	Moderate	\$75,170	\$84,900	34.96	55.24	\$41,526	\$46,899	\$25,129
40	109	1072.21	Moderate	\$75,170	\$84,900	16.61	78.19	\$58,776	\$66,383	\$51,161
40	109	1072.22	Moderate	\$75,170	\$84,900	36.88	75.16	\$56,500	\$63,811	\$32,639
40	109	1072.23	Moderate	\$75,170	\$84,900	18.91	62.80	\$47,214	\$53,317	\$26,565
40	109	1072.24	Middle	\$75,170	\$84,900	6.47	85.86	\$64,541	\$72,895	\$59,674
40	109	1072.25	Moderate	\$75,170	\$84,900	12.69	63.71	\$47,895	\$54,090	\$37,181
40	109	1072.26	Moderate	\$75,170	\$84,900	29.40	77.78	\$58,472	\$66,035	\$44,405

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	109	1073.02	Low	\$75,170	\$84,900	37.42	47.69	\$35,852	\$40,489	\$36,324
40	109	1073.03	Moderate	\$75,170	\$84,900	21.99	54.27	\$40,800	\$46,075	\$38,221
40	109	1073.05	Unknown	\$75,170	\$84,900	48.45	0.00	\$0	\$0	\$19,688
40	109	1073.06	Low	\$75,170	\$84,900	42.74	41.46	\$31,172	\$35,200	\$35,625
40	109	1074.01	Middle	\$75,170	\$84,900	17.59	109.22	\$82,108	\$92,728	\$67,431
40	109	1074.04	Middle	\$75,170	\$84,900	26.41	89.04	\$66,938	\$75,595	\$59,092
40	109	1074.05	Moderate	\$75,170	\$84,900	12.50	77.74	\$58,438	\$66,001	\$57,045
40	109	1074.06	Middle	\$75,170	\$84,900	8.96	92.94	\$69,867	\$78,906	\$61,023
40	109	1074.07	Middle	\$75,170	\$84,900	1.40	97.78	\$73,508	\$83,015	\$73,492
40	109	1076.01	Moderate	\$75,170	\$84,900	25.87	51.88	\$39,005	\$44,046	\$24,187
40	109	1076.04	Moderate	\$75,170	\$84,900	19.23	68.14	\$51,224	\$57,851	\$44,063
40	109	1076.05	Moderate	\$75,170	\$84,900	16.60	66.46	\$49,961	\$56,425	\$44,758
40	109	1076.08	Middle	\$75,170	\$84,900	6.98	80.37	\$60,417	\$68,234	\$47,917
40	109	1077.03	Middle	\$75,170	\$84,900	10.64	112.03	\$84,219	\$95,113	\$58,384
40	109	1077.04	Moderate	\$75,170	\$84,900	31.29	64.52	\$48,500	\$54,777	\$39,596
40	109	1077.05	Moderate	\$75,170	\$84,900	14.30	70.04	\$52,656	\$59,464	\$48,210
40	109	1077.06	Moderate	\$75,170	\$84,900	22.05	57.23	\$43,021	\$48,588	\$40,408
40	109	1077.07	Moderate	\$75,170	\$84,900	16.10	76.71	\$57,670	\$65,127	\$56,121
40	109	1078.01	Middle	\$75,170	\$84,900	14.99	80.92	\$60,828	\$68,701	\$49,583
40	109	1078.04	Moderate	\$75,170	\$84,900	31.33	65.82	\$49,479	\$55,881	\$41,885
40	109	1078.05	Moderate	\$75,170	\$84,900	30.63	64.85	\$48,750	\$55,058	\$40,083
40	109	1078.06	Moderate	\$75,170	\$84,900	14.91	68.78	\$51,708	\$58,394	\$48,224
40	109	1078.07	Moderate	\$75,170	\$84,900	12.02	58.03	\$43,625	\$49,267	\$39,314
40	109	1078.08	Middle	\$75,170	\$84,900	13.47	84.14	\$63,250	\$71,435	\$56,477
40	109	1078.09	Middle	\$75,170	\$84,900	10.60	82.81	\$62,250	\$70,306	\$46,471
40	109	1078.10	Moderate	\$75,170	\$84,900	16.69	63.94	\$48,071	\$54,285	\$45,964
40	109	1079.00	Moderate	\$75,170	\$84,900	43.52	57.40	\$43,148	\$48,733	\$20,493
40	109	1080.03	Low	\$75,170	\$84,900	27.33	49.65	\$37,328	\$42,153	\$38,438
40	109	1080.05	Middle	\$75,170	\$84,900	9.22	107.04	\$80,469	\$90,877	\$44,241
40	109	1080.06	Middle	\$75,170	\$84,900	15.16	102.98	\$77,412	\$87,430	\$68,413
40	109	1080.07	Middle	\$75,170	\$84,900	9.36	102.35	\$76,944	\$86,895	\$63,875
40	109	1080.08	Moderate	\$75,170	\$84,900	16.86	63.38	\$47,647	\$53,810	\$38,860
40	109	1080.09	Moderate	\$75,170	\$84,900	8.70	60.08	\$45,169	\$51,008	\$47,563
40	109	1080.10	Moderate	\$75,170	\$84,900	8.99	58.01	\$43,611	\$49,250	\$33,482
40	109	1080.11	Moderate	\$75,170	\$84,900	20.08	72.78	\$54,712	\$61,790	\$32,969
40	109	1081.01	Upper	\$75,170	\$84,900	2.95	259.68	\$195,208	\$220,468	\$167,292
40	109	1081.06	Upper	\$75,170	\$84,900	3.45	176.98	\$133,043	\$150,256	\$127,495
40	109	1081.07	Upper	\$75,170	\$84,900	3.58	191.58	\$144,018	\$162,651	\$134,760
40	109	1081.09	Upper	\$75,170	\$84,900	4.73	205.29	\$154,324	\$174,291	\$139,500
40	109	1081.10	Upper	\$75,170	\$84,900	2.13	151.75	\$114,074	\$128,836	\$105,236
40	109	1081.13	Upper	\$75,170	\$84,900	7.16	121.02	\$90,977	\$102,746	\$66,994
40	109	1081.14	Upper	\$75,170	\$84,900	16.85	157.97	\$118,750	\$134,117	\$89,519
40	109	1082.01	Middle	\$75,170	\$84,900	12.50	96.96	\$72,888	\$82,319	\$63,542
40	109	1082.03	Moderate	\$75,170	\$84,900	23.18	70.57	\$53,050	\$59,914	\$49,714
40	109	1082.04	Middle	\$75,170	\$84,900	29.21	82.19	\$61,786	\$69,779	\$37,216



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	109	1082.07	Low	\$75,170	\$84,900	50.98	35.58	\$26,750	\$30,207	\$27,109
40	109	1082.08	Moderate	\$75,170	\$84,900	31.17	59.54	\$44,763	\$50,549	\$40,026
40	109	1082.15	Middle	\$75,170	\$84,900	8.45	102.54	\$77,083	\$87,056	\$60,648
40	109	1082.16	Middle	\$75,170	\$84,900	9.22	101.18	\$76,058	\$85,902	\$61,639
40	109	1082.17	Middle	\$75,170	\$84,900	5.05	111.20	\$83,592	\$94,409	\$82,228
40	109	1082.22	Upper	\$75,170	\$84,900	1.14	236.13	\$177,500	\$200,474	\$141,471
40	109	1082.23	Upper	\$75,170	\$84,900	2.58	210.87	\$158,516	\$179,029	\$158,313
40	109	1082.24	Upper	\$75,170	\$84,900	6.23	203.02	\$152,614	\$172,364	\$133,004
40	109	1082.25	Upper	\$75,170	\$84,900	0.49	140.58	\$105,679	\$119,352	\$101,584
40	109	1082.26	Middle	\$75,170	\$84,900	20.05	106.21	\$79,839	\$90,172	\$59,671
40	109	1082.27	Upper	\$75,170	\$84,900	5.38	203.94	\$153,304	\$173,145	\$115,536
40	109	1082.28	Upper	\$75,170	\$84,900	0.00	190.81	\$143,438	\$161,998	\$139,424
40	109	1082.29	Upper	\$75,170	\$84,900	5.72	128.25	\$96,406	\$108,884	\$82,824
40	109	1082.30	Middle	\$75,170	\$84,900	16.80	114.04	\$85,724	\$96,820	\$76,927
40	109	1082.31	Upper	\$75,170	\$84,900	1.88	205.26	\$154,297	\$174,266	\$154,102
40	109	1082.32	Upper	\$75,170	\$84,900	2.40	158.89	\$119,444	\$134,898	\$111,071
40	109	1082.33	Upper	\$75,170	\$84,900	3.46	149.79	\$112,599	\$127,172	\$105,702
40	109	1082.34	Upper	\$75,170	\$84,900	1.54	170.88	\$128,452	\$145,077	\$119,951
40	109	1082.35	Upper	\$75,170	\$84,900	6.29	143.28	\$107,708	\$121,645	\$108,177
40	109	1082.36	Middle	\$75,170	\$84,900	1.24	118.86	\$89,348	\$100,912	\$74,873
40	109	1082.37	Upper	\$75,170	\$84,900	8.48	175.47	\$131,905	\$148,974	\$119,803
40	109	1082.38	Middle	\$75,170	\$84,900	2.29	109.20	\$82,092	\$92,711	\$80,645
40	109	1083.01	Moderate	\$75,170	\$84,900	24.33	66.75	\$50,179	\$56,671	\$34,500
40	109	1083.02	Middle	\$75,170	\$84,900	6.33	95.99	\$72,163	\$81,496	\$56,552
40	109	1083.04	Middle	\$75,170	\$84,900	10.35	109.75	\$82,500	\$93,178	\$64,211
40	109	1083.07	Middle	\$75,170	\$84,900	6.18	80.19	\$60,282	\$68,081	\$60,114
40	109	1083.09	Low	\$75,170	\$84,900	29.95	45.02	\$33,843	\$38,222	\$35,940
40	109	1083.10	Moderate	\$75,170	\$84,900	16.38	72.20	\$54,276	\$61,298	\$33,889
40	109	1083.14	Moderate	\$75,170	\$84,900	25.46	63.76	\$47,930	\$54,132	\$27,917
40	109	1083.17	Upper	\$75,170	\$84,900	2.92	127.01	\$95,474	\$107,831	\$74,227
40	109	1083.18	Upper	\$75,170	\$84,900	6.17	136.39	\$102,528	\$115,795	\$93,182
40	109	1083.19	Middle	\$75,170	\$84,900	24.09	81.96	\$61,612	\$69,584	\$52,692
40	109	1083.20	Middle	\$75,170	\$84,900	38.98	114.99	\$86,439	\$97,627	\$62,207
40	109	1083.21	Moderate	\$75,170	\$84,900	6.58	54.70	\$41,122	\$46,440	\$42,150
40	109	1083.22	Moderate	\$75,170	\$84,900	15.27	53.75	\$40,406	\$45,634	\$35,316
40	109	1083.23	Upper	\$75,170	\$84,900	8.28	142.14	\$106,850	\$120,677	\$70,364
40	109	1083.24	Upper	\$75,170	\$84,900	0.00	237.31	\$178,393	\$201,476	\$178,036
40	109	1083.25	Upper	\$75,170	\$84,900	0.89	121.70	\$91,485	\$103,323	\$85,324
40	109	1083.26	Moderate	\$75,170	\$84,900	19.41	68.51	\$51,500	\$58,165	\$49,342
40	109	1084.02	Middle	\$75,170	\$84,900	6.41	117.59	\$88,393	\$99,834	\$71,528
40	109	1084.03	Middle	\$75,170	\$84,900	3.92	111.08	\$83,500	\$94,307	\$73,174
40	109	1084.04	Middle	\$75,170	\$84,900	11.15	114.30	\$85,925	\$97,041	\$73,843
40	109	1085.06	Middle	\$75,170	\$84,900	4.98	107.33	\$80,682	\$91,123	\$74,555
40	109	1085.07	Upper	\$75,170	\$84,900	1.69	142.41	\$107,054	\$120,906	\$73,517
40	109	1085.08	Middle	\$75,170	\$84,900	10.26	106.73	\$80,234	\$90,614	\$71,150

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40	109	1085.13	Upper	\$75,170	\$84,900	2.73	134.01	\$100,739	\$113,774	\$91,017
40	109	1085.14	Middle	\$75,170	\$84,900	13.51	91.45	\$68,750	\$77,641	\$42,864
40	109	1085.15	Middle	\$75,170	\$84,900	3.77	108.39	\$81,480	\$92,023	\$52,990
40	109	1085.20	Upper	\$75,170	\$84,900	4.00	235.71	\$177,188	\$200,118	\$114,904
40	109	1085.21	Middle	\$75,170	\$84,900	9.34	94.53	\$71,063	\$80,256	\$54,306
40	109	1085.23	Upper	\$75,170	\$84,900	4.57	146.91	\$110,435	\$124,727	\$94,149
40	109	1085.24	Middle	\$75,170	\$84,900	2.67	107.75	\$81,000	\$91,480	\$80,064
40	109	1085.25	Middle	\$75,170	\$84,900	3.18	97.60	\$73,367	\$82,862	\$72,540
40	109	1085.26	Middle	\$75,170	\$84,900	14.04	85.31	\$64,135	\$72,428	\$45,625
40	109	1085.27	Middle	\$75,170	\$84,900	8.07	112.73	\$84,744	\$95,708	\$75,288
40	109	1085.28	Upper	\$75,170	\$84,900	17.41	143.56	\$107,917	\$121,882	\$95,804
40	109	1085.29	Upper	\$75,170	\$84,900	2.53	186.32	\$140,063	\$158,186	\$128,833
40	109	1085.30	Upper	\$75,170	\$84,900	12.64	126.65	\$95,208	\$107,526	\$64,750
40	109	1085.31	Upper	\$75,170	\$84,900	2.74	213.80	\$160,714	\$181,516	\$151,579
40	109	1085.32	Upper	\$75,170	\$84,900	0.57	185.57	\$139,500	\$157,549	\$133,182
40	109	1085.33	Upper	\$75,170	\$84,900	0.00	183.63	\$138,036	\$155,902	\$134,345
40	109	1085.34	Upper	\$75,170	\$84,900	2.12	131.13	\$98,571	\$111,329	\$82,993
40	109	1085.35	Upper	\$75,170	\$84,900	0.81	169.92	\$127,736	\$144,262	\$116,208
40	109	1085.36	Upper	\$75,170	\$84,900	9.77	137.18	\$103,125	\$116,466	\$58,799
40	109	1085.37	Upper	\$75,170	\$84,900	6.94	125.06	\$94,013	\$106,176	\$54,394
40	109	1085.38	Upper	\$75,170	\$84,900	10.79	144.99	\$108,990	\$123,097	\$60,789
40	109	1086.03	Upper	\$75,170	\$84,900	4.28	124.21	\$93,369	\$105,454	\$87,125
40	109	1086.04	Middle	\$75,170	\$84,900	17.74	99.16	\$74,545	\$84,187	\$54,483
40	109	1087.01	Upper	\$75,170	\$84,900	3.18	142.53	\$107,143	\$121,008	\$100,658
40	109	1087.06	Middle	\$75,170	\$84,900	5.30	93.75	\$70,479	\$79,594	\$64,500
40	109	1087.07	Middle	\$75,170	\$84,900	6.88	119.77	\$90,034	\$101,685	\$77,039
40	109	1087.08	Middle	\$75,170	\$84,900	6.86	113.80	\$85,550	\$96,616	\$81,442
40	109	1087.09	Upper	\$75,170	\$84,900	7.74	124.71	\$93,750	\$105,879	\$64,375
40	109	1087.10	Upper	\$75,170	\$84,900	3.81	125.41	\$94,275	\$106,473	\$89,352
40	109	1087.11	Upper	\$75,170	\$84,900	3.09	134.85	\$101,373	\$114,488	\$95,972
40	109	1087.12	Upper	\$75,170	\$84,900	4.11	124.85	\$93,854	\$105,998	\$90,536
40	109	1087.13	Upper	\$75,170	\$84,900	12.30	142.35	\$107,009	\$120,855	\$89,917
40	109	1088.02	Middle	\$75,170	\$84,900	3.86	118.13	\$88,802	\$100,292	\$76,136
40	109	1088.03	Low	\$75,170	\$84,900	29.42	38.77	\$29,145	\$32,916	\$29,500
40	109	1088.04	Middle	\$75,170	\$84,900	14.33	116.40	\$87,500	\$98,824	\$61,429
40	109	1088.05	Moderate	\$75,170	\$84,900	13.08	79.63	\$59,865	\$67,606	\$50,763
40	109	1088.06	Upper	\$75,170	\$84,900	9.19	139.75	\$105,054	\$118,648	\$97,639
40	109	1088.07	Upper	\$75,170	\$84,900	3.56	134.77	\$101,310	\$114,420	\$72,750
40	109	1089.00	Moderate	\$75,170	\$84,900	12.61	74.99	\$56,373	\$63,667	\$53,429
40	109	1090.01	Middle	\$75,170	\$84,900	8.51	115.15	\$86,563	\$97,762	\$75,227
40	109	1090.03	Middle	\$75,170	\$84,900	13.56	85.63	\$64,375	\$72,700	\$61,926
40	109	1090.04	Upper	\$75,170	\$84,900	7.20	121.56	\$91,377	\$103,204	\$68,788
40	109	1092.02	Middle	\$75,170	\$84,900	4.33	98.94	\$74,375	\$84,000	\$54,811
40	109	1092.03	Upper	\$75,170	\$84,900	6.49	243.52	\$183,056	\$206,748	\$153,056
40	109	1092.04	Upper	\$75,170	\$84,900	0.00	256.75	\$193,000	\$217,981	\$157,159

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
40	109	1092.05	Upper	\$75,170	\$84,900	8.82	256.98	\$193,178	\$218,176	\$182,614
40	109	1093.00	Middle	\$75,170	\$84,900	16.59	87.18	\$65,536	\$74,016	\$46,339
40	109	1094.00	Upper	\$75,170	\$84,900	4.92	220.45	\$165,714	\$187,162	\$110,250
40	109	1095.00	Low	\$75,170	\$84,900	26.86	45.12	\$33,919	\$38,307	\$25,613
40	109	1096.00	Unknown	\$75,170	\$84,900	18.62	0.00	\$0	\$0	\$60,556
40	109	1097.00	Upper	\$75,170	\$84,900	12.20	175.93	\$132,250	\$149,365	\$60,273
40	109	1098.00	Moderate	\$75,170	\$84,900	51.25	73.77	\$55,455	\$62,631	\$29,111
40	109	1099.00	Middle	\$75,170	\$84,900	58.38	93.87	\$70,568	\$79,696	\$26,813
40	109	1100.00	Low	\$75,170	\$84,900	39.22	38.24	\$28,750	\$32,466	\$27,763
40	109	9800.01	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
40	109	9800.02	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
40	109	9800.03	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
40	109	9800.04	Unknown	\$75,170	\$84,900	65.00	0.00	\$0	\$0	\$0
40	109	9800.05	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
40	109	9800.06	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
40	109	9800.07	Upper	\$75,170	\$84,900	7.95	127.33	\$95,714	\$108,103	\$58,056
40	109	9800.08	Unknown	\$75,170	\$84,900	0.00	0.00	\$0	\$0	\$0
40	109	9800.09	Unknown	\$75,170	\$84,900	69.61	0.00	\$0	\$0	\$0

2022 FFIEC Census Report - Summary Census Housing Information  
 MSA/MD: 36420 - OKLAHOMA CITY, OK  
 State: 40 - OKLAHOMA (OK)



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	017	3001.00	1167	1165	44	No	630	412	630	125
40	017	3002.01	2637	2637	22	Yes	2330	174	2330	133
40	017	3002.02	1860	1797	35	No	1321	157	1321	382
40	017	3003.00	1438	1429	65	No	587	330	587	521
40	017	3004.00	561	520	28	No	178	53	178	330
40	017	3005.00	1764	1560	66	No	934	161	934	669
40	017	3006.00	1488	1381	50	No	857	132	857	499
40	017	3007.01	479	416	27	No	220	85	220	174
40	017	3007.02	1213	1213	36	No	842	134	842	237
40	017	3008.02	890	890	41	Yes	766	9	766	115
40	017	3008.03	841	841	26	Yes	781	29	781	31
40	017	3008.04	665	665	12	Yes	496	88	496	81
40	017	3008.05	1675	1618	14	Yes	1466	66	1466	143
40	017	3008.06	1006	1006	10	Yes	928	0	928	78
40	017	3009.01	2344	1909	33	Yes	1530	62	1530	752
40	017	3009.02	889	889	44	No	717	43	717	129
40	017	3009.04	1481	1248	23	Yes	777	111	777	593
40	017	3009.05	1585	1532	18	Yes	1264	82	1264	239
40	017	3010.01	246	246	6	Yes	158	0	158	88
40	017	3010.03	1784	1721	28	Yes	1444	21	1444	319
40	017	3010.06	809	809	30	Yes	723	30	723	56
40	017	3010.10	908	908	8	Yes	667	173	667	68
40	017	3010.11	1310	953	10	Yes	857	78	857	375
40	017	3010.12	552	552	11	Yes	529	23	529	0
40	017	3010.13	1614	1614	16	Yes	1196	88	1196	330
40	017	3010.14	1177	1049	19	Yes	844	0	844	333
40	017	3010.15	789	238	13	Yes	112	100	112	577
40	017	3011.00	2416	2286	36	Yes	1765	59	1765	592
40	017	3012.01	1871	1583	58	No	902	185	902	784
40	017	3012.02	1189	1189	46	No	919	32	919	238
40	017	3013.01	624	624	17	Yes	577	39	577	8
40	017	3013.02	1357	1357	16	Yes	1281	32	1281	44
40	017	3014.06	2030	2030	34	No	1661	72	1661	297
40	017	3014.07	2279	2173	35	Yes	1881	118	1881	280
40	017	3014.08	602	602	26	Yes	564	18	564	20
40	017	3014.09	1000	1000	42	No	624	46	624	330
40	017	3014.10	2472	1948	20	No	1581	46	1581	845
40	027	2001.00	175	146	78	No	6	37	6	132
40	027	2002.00	947	868	58	No	395	79	395	473
40	027	2003.00	1627	1602	58	No	880	194	880	553
40	027	2004.00	977	948	65	No	406	19	406	552
40	027	2005.00	2110	1749	65	No	414	383	414	1313

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	027	2006.02	1767	1566	49	No	532	144	532	1091
40	027	2006.03	1246	823	33	No	197	39	197	1010
40	027	2006.04	1669	1208	44	No	510	219	502	940
40	027	2007.00	46	20	22	No	0	8	0	38
40	027	2008.00	2850	2531	34	No	1994	89	1994	767
40	027	2009.00	1915	1636	50	No	1077	75	1077	763
40	027	2010.00	2618	1847	46	No	1014	308	1014	1296
40	027	2011.02	1425	1156	53	No	712	132	712	581
40	027	2011.03	1656	1039	41	No	778	162	736	716
40	027	2011.04	1243	689	33	No	357	127	357	759
40	027	2012.01	1067	481	39	No	110	185	99	772
40	027	2012.02	133	59	54	No	16	63	16	54
40	027	2012.04	1261	259	37	No	0	421	0	840
40	027	2012.05	1837	1142	12	No	783	85	783	969
40	027	2013.02	1966	1233	34	No	139	143	139	1684
40	027	2013.03	1689	1179	31	No	475	173	475	1041
40	027	2014.03	2876	2760	19	No	2115	62	2115	699
40	027	2014.04	2016	605	15	No	517	74	517	1425
40	027	2014.05	2468	2368	19	No	1825	269	1825	374
40	027	2015.05	2718	2093	33	No	1860	100	1860	758
40	027	2015.08	1370	917	32	No	585	83	561	702
40	027	2015.09	1726	1707	13	No	1367	63	1367	296
40	027	2015.11	1497	1186	32	No	695	49	695	753
40	027	2015.12	2134	1935	33	No	1487	152	1417	495
40	027	2015.13	893	893	18	No	780	54	780	59
40	027	2015.14	1793	1646	19	No	1337	115	1337	341
40	027	2016.02	1159	1159	50	No	788	35	788	336
40	027	2016.03	1574	1323	53	No	735	82	735	757
40	027	2016.04	1582	1149	2002	No	637	100	637	845
40	027	2016.07	2383	2032	20	Yes	1552	92	1552	739
40	027	2016.09	1602	1552	17	Yes	1367	35	1367	200
40	027	2016.10	1204	1204	18	Yes	1160	0	1160	44
40	027	2016.11	697	697	17	Yes	591	4	591	102
40	027	2016.12	2122	1939	32	Yes	1359	111	1359	652
40	027	2017.00	1298	1298	8	Yes	1191	84	1191	23
40	027	2018.01	2208	2113	31	Yes	2067	73	2067	68
40	027	2018.02	1561	1058	26	Yes	907	93	899	561
40	027	2019.02	1811	1544	37	Yes	1081	91	1081	639
40	027	2019.03	1173	1001	31	Yes	798	49	798	326
40	027	2019.04	2041	1877	41	Yes	1270	153	1270	618
40	027	2020.02	2198	1388	40	Yes	768	159	751	1271
40	027	2020.04	1535	1401	37	No	1172	83	1172	280
40	027	2020.05	2784	2405	43	Yes	1563	146	1563	1075
40	027	2020.06	1641	698	40	Yes	372	141	372	1128
40	027	2020.07	1432	1432	18	Yes	1112	75	1112	245
40	027	2020.08	2122	2040	32	Yes	1707	127	1707	288

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40	027	2021.02	1382	1095	50	No	634	51	634	697
40	027	2021.04	796	796	42	No	589	47	589	160
40	027	2021.05	1571	1571	34	No	962	89	962	520
40	027	2021.06	2686	2686	37	No	2283	85	2283	318
40	027	2021.07	1018	1018	13	Yes	786	80	786	152
40	027	2022.01	1597	1597	22	Yes	1299	60	1299	238
40	027	2022.03	2178	1990	13	No	1299	51	1299	828
40	027	2022.05	2613	2613	18	Yes	2182	108	2182	323
40	027	2022.07	273	151	15	No	151	0	151	122
40	027	2022.08	1304	559	15	No	525	51	525	728
40	027	2023.01	2137	2137	24	Yes	1904	127	1904	106
40	027	2023.02	2407	2407	26	Yes	1981	130	1981	296
40	027	2024.03	2069	2069	30	No	1872	95	1872	102
40	027	2024.04	1684	1684	33	No	1189	145	1189	350
40	027	2024.05	1985	1985	31	No	1488	249	1488	248
40	027	2024.06	1230	1230	35	No	983	139	983	108
40	027	2024.07	1053	1053	27	No	826	91	826	136
40	027	2025.01	1991	1965	37	No	1383	265	1383	343
40	027	2025.02	932	932	29	No	636	50	636	246
40	027	2026.00	1261	1242	40	No	704	187	704	370
40	051	0001.00	636	502	48	No	184	211	184	241
40	051	0004.00	1710	1645	75	No	916	217	916	577
40	051	0005.01	1349	1273	50	No	800	178	800	371
40	051	0005.02	1877	1289	39	No	885	229	866	763
40	051	0006.00	2202	2152	35	No	1475	322	1475	405
40	051	0007.01	1693	1653	44	No	1144	251	1144	298
40	051	0007.02	1642	1633	43	No	1186	303	1186	153
40	051	0008.01	1016	1016	18	No	822	110	822	84
40	051	0008.02	1949	1948	25	No	1598	210	1598	141
40	051	0009.01	1164	1156	44	No	694	111	694	359
40	051	0009.02	2225	2191	26	No	1723	146	1723	356
40	051	0009.04	1372	1372	29	No	1216	84	1216	72
40	051	0009.05	1278	1278	21	No	1196	42	1196	40
40	051	0009.06	1014	1014	21	No	895	16	895	103
40	051	0010.00	1772	1652	72	No	661	362	661	749
40	081	9611.00	2142	2093	45	No	1251	498	1251	393
40	081	9612.00	1779	1764	37	No	1264	318	1264	197
40	081	9613.00	2243	2231	32	No	1503	307	1503	433
40	081	9614.01	1326	1289	41	No	850	233	850	243
40	081	9614.02	2135	2135	26	No	1722	187	1722	226
40	081	9615.00	2094	2074	31	No	1351	375	1351	368
40	081	9616.00	1268	1268	37	No	935	173	935	160
40	081	9617.00	2446	2287	41	No	1656	320	1656	470
40	083	6001.01	972	966	58	No	675	202	675	95
40	083	6002.00	1099	1099	47	No	607	72	607	420
40	083	6003.00	989	901	41	No	674	159	674	156

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40	083	6004.01	1708	1708	19	No	1557	52	1557	99
40	083	6004.02	1061	1061	18	No	929	59	929	73
40	083	6005.01	1042	1042	21	No	926	55	926	61
40	083	6005.02	2098	2098	19	No	1781	156	1781	161
40	083	6006.00	1458	1453	43	No	930	272	930	256
40	083	6007.00	2142	2142	46	No	1617	257	1617	268
40	083	6008.01	1624	1624	27	No	1307	133	1307	184
40	083	6008.02	1290	1290	19	No	1182	29	1182	79
40	083	6009.03	848	848	34	No	690	109	690	49
40	083	6010.00	1204	1182	74	No	374	312	374	518
40	087	4001.03	2103	2103	17	No	1712	78	1712	313
40	087	4001.04	2083	1949	27	No	1562	133	1562	388
40	087	4001.05	1578	1578	28	No	1315	113	1315	150
40	087	4001.06	2125	1965	15	No	1602	93	1602	430
40	087	4002.01	1595	1591	32	No	1124	210	1124	261
40	087	4002.03	1868	1559	23	No	1194	156	1194	518
40	087	4002.04	1786	1786	25	No	1545	66	1545	175
40	087	4003.00	2328	2239	43	No	1313	179	1296	836
40	087	4004.00	477	471	44	No	285	132	285	60
40	109	1001.00	1880	1629	75	Yes	904	135	849	841
40	109	1002.01	775	593	74	Yes	418	102	418	255
40	109	1002.02	729	686	65	Yes	326	114	326	289
40	109	1002.03	1174	1094	69	Yes	592	89	592	493
40	109	1003.00	1448	1448	0	Yes	1071	89	1071	288
40	109	1004.00	1125	1025	60	Yes	336	349	336	440
40	109	1005.00	1037	684	61	Yes	268	222	257	547
40	109	1008.00	1355	1027	78	Yes	451	355	451	549
40	109	1009.00	733	733	0	Yes	535	46	535	152
40	109	1010.00	992	677	0	Yes	146	141	146	705
40	109	1011.00	672	375	0	Yes	202	60	202	410
40	109	1012.00	888	608	0	Yes	223	110	223	555
40	109	1013.00	1444	1358	75	Yes	461	276	454	707
40	109	1014.00	749	749	0	Yes	398	115	398	236
40	109	1015.00	1105	752	0	Yes	400	225	400	480
40	109	1018.00	873	725	0	Yes	410	121	410	342
40	109	1019.00	1529	1322	0	Yes	696	61	696	772
40	109	1020.00	1422	1375	0	Yes	648	196	648	578
40	109	1021.00	960	953	0	Yes	568	65	568	327
40	109	1022.00	1136	1108	0	Yes	541	47	541	548
40	109	1023.00	1598	1568	0	Yes	632	265	632	701
40	109	1024.00	1240	1182	0	Yes	432	283	432	525
40	109	1025.00	1033	70	13	Yes	4	186	4	843
40	109	1032.00	882	127	45	Yes	94	129	51	659
40	109	1033.00	576	567	0	Yes	199	100	199	277
40	109	1039.00	1406	1284	64	Yes	604	261	604	541
40	109	1041.00	1392	1302	63	Yes	300	221	300	871

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	109	1042.00	765	765	67	Yes	363	156	363	246
40	109	1043.00	1502	1502	71	Yes	770	244	770	488
40	109	1044.00	1410	1383	69	Yes	508	208	508	694
40	109	1045.00	1102	1102	78	Yes	463	134	463	505
40	109	1046.00	392	385	78	Yes	172	51	172	169
40	109	1047.00	731	483	64	Yes	82	164	71	485
40	109	1048.00	1161	1135	61	Yes	532	151	532	478
40	109	1049.00	1465	1400	78	Yes	834	200	834	431
40	109	1050.00	755	725	67	Yes	373	108	373	274
40	109	1051.01	1296	528	19	Yes	283	129	283	884
40	109	1052.01	1024	1024	69	Yes	539	93	539	392
40	109	1052.02	525	456	65	Yes	200	108	200	217
40	109	1053.00	1104	1064	63	Yes	405	163	405	536
40	109	1054.00	785	781	67	Yes	350	58	350	377
40	109	1055.00	1209	1010	62	Yes	539	264	539	406
40	109	1056.00	1641	1408	61	Yes	517	213	517	911
40	109	1059.03	1502	1184	53	Yes	727	98	727	677
40	109	1059.04	1630	1525	66	Yes	770	176	770	684
40	109	1059.05	1439	1220	63	Yes	746	118	746	575
40	109	1059.06	1332	1260	65	Yes	830	87	830	415
40	109	1059.07	1832	1605	66	Yes	563	307	563	962
40	109	1060.00	982	982	58	Yes	736	115	736	131
40	109	1061.00	1371	1361	65	Yes	1006	147	1006	218
40	109	1062.00	884	840	52	Yes	634	101	634	149
40	109	1063.01	1490	1334	56	Yes	411	206	411	873
40	109	1063.02	1971	1692	41	Yes	701	264	701	1006
40	109	1063.03	2007	1625	59	Yes	613	153	613	1241
40	109	1064.01	942	890	64	No	740	138	740	64
40	109	1064.02	1051	1051	64	Yes	852	63	852	136
40	109	1064.03	2507	2378	62	Yes	1631	111	1576	765
40	109	1065.01	1802	1345	55	Yes	1123	146	1032	533
40	109	1065.02	2075	1438	59	Yes	799	372	799	904
40	109	1065.03	915	670	44	Yes	606	90	418	219
40	109	1066.01	1709	1315	60	Yes	740	213	740	756
40	109	1066.02	1277	606	51	Yes	436	118	436	723
40	109	1066.06	855	855	61	Yes	586	34	586	235
40	109	1066.07	1679	1088	52	Yes	823	149	747	707
40	109	1066.08	1550	1379	54	Yes	1021	90	992	439
40	109	1066.09	572	558	63	Yes	360	70	346	142
40	109	1066.10	1189	589	55	Yes	510	241	440	438
40	109	1066.11	1325	396	48	Yes	139	154	118	1032
40	109	1067.02	1498	1470	63	No	975	168	975	355
40	109	1067.04	917	788	54	Yes	539	32	539	346
40	109	1067.05	1089	1041	53	Yes	771	68	765	250
40	109	1067.06	2425	1042	49	Yes	896	305	896	1224
40	109	1067.08	1013	1013	17	Yes	983	4	983	26



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40	109	1067.09	1050	483	45	Yes	280	310	280	460
40	109	1067.10	2210	1202	44	Yes	556	439	556	1215
40	109	1068.01	517	476	70	No	210	47	210	260
40	109	1068.02	718	627	70	No	390	67	390	261
40	109	1068.03	1285	947	58	No	528	83	528	674
40	109	1068.04	1494	1055	58	Yes	672	177	660	645
40	109	1069.02	853	757	57	Yes	518	67	518	268
40	109	1069.03	2360	1920	51	Yes	1358	326	1311	676
40	109	1069.06	1078	743	54	Yes	608	76	564	394
40	109	1069.07	890	688	53	Yes	468	159	468	263
40	109	1069.09	768	641	53	Yes	466	92	466	210
40	109	1069.10	1252	923	52	Yes	656	50	652	546
40	109	1069.11	809	756	43	Yes	629	39	629	141
40	109	1069.12	1239	775	46	Yes	404	238	395	597
40	109	1069.13	1921	1077	47	Yes	568	555	568	798
40	109	1069.14	2448	1397	48	Yes	482	542	482	1424
40	109	1069.16	1077	694	56	Yes	205	271	205	601
40	109	1069.17	1224	687	49	Yes	342	225	342	657
40	109	1070.01	2168	2047	65	Yes	897	248	897	1023
40	109	1070.02	1118	760	61	Yes	384	73	380	661
40	109	1071.01	0	0	0	Yes	0	0	0	0
40	109	1071.03	612	540	63	Yes	349	83	349	180
40	109	1071.04	1500	1200	56	Yes	644	138	644	718
40	109	1072.06	1999	1520	49	Yes	742	282	742	975
40	109	1072.07	1057	783	36	Yes	307	246	284	504
40	109	1072.12	2474	1789	41	Yes	1046	184	1046	1244
40	109	1072.13	2195	1322	49	Yes	662	297	662	1236
40	109	1072.14	1297	1288	55	Yes	861	84	861	352
40	109	1072.15	1317	1218	63	Yes	547	284	547	486
40	109	1072.16	1184	761	56	Yes	300	156	300	728
40	109	1072.17	881	881	67	Yes	653	21	653	207
40	109	1072.18	1368	1076	63	Yes	548	127	548	693
40	109	1072.19	1013	1013	63	Yes	599	64	599	350
40	109	1072.20	1570	1283	52	Yes	471	90	471	1009
40	109	1072.21	856	811	55	Yes	557	74	557	225
40	109	1072.22	880	538	51	Yes	323	95	323	462
40	109	1072.23	1872	1426	63	Yes	1121	197	1121	554
40	109	1072.24	1479	1363	53	Yes	951	85	951	443
40	109	1072.25	1090	865	48	Yes	588	87	588	415
40	109	1072.26	1365	796	46	Yes	493	163	493	709
40	109	1073.02	1093	1037	55	Yes	567	123	567	403
40	109	1073.03	509	509	61	Yes	224	84	224	201
40	109	1073.05	618	401	55	Yes	139	136	139	343
40	109	1073.06	1363	1356	43	Yes	524	231	524	608
40	109	1074.01	2931	2685	42	Yes	1701	282	1701	948
40	109	1074.04	1559	1116	42	Yes	754	230	754	575

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40	109	1074.05	2160	2023	21	Yes	1288	174	1288	698
40	109	1074.06	2874	2504	23	Yes	1080	347	1080	1447
40	109	1074.07	502	502	54	Yes	167	30	167	305
40	109	1076.01	1315	610	39	No	205	67	205	1043
40	109	1076.04	919	907	73	No	415	98	415	406
40	109	1076.05	955	942	74	No	270	107	270	578
40	109	1076.08	1628	1582	44	No	1147	87	1147	394
40	109	1077.03	1482	1290	45	No	952	89	952	441
40	109	1077.04	684	677	62	No	444	29	444	211
40	109	1077.05	974	783	53	No	523	103	523	348
40	109	1077.06	1186	993	61	No	597	50	597	539
40	109	1077.07	522	517	65	No	210	36	210	276
40	109	1078.01	1449	1243	51	No	592	242	592	615
40	109	1078.04	1005	982	67	No	541	115	541	349
40	109	1078.05	1057	1047	57	No	548	115	548	394
40	109	1078.06	1879	1635	52	Yes	1107	144	1083	628
40	109	1078.07	1509	1257	40	Yes	949	53	949	507
40	109	1078.08	916	664	51	Yes	381	203	381	332
40	109	1078.09	674	666	63	No	352	50	348	272
40	109	1078.10	1181	1174	66	No	505	178	505	498
40	109	1079.00	894	887	63	Yes	383	71	383	440
40	109	1080.03	1993	1051	40	Yes	335	256	335	1402
40	109	1080.05	1222	922	39	Yes	679	29	679	514
40	109	1080.06	2194	1546	46	No	1210	73	1210	911
40	109	1080.07	1308	1166	54	No	966	51	966	291
40	109	1080.08	1971	1733	48	No	817	191	817	963
40	109	1080.09	1317	1317	49	No	848	141	848	328
40	109	1080.10	1304	1117	54	No	504	181	504	619
40	109	1080.11	1632	1389	39	No	678	294	678	660
40	109	1081.01	1600	1600	17	Yes	1537	28	1537	35
40	109	1081.06	2585	2585	19	No	2410	75	2410	100
40	109	1081.07	1123	1105	33	No	1009	66	1009	48
40	109	1081.09	2105	2105	39	No	1891	159	1891	55
40	109	1081.10	1602	1602	25	Yes	1412	105	1412	85
40	109	1081.13	1930	1559	29	No	1035	149	1022	746
40	109	1081.14	2001	1357	23	No	862	152	862	987
40	109	1082.01	1559	1314	49	No	732	148	732	679
40	109	1082.03	1543	1323	43	No	542	129	542	872
40	109	1082.04	1226	887	29	No	533	103	533	590
40	109	1082.07	514	273	39	No	7	119	7	388
40	109	1082.08	1970	1301	41	No	434	232	405	1304
40	109	1082.15	2309	2299	30	No	1952	109	1952	248
40	109	1082.16	1270	1262	30	No	671	115	671	484
40	109	1082.17	1672	1672	31	No	1084	201	1084	387
40	109	1082.22	557	557	16	No	508	49	508	0
40	109	1082.23	1776	1776	16	No	1664	84	1664	28

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
40	109	1082.24	1341	899	15	No	839	0	839	502
40	109	1082.25	1239	1239	14	No	992	48	992	199
40	109	1082.26	851	656	8	Yes	378	50	378	423
40	109	1082.27	774	774	23	Yes	774	0	774	0
40	109	1082.28	581	581	14	Yes	445	88	445	48
40	109	1082.29	1330	1143	19	No	845	75	845	410
40	109	1082.30	877	772	22	No	565	4	565	308
40	109	1082.31	589	589	13	No	522	46	522	21
40	109	1082.32	1118	1118	34	No	958	28	958	132
40	109	1082.33	1636	1587	9	Yes	1204	0	1204	432
40	109	1082.34	1868	1645	16	Yes	1536	38	1536	294
40	109	1082.35	919	919	13	Yes	803	0	803	116
40	109	1082.36	898	898	15	Yes	462	0	462	436
40	109	1082.37	981	964	14	Yes	821	72	821	88
40	109	1082.38	727	727	34	Yes	596	82	596	49
40	109	1083.01	1198	1100	51	Yes	911	114	911	173
40	109	1083.02	2267	1336	31	Yes	966	264	966	1037
40	109	1083.04	1939	1841	50	No	1195	119	1195	625
40	109	1083.07	2235	1744	48	Yes	1214	472	1154	549
40	109	1083.09	960	830	51	Yes	461	51	461	448
40	109	1083.10	1721	776	35	Yes	440	285	420	996
40	109	1083.14	1893	519	34	Yes	262	414	262	1217
40	109	1083.17	1798	1536	32	Yes	1295	53	1295	450
40	109	1083.18	2109	2109	22	Yes	1603	107	1603	399
40	109	1083.19	1944	798	19	Yes	435	280	435	1229
40	109	1083.20	1127	823	42	Yes	534	288	534	305
40	109	1083.21	712	447	34	Yes	40	72	40	600
40	109	1083.22	2725	611	34	Yes	277	410	277	2038
40	109	1083.23	2015	950	23	Yes	722	332	722	961
40	109	1083.24	747	747	18	Yes	570	144	570	33
40	109	1083.25	1952	1867	15	Yes	1446	106	1446	400
40	109	1083.26	1663	241	21	Yes	254	209	123	1200
40	109	1084.02	645	641	57	No	524	50	524	71
40	109	1084.03	946	886	63	No	685	0	685	261
40	109	1084.04	1737	1593	53	No	979	84	979	674
40	109	1085.06	1712	1447	41	Yes	1050	177	1039	485
40	109	1085.07	646	573	49	Yes	455	43	414	148
40	109	1085.08	742	660	51	Yes	487	85	487	170
40	109	1085.13	1536	1511	43	Yes	1097	95	1097	344
40	109	1085.14	2029	1229	44	Yes	884	173	884	972
40	109	1085.15	2291	1567	37	Yes	969	261	969	1061
40	109	1085.20	889	783	45	Yes	600	52	600	237
40	109	1085.21	683	264	34	Yes	217	126	217	340
40	109	1085.23	2424	2202	34	Yes	1742	155	1742	527
40	109	1085.24	1921	1921	21	Yes	1786	60	1786	75
40	109	1085.25	774	774	33	Yes	551	16	551	207

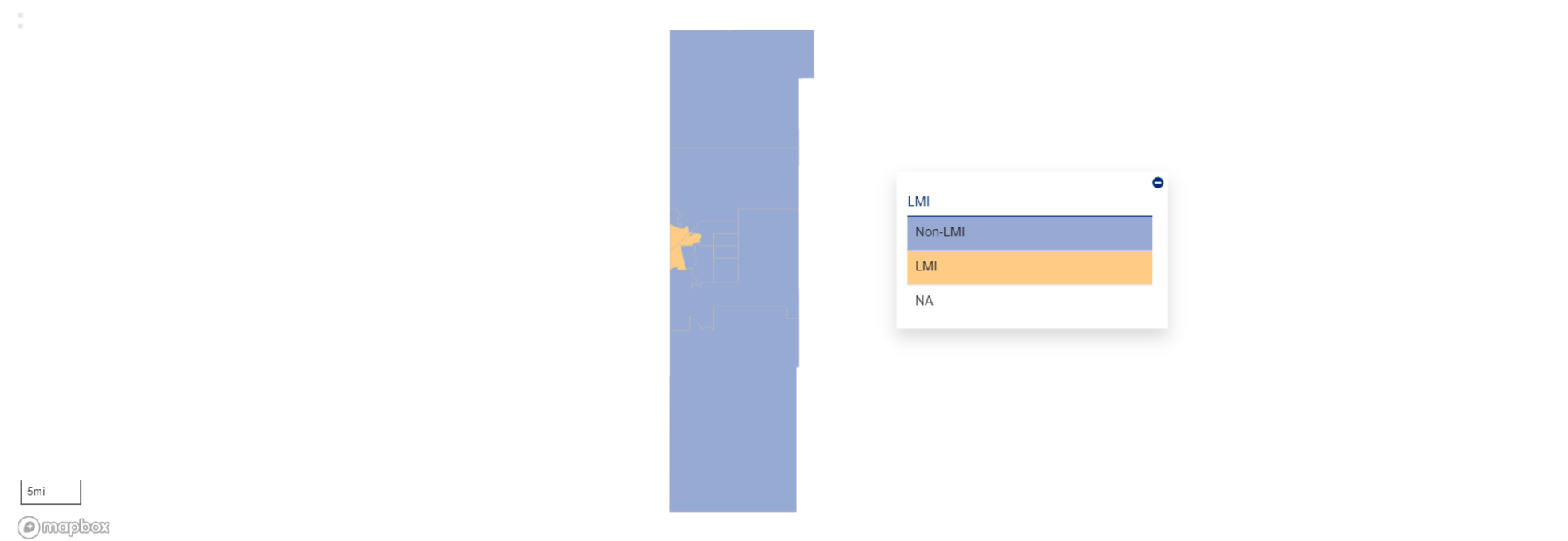
State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4-Family Units	Renter Occupied Units
40	109	1085.26	1996	1289	37	Yes	1030	106	1030	860
40	109	1085.27	2775	1681	29	Yes	1223	395	1223	1157
40	109	1085.28	999	766	23	Yes	626	76	626	297
40	109	1085.29	921	921	30	Yes	871	35	871	15
40	109	1085.30	1703	1152	34	Yes	847	255	847	601
40	109	1085.31	1575	1575	2002	Yes	1350	49	1350	176
40	109	1085.32	549	542	15	Yes	525	17	525	7
40	109	1085.33	602	602	15	No	535	33	535	34
40	109	1085.34	1895	1013	11	Yes	850	200	850	845
40	109	1085.35	3148	2996	9	Yes	2670	121	2670	357
40	109	1085.36	2390	1880	35	Yes	1557	88	1542	745
40	109	1085.37	1902	1380	37	Yes	1046	114	1046	742
40	109	1085.38	1519	1048	28	Yes	793	67	793	659
40	109	1086.03	1681	1681	12	Yes	1153	198	1153	330
40	109	1086.04	2276	1849	31	Yes	1545	310	1522	421
40	109	1087.01	862	862	34	Yes	737	68	737	57
40	109	1087.06	1081	1081	36	No	846	77	846	158
40	109	1087.07	1635	1443	25	Yes	1297	78	1297	260
40	109	1087.08	1785	1785	29	Yes	1429	114	1429	242
40	109	1087.09	1486	1486	28	Yes	1296	126	1296	64
40	109	1087.10	1352	1352	13	Yes	1108	56	1108	188
40	109	1087.11	1118	1118	31	No	970	17	970	131
40	109	1087.12	734	734	22	Yes	691	23	691	20
40	109	1087.13	1237	1237	32	Yes	991	132	991	114
40	109	1088.02	2232	2183	40	No	1837	79	1837	316
40	109	1088.03	479	479	50	Yes	333	85	333	61
40	109	1088.04	1136	1075	37	Yes	867	112	867	157
40	109	1088.05	1646	1646	53	Yes	1032	240	1032	374
40	109	1088.06	562	562	30	No	458	49	458	55
40	109	1088.07	484	484	50	No	422	28	422	34
40	109	1089.00	1587	1527	41	Yes	915	283	910	389
40	109	1090.01	748	745	26	Yes	631	42	631	75
40	109	1090.03	2095	1876	42	No	1323	216	1313	556
40	109	1090.04	1549	1549	31	No	1247	147	1247	155
40	109	1092.02	1281	1281	20	Yes	1065	80	1065	136
40	109	1092.03	1210	1210	13	No	1019	130	1019	61
40	109	1092.04	735	678	13	No	715	0	658	20
40	109	1092.05	1219	1219	23	Yes	1164	55	1164	0
40	109	1093.00	1307	1189	0	Yes	580	246	575	481
40	109	1094.00	857	701	0	Yes	422	133	422	302
40	109	1095.00	1923	1559	67	Yes	560	344	551	1019
40	109	1096.00	297	39	2002	Yes	4	15	0	278
40	109	1097.00	1392	256	10	Yes	249	163	162	980
40	109	1098.00	165	165	0	Yes	62	13	62	90
40	109	1099.00	340	140	65	Yes	49	45	49	246
40	109	1100.00	706	585	64	Yes	200	122	200	384

State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	109	9800.01	0	0	0	Yes	0	0	0	0
40	109	9800.02	0	0	0	Yes	0	0	0	0
40	109	9800.03	0	0	0	Yes	0	0	0	0
40	109	9800.04	0	0	0	Yes	0	0	0	0
40	109	9800.05	0	0	0	Yes	0	0	0	0
40	109	9800.06	0	0	0	Yes	0	0	0	0
40	109	9800.07	173	26	62	Yes	19	23	0	131
40	109	9800.08	0	0	0	Yes	0	0	0	0
40	109	9800.09	0	0	0	Yes	0	0	0	0

# RiskExec Assessment Areas/REMA

Assessment Set: 2024 ALL OFFICIAL GFB ASSESSMENT AREAS (FBAA)

Assessment Area: AA4. OK NON-MSA WASHINGTON COUNTY



**AA4 is comprised of the following counties including the applicable Federal Information Processing Standards ("FIPS") codes**

**AA4 - Washington County- State of Oklahoma (40); NA - NA (Outside of MSA/MD) - Comprised of the full counties of:**

**Washington (147)**

**Note: All census tract data is the most recently published from FFIEC Online Census Data System at:**

**<https://www.ffiec.gov/census>**

2023 FFIEC Census Report - Summary Census Income Information

State: 40 - OKLAHOMA (OK)

County: 151 - WOODS COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
40	151	9542.01	Upper	\$58,565	\$68,700	9.33	148.33	\$86,875	\$101,903	\$51,364
40	151	9542.02	Upper	\$58,565	\$68,700	11.29	126.99	\$74,375	\$87,242	\$68,154
40	151	9543.00	Upper	\$58,565	\$68,700	21.90	123.36	\$72,250	\$84,748	\$45,849
40	151	9544.00	Upper	\$58,565	\$68,700	20.96	122.26	\$71,607	\$83,993	\$54,706
40	151	9999.99	Upper	\$58,565	\$68,700	15.64	128.14	\$75,046	\$88,032	\$51,985

2023 FFIEC Census Report - Summary Census Housing Information

State: 40 - OKLAHOMA (OK)

County: 147 - WASHINGTON COUNTY



State Code	County Code	Tract Code	Total Housing Units	1- to 4-Family Units	Median House Age (Years)	Inside Principal City?	Owner Occupied Units	Vacant Units	Owner Occupied 1- to 4- Family Units	Renter Occupied Units
40	147	0001.00	800	795	53	No	470	93	470	237
40	147	0002.00	886	878	71	No	314	305	314	267
40	147	0003.00	1427	1074	64	No	310	394	310	723
40	147	0004.00	1998	1935	44	No	1301	260	1301	437
40	147	0005.00	2759	2400	50	No	1572	432	1572	755
40	147	0006.01	2362	1866	44	No	1281	191	1251	890
40	147	0006.02	1171	1058	35	No	921	63	921	187
40	147	0007.00	2649	2432	38	No	2120	149	2105	380
40	147	0008.00	1648	1600	73	No	885	240	885	523
40	147	0009.00	945	859	66	No	386	185	386	374
40	147	0010.00	1122	1122	48	No	902	124	902	96
40	147	0011.00	2321	2306	61	No	1398	435	1398	488
40	147	0012.00	1159	1154	42	No	939	102	934	118
40	147	0013.00	2492	2490	42	No	1717	390	1717	385



# **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.

<b>Loan Portfolio Distribution as of 09/30/2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total Real Estate Loans</b>	<b>1,214,506</b>	<b>90.7</b>
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)
<b>Total Loans</b>	<b>1,338,928</b>	<b>100.0</b>
<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.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of CTs</b>	<b># of Branches</b>
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 &amp; 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.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
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
<b>Total</b>	<b>1,598,399</b>	<b>100.0</b>	<b>929,446</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>

*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 12<sup>th</sup> 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
<b>Subtotal</b>	<b>7,535</b>	<b>5.5</b>	<b>129,202</b>	<b>94.5</b>	<b>136,737</b>	<b>1,578,635</b>	<b>5.5</b>	<b>27,323,130</b>	<b>94.5</b>	<b>28,901,765</b>
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
<b>Subtotal</b>	<b>162</b>	<b>60.7</b>	<b>105</b>	<b>39.3</b>	<b>267</b>	<b>9,391</b>	<b>39.7</b>	<b>14,293</b>	<b>60.3</b>	<b>23,684</b>
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
<b>Subtotal</b>	<b>109</b>	<b>82.0</b>	<b>24</b>	<b>18.0</b>	<b>133</b>	<b>10,373</b>	<b>78.0</b>	<b>2,932</b>	<b>22.0</b>	<b>13,305</b>
<b>Total</b>	<b>7,806</b>	<b>5.7</b>	<b>129,331</b>	<b>94.3</b>	<b>137,137</b>	<b>1,598,399</b>	<b>5.5</b>	<b>27,340,355</b>	<b>94.5</b>	<b>28,938,754</b>
<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.

<b>Innovative or Flexible Lending Programs</b>										
<b>Type of Program</b>	<b>2019</b>		<b>2020</b>		<b>2021</b>		<b>2022</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
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
<b>Totals</b>	<b>116</b>	<b>14,410</b>	<b>482</b>	<b>67,991</b>	<b>492</b>	<b>77,736</b>	<b>303</b>	<b>46,915</b>	<b>1,393</b>	<b>207,052</b>

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.

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

*Source: Bank Data.*

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

*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
<b>Subtotal</b>	<b>1</b>	<b>1,286</b>	<b>12</b>	<b>10,738</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>5,449</b>	<b>24</b>	<b>17,474</b>
Qualified Grants & Donations	11	293	81	438	12	57	6	21	110	810
<b>Total</b>	<b>12</b>	<b>1,579</b>	<b>93</b>	<b>11,176</b>	<b>12</b>	<b>57</b>	<b>17</b>	<b>5,471</b>	<b>134</b>	<b>18,284</b>

*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
<b>Total</b>	<b>12</b>	<b>1,579</b>	<b>93</b>	<b>11,176</b>	<b>12</b>	<b>57</b>	<b>17</b>	<b>5,471</b>	<b>134</b>	<b>18,284</b>

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
<b>Total</b>	<b>623</b>	<b>100.0</b>	<b>2,175,522</b>	<b>100.0</b>	<b>8</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>

*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
<b>Total</b>	<b>39</b>	<b>62</b>	<b>15</b>	<b>6</b>	<b>122</b>

*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
<b>Total</b>	<b>39</b>	<b>62</b>	<b>15</b>	<b>6</b>	<b>122</b>

*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.

<b>Demographic Information of the Assessment Area Tulsa MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
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.

<b>Unemployment Rates</b>				
<b>Area</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
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.

<b>Median Family Income Ranges – Tulsa MSA</b>				
<b>Median Family Income</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
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 21<sup>st</sup> 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 10<sup>th</sup> 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.

<b>Geographic Distribution of Home Mortgage Loans Tulsa MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner- Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,122</b>	<b>100.0</b>	<b>248,280</b>	<b>100.0</b>

*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.

<b>Distribution of Home Mortgage Loans by Borrower Income Level Tulsa MSA AA</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,122</b>	<b>100.0</b>	<b>248,280</b>	<b>100.0</b>

*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
<b>Total</b>	<b>1</b>	<b>1,720</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>4,349</b>	<b>2</b>	<b>3,210</b>	<b>5</b>	<b>9,279</b>

*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
<b>Subtotal</b>	<b>1</b>	<b>1,286</b>	<b>4</b>	<b>4,993</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>6,279</b>
Qualified Grants & Donations	9	292	53	398	3	30	1	1	66	721
<b>Total</b>	<b>10</b>	<b>1,578</b>	<b>57</b>	<b>5,391</b>	<b>3</b>	<b>30</b>	<b>1</b>	<b>1</b>	<b>71</b>	<b>7,000</b>

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.

<b>Branch and ATM Distribution by Geography Income Level Tulsa MSA AA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
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
<b>Total</b>	<b>272</b>	<b>100.0</b>	<b>962,676</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>

*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
<b>Total</b>	<b>31</b>	<b>39</b>	<b>10</b>	<b>3</b>	<b>83</b>
<i>Source: Bank Data.</i>					

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.

<b>Median Family Income Ranges – Oklahoma City MSA</b>				
<b>Median Family Income</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
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 56<sup>th</sup> 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 11<sup>th</sup> 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.

<b>Geographic Distribution of Home Mortgage Loans Oklahoma City MSA AA</b>						
<b>Tract Income Level</b>	<b>% of Owner- Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
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
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,311</b>	<b>100.0</b>	<b>279,755</b>	<b>100.0</b>

*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
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>1,311</b>	<b>100.0</b>	<b>279,755</b>	<b>100.0</b>

*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
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>41,350</b>	<b>7</b>	<b>8,111</b>	<b>10</b>	<b>49,461</b>

*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
<b>Subtotal</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1,502</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,476</b>	<b>3</b>	<b>2,978</b>
Qualified Grants & Donations	2	1	16	21	0	0	0	0	18	22
<b>Total</b>	<b>2</b>	<b>1</b>	<b>17</b>	<b>1,523</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,476</b>	<b>21</b>	<b>3,000</b>

*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.

<b>Branch and ATM Distribution by Geography Income Level Oklahoma City MSA AA</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
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
<b>Total</b>	<b>332</b>	<b>100.0</b>	<b>1,149,287</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>								

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
<b>Total</b>	<b>0</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>12</b>
<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	
<b>Scope of Examination:</b> Full scope reviewed performed on the following AAs:  Tulsa MSA AA Oklahoma City MSA AA	
<b>Time Period Reviewed:</b>	9/16/2019 to 1/30/2023
<b>Products Reviewed:</b> (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.

<b>Demographic Information of the Assessment Area Oklahoma Non-MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
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 19<sup>th</sup> 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.