

**YNB CRA**  
**Public File**

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## **WRITTEN COMMENTS & RESPONSES**

2024 (NONE)

2023 (NONE)

2022 (NONE)

## REQUEST FOR ADDITIONAL CRA INFORMATION

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	Performance Evaluation	Public Section of the Bank's most recent CRA Performance Evaluation.
	Branch Listing	List of the Bank's branches, their addresses & the census tracts they lie within
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	Service Available	List of service provided by the Bank.
	Assessment Area	Map of the Bank's CRA Assessment Area.
	Loan to Deposit Ratio	Bank's Loan-to-Deposit Ratio. for each quarter of the prior calendar year.
	HMDA Data	The Bank's HMDA disclosure statement (provided by FFIEC) for the previous two years.
	Additional Information	Additional information which the Bank may include to document it CRA activities and performance.

\_\_\_\_\_  
Signature of the Individual Making Request

\_\_\_\_\_  
Date of Request

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Initial of Bank Employee Receiving Request

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Date Request Received

### INSTRUCTIONS FOR BRANCHES

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**MOST RECENT COMMUNITY REINVESTMENT ACT**  
**PERFORMANCE EVALUATION**

## **PUBLIC DISCLOSURE**

March 5, 2019

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

YNB

Certificate Number: 4235

401 Elm Street

Yukon, Oklahoma 73099

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

1601 Bryan Street, Suite 1410  
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 COMMUNITY REINVESTMENT ACT (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 area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

YNB's satisfactory performance under the Lending Test supports the overall rating. Examiners did not identify any evidence of discriminatory or other illegal credit practices. The following discussion summarizes the institution's performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area's credit needs.
- The institution originated a majority of the loans reviewed inside the assessment area.
- The geographic distribution of loans reflects poor dispersion throughout the assessment area.
- The bank established an excellent record regarding its borrower profile.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

## SCOPE OF EVALUATION

### *General Information*

This evaluation covers the period from the prior evaluation dated November 5, 2012, to the current evaluation dated March 5, 2019. Examiners used the Interagency Small Institution Examination Procedures to evaluate YNB's CRA performance.

The Lending Test considered the institution's performance according to the following criteria:

- Loan-to-Deposit (LTD) ratio
- Assessment Area concentration
- Geographic distribution
- Borrower profile
- Response to CRA-related complaints

### *Loan Products Reviewed*

CRA Small Institution procedures require examiners to determine the institution's major product lines from which to review. Examiners may select from among the same loan categories used for CRA Large Institution evaluations: home mortgage, small business, small farm, and consumer loans. The following table illustrates YNB's loan originations over the 2018 calendar year by loan type.

2018 Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	45,270	45.0	144	13.9
Secured by Farmland	0	0.0	0	0.0
1-4 Family Residential	18,271	18.2	163	15.8
Multi-Family (5 or more) Residential	598	0.6	2	0.2
Commercial Real Estate	19,625	19.5	25	2.4
<b>Total Real Estate Loans</b>	<b>83,764</b>	<b>83.3</b>	<b>334</b>	<b>32.3</b>
Commercial and Industrial	8,361	8.3	162	15.7
Agricultural	0	0.0	0	0.0
Consumer	7,626	7.6	535	51.9
Other	800	0.8	1	0.1
<b>Total Loans</b>	<b>100,551</b>	<b>100.0</b>	<b>1,032</b>	<b>100.0</b>

*Source: Bank Data (01/01/2018-12/31/2018)*

Considering the dollar volume and number of loans originated during 2018, as well as management's stated business strategy, examiners determined the institution's major product lines consist of home mortgage and small business loans. Since none of the other loan categories represent a major product line and thus would not materially affect any conclusions or ratings, including consumer and agricultural loans, this evaluation does not discuss them.

Bank records indicated the lending focus and product mix remained generally consistent throughout the evaluation period. Examiners selected a sample of small business loans originated during the period of January 1, 2018, through December 31, 2018. This sample is representative of the bank's performance during the entire evaluation period. Consequently, examiners selected a sample of 51 small business loans totaling approximately \$9.1 million for review, from a universe of 179 small business loans totaling \$13.7 million originated or purchased in 2018. Additionally, this evaluation considered all 155 home mortgage loans totaling \$21.2 million reported on the bank's 2016 Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) and 125 loans totaling \$12.8 million reported on the bank's 2017 HMDA LAR.

While the evaluation presents the number and dollar volume of loans, examiners emphasized performance by number of loans for the geographic distribution and borrower profile, as the number of loans is a better indicator of the number of businesses and individuals served.

### ***Loan Product Weighting***

Examiners considered the distribution of small business loans originated in 2018 and 2017 HMDA mortgage originations when weighting the reviewed loan products. The bank's HMDA data for 2018 was not available at the time of this evaluation. As seen in the following table, the universe of small business loans comprises higher percentages of the institution's activity when considering both number and dollar volume. In addition, the bank's small business lending by dollar volume from 2017 to 2018 increased significantly. Therefore, examiners placed slightly more weight on small business lending when drawing conclusions.

Universes of Loan Categories Reviewed				
Loan Category	#	%	\$(000s)	%
Small Business	179	58.9	13,701	51.7
Home Mortgage	125	41.1	12,794	48.3
<b>Total Loans</b>	<b>304</b>	<b>100.0</b>	<b>26,495</b>	<b>100.0</b>

*Source: 2018 Bank Data and 2017 HMDA Data*

## DESCRIPTION OF INSTITUTION

### **Background**

YNB is headquartered in Yukon, Oklahoma, in the central portion of the state. International Bancshares of Oklahoma, Inc., a one-bank holding company also headquartered in Yukon, wholly-owns YNB. The bank did not open or close any offices, and no merger or acquisition activities occurred since the previous evaluation. In addition, the bank does not have any other affiliates or subsidiaries. The institution received a "Satisfactory" rating at its previous FDIC Performance Evaluation, dated November 5, 2012, based on Interagency Small Institution Examination Procedures.

### **Operations**

As noted in the following table, YNB operates five full-service offices in Canadian and Oklahoma Counties. The bank offers loan products to include commercial, agricultural, home mortgage and consumer loans, primarily focusing on commercial and home mortgage loans. In addition, the institution provides a variety of deposit services, including checking and savings accounts, and certificates of deposit. In addition, the bank offers traditional hours of operation Monday through Friday, and limited operating hours on Saturdays. Alternative banking services include automated teller machines at three offices, and an additional seven stand-alone machines. In addition, customers have 24-hour access to their accounts via online banking.

Branch Distribution				
Office Name	Main Office or Branch	Census Tract	Tract Income	Opened or Closed Since Last Examination
<i>Canadian County, OK</i>				
YNB Main Office	Main Office	3012.01	Moderate	No
YNB East	Branch	3002.01	Middle	No
YNB Mustang	Branch	3014.10	Middle	No
YNB Parkway	Branch	3013	Upper	No
<i>Oklahoma County, OK</i>				
YNB Peoples	Branch	1069.02	Middle	No
Source: Bank Data; 2015 ACS Data				

### **Ability and Capacity**

As of December 31, 2018, the institution's assets totaled \$224.7 million, and consisted of total loans of \$141.6 million and securities of \$51.7 million. The following table details the loan portfolio.



Loan Portfolio Distribution		
Loan Category	\$(000s)	%
Construction and Land Development	34,512	24.4
Secured by Farmland	195	0.1
1-4 Family Residential	44,007	31.1
Multi-family (5 or more) Residential	4,060	2.9
Commercial Real Estate	37,822	26.7
<b>Total Real Estate Loans</b>	<b>120,596</b>	<b>85.2</b>
Commercial and Industrial	9,486	6.7
Agricultural	0	0.0
Consumer	10,061	7.1
Obligations of states and political subdivisions in the US	1,451	1.0
<b>Total Loans</b>	<b>141,594</b>	<b>100.0</b>
<i>Source: Reports of Income and Condition (12/31/2018)</i>		

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

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. The bank designated all of Canadian County and portions of Oklahoma County, both of which are located in the Oklahoma City, Oklahoma Metropolitan Statistical Area (Oklahoma MSA). The assessment area conforms to CRA regulatory requirements.

### ***Demographic and Economic Data***

The assessment area is comprised of 29 census tracts in Canadian County and 190 of the 241 census tracts in Oklahoma County. This CRA evaluation includes a comparison of the bank's 2016 home mortgage lending to 2010 U.S. Census data and the bank's 2017 home mortgage lending to 2015 American Community Survey (ACS) data. According to 2010 Census data, the 219 census tracts in the assessment area reflect the following income categories: 27 low-, 68 moderate-, 69 middle-, 47 upper -income tracts, and 8 census tracts with no income designation. Although the total number of census tracts did not change since the prior evaluation, the income designations changed based on 2015 ACS data. The updated income categories follow: 30 low-, 68 moderate-, 63 middle-, 55- upper income tracts, and 3 tracts with no income designation. Refer to the following table for additional demographic data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	219	12.3	31.1	31.5	21.5	3.7
Population by Geography	713,006	10.7	28.2	31.8	28.9	0.4
Housing Units by Geography	302,940	10.4	30.2	31.7	27.2	0.5
Owner-Occupied Units by Geography	161,079	6.3	21.5	35.0	37.0	0.1
Occupied Rental Units by Geography	109,253	14.7	40.1	28.0	16.2	1.0
Vacant Units by Geography	32,608	16.0	39.7	28.0	15.4	0.9
Businesses by Geography	58,630	6.6	23.4	32.7	32.7	4.6
Farms by Geography	1,355	4.7	18.3	36.9	38.8	1.3
Family Distribution by Income Level	169,532	23.0	17.5	19.6	39.9	0.0
Household Distribution by Income Level	270,332	24.9	17.1	17.3	40.6	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		\$64,058	Median Housing Value			\$138,642
			Median Gross Rent			\$798
			Families Below Poverty Level			12.9%
Source: 2015 ACS Data and 2018 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						

The analysis of small business loans under the borrower profile criterion compares the distribution of businesses by gross annual revenue (GAR). According to 2018 D&B data, 82.9 percent of businesses reported GAR of \$1.0 million or less, 6.4 percent reported more than \$1.0 million in GAR, and 10.8 percent did not report revenue information.

The assessment area contains 302,940 housing units, of which 53.2 percent represent owner-occupied units, 36.1 percent rental units, and 10.7 percent vacant units. The geographic distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners utilized the 2016 and 2017 Federal Financial Institutions Examination Council's (FFIEC)-estimated median family income (MFI) levels to analyze home mortgage loans under the borrower profile criterion. Examiners used the Oklahoma MSA MFI to analyze home mortgage loans originated in the assessment area. The following table includes the income categories for the MFI.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Oklahoma City, OK MSA Median Family Income				
2016 (\$63,700)	<\$31,850	\$31,850 to <\$50,960	\$50,960 to <\$76,440	≥\$76,640
2017 (\$67,300)	<\$33,650	\$33,650 to <\$53,840	\$53,840 to <\$80,760	≥\$80,760
Source: FFIEC-estimated median family income				

Major employers in the area include the State of Oklahoma, Tinker Air Force Base, University of Oklahoma, INTEGRIS Healthcare, and FAA Mike Monroney Aeronautical Center. Data obtained from the U.S. Bureau of Labor Statistics indicates the unemployment rate as of December 2018 was 2.5 percent for Canadian County and 2.9 percent for Oklahoma County. Both rates are less than the statewide rate of 3.2 percent and the national average of 3.5 percent as of the same period. Unemployment rates in the assessment area trended downward during the evaluation period. The following table includes unemployment trends for Canadian County, Oklahoma County, the State of Oklahoma, and the United States.

Unemployment Rates				
Area	December 2015	December 2016	December 2017	December 2018
Canadian County	3.5	3.7	3.1	2.5
Oklahoma County	3.7	4.1	3.7	2.9
State of Oklahoma	4.6	4.7	4.1	3.2
United States	4.8	4.5	3.9	3.5
Source: U.S. Bureau of Labor Statistics				

### ***Competition***

YNB operates in a moderately competitive banking environment. According to the June 30, 2018, FDIC Summary of Deposits, 59 FDIC-insured financial institutions operated 280 branches in Canadian and Oklahoma Counties. Of these institutions, YNB ranked 28<sup>th</sup> with 0.80 percent of the deposit market share.

There is a strong level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2017, 402 lenders reported 21,308 residential mortgage loans originated or purchased. YNB ranked 62<sup>nd</sup> of this group of lenders with a market share of 0.43 percent. The top five home mortgage lenders accounted for 24.1 percent of the total market share.

### ***Community Contact***

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners contacted a representative that primarily serves Yukon. The contact stated that the primary need in the area includes lending to small businesses and new or start-up business ventures. The contact further stated that financial institutions in the area appear to be meeting the demand for consumer loans and home mortgage loans; however, mortgage lending to first-time homebuyers remains limited.

Considering information obtained from the community contact, bank management, and demographic information, examiners determined that the primary credit needs of the assessment area include home mortgage and small business loans.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

YNB demonstrated an overall satisfactory record regarding the Lending Test. A reasonable LTD ratio and a majority of loans reviewed granted inside the bank's assessment area, primarily support this conclusion. The bank also demonstrated an excellent record regarding its borrower profile.

### Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. Reasonable performance regarding its overall and comparative levels, support this conclusion. Examiners considered the bank's size, business strategy, and capacity relative to the assessment area's credit needs when arriving at this conclusion.

#### **Overall Level**

The overall level of the bank's average, net LTD ratio reflects reasonable performance. The bank's LTD ratio, calculated from Call Report data, averaged 64.1 percent over the previous 25 quarters since the prior evaluation. The ratio ranged from a low of 59.9 percent as of December 31, 2017, to a high of 72.3 percent as of December 31, 2018. The ratio remained relatively stable during the evaluation period.

#### **Comparative Level**

The comparative level of the bank's average, net LTD ratio reflects reasonable performance. As seen in the following table, examiners identified two comparable institutions operating in or near the institution's assessment area and reflecting similar lending emphases. YNB's average, net LTD ratio trails that of the comparable institutions' ratios. However, the bank's ratio is still within reasonable range of the comparable institutions' ratios.

LTD Ratio Comparison		
Bank Name and Location	Total Assets \$(000s)	Average, Net LTD Ratio (%)
YNB, Yukon, OK	224,722	64.1
<b>Comparable Banks</b>		
Sooner State Bank, Tuttle, OK	206,561	72.1
Bank 2, Oklahoma City, OK	192,527	74.7
<i>Source: Reports of Income and Condition (12/31/12 - 12/31/18)</i>		

### Assessment Area Concentration

Overall, the institution originated a majority of the loans reviewed within its assessment area. A majority the bank's small business and home mortgage loans originated inside its assessment area primarily support this conclusion. Examiners considered the bank's asset size, business strategy, and loan products reviewed relative to the assessment area's size and credit needs when arriving at this conclusion.

### ***Small Business Loans***

The following table shows that the bank originated a majority of the small business loans reviewed, by number and dollar volume, within the assessment area. Weighing both measures equally, the institution originated a majority of its small business loans inside the assessment area.

### ***Home Mortgage Loans***

The table also shows that the bank originated a majority of the home mortgage loans reviewed, by number and dollar volume, within the bank's assessment area. Weighing both measures equally, the institution originated a majority of its home mortgage loans inside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Business										
2018	34	66.7	17	33.3	51	6,846	75.6	2,210	24.4	9,056
Home Mortgage										
2016	127	81.9	28	18.1	155	17,670	83.2	3,570	16.8	21,240
2017	103	82.4	22	17.6	125	10,046	78.5	2,748	21.5	12,794
Subtotal	230	82.1	50	17.9	280	27,716	81.4	6,318	18.6	34,034

Source: 2018 Bank Data; 2016 and 2017 HMDA Data

### **Geographic Distribution**

The geographic distribution of loans reflects poor dispersion throughout the assessment area. Poor small business lending performance outweighed reasonable home mortgage lending performance to support this conclusion. As previously noted, examiners placed more weight on small business lending when arriving at overall conclusions for this performance factor. This factor only considered loans granted inside the assessment area.

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor dispersion throughout the assessment area. Examiners focused on the percentage by number of loans granted in low- and moderate-income census tracts relative to demographic data when arriving at overall conclusions. The following table shows that the bank did not originate any of the small business loans reviewed in low-income tracts. However, the bank's performance in low-income census tracts still falls within reasonable range of demographic data. Given the limited opportunity in low-income census tracts, examiners afforded little weight to this income category. The table further shows that the bank's level of lending in moderate-income census tracts falls 14.3 percentage points below demographic data, reflecting poor performance. Given the bank's performance in low- and moderate-income census tracts, the geographic distribution of small business loans reflects poor performance.

Geographic Distribution of Small Business Loans						
Tract Income Level		% of Businesses	#	%	\$(000s)	%
Low						
	2018	6.6	0	0.0	0	0.0
Moderate						
	2018	23.4	3	8.8	199	2.9
Middle						
	2018	32.7	18	52.9	3,245	47.4
Upper						
	2018	32.7	13	38.2	3,402	49.7
Not Available						
	2018	4.6	0	0.0	0	0.0
Totals						
	2018	100.0	34	100.0	6,846	100.0
Source: 2018 D&B Data; 2018 Bank Data Due to rounding, totals may not equal 100.0						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Examiners focused on the bank's percentages by number of loans granted in low- and moderate-income census tracts relative to aggregate data when arriving at this conclusion. As shown in the following table, the bank's performance in low-income census tracts in 2016 and 2017 is comparable to aggregate data, reflecting reasonable performance. In moderate-income census tracts, the bank's level of lending exceeds aggregate data by 3.2 percentage points in 2016 and 10.8 percentage points in 2017, also reflecting reasonable performance. Given the bank's performance in low- and moderate-income census tracts, the geographic distribution of home mortgage loans reflects reasonable performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
<b>Low</b>						
2016	5.8	1.9	2	1.6	828	4.7
2017	6.3	3.1	1	1.0	64	0.6
<b>Moderate</b>						
2016	23.8	15.7	24	18.9	1,818	10.3
2017	21.5	16.4	28	27.2	2,340	23.3
<b>Middle</b>						
2016	32.1	32.6	41	32.3	4,632	26.2
2017	35.0	35.2	46	44.7	4,471	44.5
<b>Upper</b>						
2016	38.3	49.7	59	46.5	10,237	57.9
2017	37.0	45.0	28	27.2	3,171	31.6
<b>Not Available</b>						
2016	0.0	0.0	1	0.8	155	0.9
2017	0.1	0.3	0	0.0	0	0.0
<b>Totals</b>						
2016	100.0	100.0	127	100.0	17,670	100.0
2017	100.0	100.0	103	100.0	10,046	100.0

Source: 2010 U.S. Census Data and 2015 ACS Data; 2016 and 2017 HMDA Data  
Due to rounding, totals may not equal 100.0

### **Borrower Profile**

The institution established an excellent record regarding its borrower profile. Excellent small business lending performance outweighed reasonable home mortgage lending performance to support this conclusion. As previously noted, examiners placed more weight on small business lending when arriving at overall conclusions for this performance factor. Examiners considered the loan categories reviewed relative to the available comparative data and any performance context issues. This factor only considered loans granted inside the assessment area.

### **Small Business Loans**

The distribution of small business loans reflects excellent penetration to businesses with GARs of \$1.0 million or less. Examiners focused on the percentage by number of small business loans to businesses with GARs of \$1 million or less when arriving at this conclusion. The following table shows that the bank originated 94.0 percent of the loans sampled to businesses with GARs of \$1.0 million or less, reflecting excellent performance. The table also shows that the bank granted a majority the loans sampled to the two smallest revenue categories, further supporting excellent performance.



Detailed Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
< \$100,000	45.1	12	35.3	3,888	56.8
\$100,000 - \$249,999	26.1	6	17.6	946	13.8
\$250,000 - \$499,999	7.2	6	17.6	484	7.1
\$500,000 - \$1,000,000	4.5	8	23.5	1,148	16.8
Subtotal <= \$1,000,000	82.9	32	94.0	6,466	94.5
>\$1,000,000	6.4	2	5.9	380	5.6
Revenue Not Available	10.8	0	0.0	0	0.0
Total	100.0	34	100.0	6,846	100.0
Source: 2018 D&B Data, 2018 Bank Data Due to rounding, totals may not equal 100.0					

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels is reasonable. Examiners focused on the bank's percentage by number of loans granted to low- and moderate-income borrowers relative to aggregate data when arriving at this conclusion. The institution's level of lending to low-income borrowers is comparable to aggregate data for 2016 and 2017, reflecting reasonable performance. For 2016, the bank's level of lending to moderate-income borrowers is comparable to aggregate data, reflecting reasonable performance. In addition, the bank's level of lending to moderate-income borrowers falls 7.1 percentage points below aggregate data, also reflecting reasonable performance. Given the bank's performance to low- and moderate-income borrowers, the borrower profile of home mortgage loans reflects reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2016	23.1	5.0	6	4.7	365	2.1
2017	23.0	6.1	8	7.8	394	3.9
Moderate						
2016	17.9	15.4	16	12.6	1,506	8.5
2017	17.5	16.8	10	9.7	572	5.7
Middle						
2016	19.7	19.5	25	19.7	3,103	17.6
2017	19.6	18.8	11	10.7	551	5.5
Upper						
2016	39.3	38.3	58	45.7	10,114	57.2
2017	39.9	35.0	32	31.1	3,939	39.2
Not Available						
2016	0.0	21.7	22	17.3	2,582	14.6
2017	0.0	23.2	42	40.8	4,590	45.7
Totals						
2016	100.0	100.0	127	100.0	17,670	100.0
2017	100.0	100.0	103	100.0	10,046	100.0
Source: 2010 U.S. Census Data and 2015 ACS Data; 2016 and 2017 HMDA Data Due to rounding, totals may not equal 100.0						

### ***Small Dollar Loan Program***

The institution's informal small dollar loan program received favorable consideration from a quantitative measure, further supporting the bank's excellent record under this criterion. The program reflects several characteristics consistent with a formal small dollar program. From the period January 1, 2013, through December 31, 2018, YNB originated 681 loans totaling \$807,000 via its informal small dollar loan program. The following table details the small dollar loans originated during the evaluation period.

Affordable Small Dollar Loans				
Year	Amounts ≤ \$1,000		Amounts >\$1,000 to \$2,500	
	#	\$(000s)	#	\$(000s)
2013	83	\$27	86	\$133
2014	58	\$27	110	\$167
2015	24	\$12	66	\$104
2016	35	\$19	62	\$102
2017	18	\$11	59	\$98
2018	17	\$9	63	\$98
Total	235	\$105	446	\$702
Source: Bank data (1/13/2013 -- YTD 2018)				

### Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test conclusion.

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the overall rating.

## 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.

**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.

**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.

**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).

**Family Income:** Includes the income of all members of a family that are age 15 and older.

**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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

**Home Mortgage Disclosure Loan Application Register (HMDA LAR):** The HMDA LARs record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

**Home Mortgage Loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans to purchase manufactured homes, and refinancings of home improvement and home purchase loans.

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

**Household Income:** Includes the income of the householder and all other persons that are age 15 and older in the household, whether related to the householder or not. Because many households are only one person, median household income is usually less than median family income.

**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 (for example, 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.

**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:** 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.

**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 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.

**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.

## YNB Branch/Facilities List

Name	Facility Type	Area	State	MSA	County	Census Tract	Address	City	LMI	MM	Distressed Underserved
100 S. Ranchwood Avenue	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3011.02	3011 100 S. Ranchwood Avenue	Yukon	No	No	No
1000 W Vandament Ave	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3012.02	1000 W Vandament Ave	Yukon	No	No	No
1211 Cornwell Dr	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3011	1211 Cornwell Dr	Yukon	No	No	No
1550 Garth Brooks Blvd	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3013.02	1550 Garth Brooks Blvd	Yukon	No	No	No
1777 S. Yukon Parkway	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3011	1777 S. Yukon Parkway	Yukon	No	No	No
218 N. Mustang Road	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3014.1	218 N. Mustang Road	Mustang	No	No	No
235 S Yukon Pkwy	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3009.02	235 S Yukon Pkwy	Yukon	No	No	No
400 W Main St	Deposit Taking ATM or ITM	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3013.02	400 W Main St	Yukon	No	No	No
401 Elm Avenue	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Canadian, OK	3012.01	401 Elm Avenue	Yukon	No	No	No
6201 NW 23 Street	Branch	Canadian & Oklahoma Counties	OK	Oklahoma City, OK	Oklahoma, OK	1069.02	6201 NW 23 Street	Bethany	Yes	Yes	No



**Locations Opened/Closed**

None Opened (past 2 years)

None Closed (past 2 years)

## **SERVICES AVAILABLE AT YNB BANK BRANCHES**

### **Branch Locations & Hours:**

#### **Main Branch, 401 Elm Avenue, Yukon, OK 73099**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12 PM (Drive Thru Hours)

#### **Mustang Branch, 218 N. Mustang Road, Mustang, OK 73064**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

#### **East Branch, 235 S. Yukon Parkway, Yukon, OK 73099 (\*\*No Lender Here\*\*)**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 4:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

#### **Parkway Branch, 1550 Garth Brooks Blvd, Yukon, OK 73099**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)

#### **Peoples Branch, 6201 NW 23<sup>rd</sup> Street, Bethany, OK 73008**

Mon – Fri	9:00 AM – 4:30 PM (Lobby Hours)
Mon – Fri	7:30 AM – 6:30 PM (Drive Thru Hours)
Sat	7:30 AM – 12:00 PM (Drive Thru Hours)



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## Schedule of Fees and Other Services

### YNB DEBIT CARD FEES

Original Issue - New Debit Card Fee	No Charge
Lost/Damaged Card Replacement – Replaced Debit Card Fee	\$5.00/card
Pin Number - Replacement Pin Charge	\$2.50/card
ATM Transaction Charges-	
Balance Inquiry-YNB ATM's	No Charge
Balance Inquire -All other ATM's	No Charge
Transactions Debit Card Service Charge	
YNB ATM's	No Charge
Other ATM Transaction Fee	\$1.00

Charges incurred for Research and Photo Costs from non-proprietary ATM's will be paid by the accountholder

### e-BANKER BILL PAYMENT SERVICE

CONSUMER ACCOUNTS - e-BANKER Bill Payment Debits-	No Charge
BUSINESS ACCOUNTS - e-BANKER Bill Payment Debits-	No Charge

### SAFE DEPOSIT BOX FEES

Dimensions	3x5	4x5	5x5	3x10	4x10	5x10	6x10	10x10	Key Deposit	Late Charge
Annual Rental	\$20.00	\$22.00	\$24.00	\$30.00	\$40.00	\$50.00	\$60.00	\$80.00	\$20.00	\$5.00 per month

If both keys are lost, the customer must pay to have the box drilled by the bank's service contractor

### OTHER SERVICES FEES

Telephone Transfers	No Charge	Collection Items-	
Telephone Balance Inquiry	No Charge	With Documents	\$20.00
Temporary Checks	\$2.00 (per page)	Clean (without documents)	\$15.00
Temporary Deposit Slips	No Charge	Wire Transfer Fee-	
Insufficient Funds Charge	\$34.00	Incoming	\$15.00
Linked Account Transfer Fee (eligible accts)	\$10.00 (per daily transfer)	Outgoing	\$20.00
Stop Payment Service Charge	\$34.00	Foreign Incoming/Outgoing	\$30.00
Special Instructions	\$60.00 (per year)	+ correspondent bank's fee	
Return Item Chargeback Fee	\$10.00	Garnishments	\$35.00
Account Activity Print-Out	\$2.00	Levy	\$35.00
Account Balancing Fee (minimum 1 hour)	\$25.00 (per hour)	Notary Public-	
Faxes	\$1.00 (per page)	Customer	No Charge
Check Copy	\$2.00	Non-Customer	\$5.00
Photo Copies	\$1.00 (per side)	Loose Coin Counting-	
Zippered Bags	\$5.00	Customer	No Charge
Locked Depository Bags	\$30.00	Non-Customer	20%
Night Depository Key (limit 2)	No Charge	Account Closing Fee	\$30.00
Additional/Replacement Night Depository Key	\$5.00	(Deposit/savings accounts closed in first 60 days)	
Cashiers Check - Customer	\$5.00	Dormant or Inactive Account fee	\$10.00 (per month)
Cashiers Check - Non-Customer (Limitations apply)	\$15.00	Verification of Deposit	\$10.00
Money Orders - Customer	\$2.00	Lock box (Monthly charge + postage)	\$100.00 (per month)
VISA Gift Cards	\$5.00		
VISA Travel Cards	\$5.00		



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## Truth in Savings Disclosure

### YNB e-CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- Charge per debit fee of \$.50 will be charged for each paper debit transaction (withdrawal or check) in excess of 10 during the statement cycle

#### Features-

- ATM transaction fees for using non-proprietary ATMs are reduced to .50 each for individuals under age 24.

This account will require you to retrieve your monthly statements and check images electronically through Online Banking.

Enrollment in Online Banking and a valid e-mail address are required for this account.

### YNB CLASSIC CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- A maintenance fee of \$7.50 will be charged each statement cycle.
- Maintenance fee waived for individuals/seniors age 62 and over.
- Maintenance fee waived for individuals/students age 18 and under.

#### Features-

- ATM transaction fees for using non-proprietary ATMs are reduced to .50 each for individuals under age 24.
- ATM transaction fees are waived for individual/seniors age 62 and over.
- 25% Discount on Safe Deposit Box Rental for individuals/seniors age 62 and over.
- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.

### YNB BLUE RIBBON CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- A maintenance fee of \$15.00 will be charged each statement cycle.
- A debit transaction fee of \$.20 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of 40 during a statement cycle.

#### Features-

- |  |           |
|--|-----------|
| • Check Order (type designated by bank)                              | No Charge |
| • Money Orders (limit of 36 per year)                                | No Charge |
| • \$20,000 Accidental Death Life Insurance                           | No Charge |
| • First Year Safe Deposit Box Rental                                 | No Charge |
| • 25% Discount after 1 year rental                                   |           |
| • Lost Key Return - Discount Car and Truck Rental                    |           |
| • Credit Card Protection Service - Discount Travel Services          |           |
| • E-Statements are available for accounts enrolled in Online Banking |           |
| • Cancelled checks can be returned in an image format.               |           |
| • See above Image Fee for paper delivery of check images.            |           |

### YNB BEST CHECKING

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to maintain account-

- There is no minimum balance required to maintain this account.

#### Fees-

- A maintenance fee of \$10.00 will be charged each statement cycle.

#### Features-

- ITAC Sentinel<sup>SM</sup> Identity Theft Protection Program
- Unlimited check writing.
- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.
- Checkmagic available to qualified applicants
- Reduced fees for Travel and Gift Cards
- One stop payment fee waived per year.

### YNB NOW CHECKING

#### Rate Information-

- Your interest rate and annual percentage yield may change.

#### Frequency of rate changes-

- We may change the interest rate on your account at any time.

#### Determination of rate-

- At our discretion, we may change the rate on your account.

#### Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

#### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

#### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

#### Minimum balance to avoid imposition of fees-

- If the average daily balance for the monthly statement cycle falls below \$2,000.00, fees will be assessed on this account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

#### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

#### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

#### Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

#### Fees-

- A maintenance fee of \$10.00 will be charged each month. A debit transaction fee of \$.20 will be charged for each debit during a statement cycle. These fees will apply if the average daily balance requirement of \$2,000.00 is not met.

#### Features-

- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image Fee for paper delivery of check images.

## YNB MONEY MARKET ACCOUNT

### Rate information-

Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

- We may change the interest rate on your account at any time.

### Determination of rate-

- At our discretion, we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open the account-

- You must deposit \$3,000.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

### Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

### Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 may be imposed each statement cycle. See minimum balance requirements.
- Image fee of \$2.50 will be charged each statement cycle for cancelled check images included in paper statement.

### Features-

- E-Statements are available for accounts enrolled in Online Banking.
- Cancelled checks can be returned in an image format.
- See above Image fee for paper delivery of check images.

## YNB SAVINGS ACCOUNT

### Rate information-

- Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

- We may change the interest rate on your account at any time.

### Determination of rate-

- At our discretion, we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every quarter. Interest will be credited to your account every quarter.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$200.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

### Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (i.e., checks).

### Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 may be imposed each statement cycle. See minimum balance requirements.
- The maintenance fee is waived for individuals age 18 and under, transaction fees will apply.

### Features-

- E-Statements are available for accounts enrolled in Online Banking.

## YOUR ACCOUNT

These are the accounts you have opened or inquired about.

The interest rate and annual percentage yield are disclosed as of \_\_\_\_\_ and are current as of the last seven days.

- ☐ YNB e - CHECKING
- ☐ YNB CLASSIC CHECKING
- ☐ YNB BEST CHECKING
- ☐ BLUE RIBBON CHECKING
- ☐ YNB NOW

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

- ☐ YNB MONEY MARKET

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.

- ☐ YNB SAVINGS

The interest rate for your account is \_\_\_\_\_ % with an annual percentage yield of \_\_\_\_\_ %.



*"The Bank That Makes Things Happen"*

## Business Account Information

### BUSINESS CHECKING ACCOUNT

Minimum balance to open account-

- You must deposit \$100.00 to open this account

Minimum balance to maintain account-

- There is no minimum balance required to maintain this account

Fees-

- Maintenance fee \$10.00
- Checks and debits\* \$0.20
- Deposits and credits\* \$0.20
- Deposited Transit items\* \$0.10
- Earning credit\*\* 91 day T-Bill rate  
(Monthly average)
- Image fee of \$2.50 will be charged each statement cycle for canceled check images included in paper statement.

\*Per item charges on transactions during a statement cycle.

\*\*An earning credit is calculated on average daily balance and is credited against, but cannot exceed, the calculated service charges for that period.

### BUSINESS FREEDOM CHECKING ACCOUNT

Minimum balance to open account-

- You must deposit \$100.00 to open this account

Minimum balance to maintain account-

- There is no minimum balance required to maintain this

account

Fees-

- Monthly maintenance fee \$7.50
- A \$7.50 monthly credit will be given for e-statement delivery
- A debit transaction fee of \$.25 will be charged for each debit transaction (withdrawal, check paid) in excess of 75 during statement cycle.
- A deposited transit fee of \$.25 will be charged for each transit item deposited in excess of 75 during statement cycle.
- Image fee of \$2.50 will be charged each statement cycle for cancelled check images included in paper statement.

\*Designed for small businesses and Oklahoma corporations, see if you qualify

### BUSINESS NOW CHECKING

Rate information-

Your interest rate and annual percentage yield may change.

Frequency of rate changes-

We may change the interest rate on your account at any time.

Determination of rate-

- At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

Effect of closing an account-

- If you close an account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account-

- You must deposit \$100.00 to open this account.

Minimum balance to avoid imposition of fees-

- If average daily balance of the monthly statement cycle falls below \$2,000.00 fees will be assessed on this account. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in that period.

Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain the disclosed annual percentage yield.

Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

Accrual of interest on noncash deposits-

- Interest begins to accrue no later than the business day we receive the credit for the deposit of non-cash items (i.e. checks).

Fees-

- Monthly maintenance fee \$10.00
- Checks and debits\*\* \$0.20
- Deposits and credits\*\* \$0.20
- Deposited Transit items\*\* \$0.10

These fees will apply if the average daily balance requirement of \$2,000.00 is not met.

- Image fee of \$2.50 will be charged each statement cycle for canceled check images included in paper statement.

Interest rate for your account is \_\_\_\_\_ %.

\*Designed for Sole proprietorships and nonprofit organization, see if you qualify

\*\*Per item charges on transaction during a statement cycle



## BUSINESS MONEY MARKET ACCOUNT

### Rate Information-

- Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

We may change the interest rate of your account at any time.

### Determination of rate-

- At our discretion we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every month. Interest will be credited to your account every month.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open the account-

- You must deposit \$3,000.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed each monthly statement cycle if the average daily balance for the monthly statement cycle falls below \$3,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain the annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain disclosed annual percentage yield.

### Average daily balance computation method-

We use the **average daily balance method** to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period. And dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

### Accrual of interest on non-cash deposits-

- Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e. checks).

### Transaction limitations-

- Transactions are limited to no more than 6 transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle, to another account of the depositor at this bank or third-party by means of a pre-authorized or automatic transfer, telephonic agreement, order or instruction, check, draft, debit card or similar order made by the depositor and payable to third parties.

### Fees-

- Transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- An image fee of \$2.50 will be charged each statement cycle for cancelled check images included in the paper statement.
- A maintenance fee of \$10 will be imposed each statement cycle. See minimum balance requirements.

The interest rate of your account is \_\_\_\_\_ %

## BUSINESS SAVINGS

### Rate Information-

- Your interest rate and annual percentage yield may change.

### Frequency of rate changes-

- We may change the interest rate on your account at any time.

### Determination of rate-

- At our discretion, we may change the interest rate on your account.

### Compounding and crediting frequency-

- Interest will be compounded every quarter. Interest will be credited to your account every quarter.

### Effect of closing an account-

- If you close your account before interest is credited, you will not receive the accrued interest.

### Minimum balance to open an account-

- You must deposit \$100.00 to open this account.

### Minimum balance to avoid imposition of fees-

- A maintenance fee of \$10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below \$500.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

### Minimum balance to obtain annual percentage yield disclosed-

- We do not require you to maintain a minimum average daily balance in the account to obtain disclosed annual percentage yield.

### Average daily balance computation method-

- We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

### Accrual of interest on non cash deposits-

- Interest begins to occur no later than the business day we receive the credit for the deposit of non-cash items (i.e. checks).

### Transaction limitations-

- Transactions are limited to no more than 6 transfers and withdrawals, or a combination of such transfers and withdrawals, per statement cycle, to another account of the depositor at this bank or third-party by means of a pre-authorized or automatic transfer, telephonic agreement, order or instruction, check, draft, debit card or similar order made by the depositor and payable to third parties.

### Fees-

- A transaction fee of \$10.00 will be charged for each debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six during a statement cycle.
- A maintenance fee of \$10.00 will be imposed each statement cycle. See minimum balance requirements.

Interest rate for your account is \_\_\_\_\_ %



## FINANCIAL PRIVACY POLICY

### FACTS

#### WHAT DOES YNB DO WITH YOUR PERSONAL INFORMATION?

##### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

##### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Account Balances
- Checking Account Information and Payment History
- Overdraft History and Transaction or Loss History

When you are no longer our customer, we continue to share your information as described in this notice.

##### How?

All financial companies need to share **customers'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customers'** personal information; the reasons **YNB** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does YNB share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes—to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We Don't Share
For our affiliates' everyday business purposes—information about your transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes—information about your creditworthiness	NO	We Don't Share
For nonaffiliates to market to you	NO	We Don't Share

### Questions?

Call 405-350-1335 or go to [www.ynbok.com](http://www.ynbok.com)



## Who we are

Who is providing this notice?

**YNB**

## What we do

How does YNB  
protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does YNB  
collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or make a wire transfer
- make deposits or withdrawals from your account
- open an account
- pay us by check

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *YNB does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *YNB does not share with non-affiliates to market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *YNB does not jointly market.*

## Loan Products

**\*\*Reach out to a YNB Lender regarding specific rate information\*\***

<b>YNB</b> For the week of <b>Consumer Non-Real Estate</b>				
<b>CONSUMER LOAN FEES</b>				
Loan Origination - \$0 - \$5,000			\$ 100.00	
Loan Origination - \$5,001 - \$10,000			\$ 150.00	
Loan Origination - \$10,001 - \$30,000			\$ 200.00	
Loan Origination - \$30,001 - \$50,000			\$ 250.00	
Loan Origination - \$50,001+			\$ 350.00	
Loan Origination for CD or Savings Secured			\$ 100.00	
Loan Origination Fee-Checkmagic			\$ 50.00	
Deferral Fee (1 monthly payment / 12 months)			\$ 30.00	
Deferral Fee / Single Pay (1 of original like term)			\$ 60.00	
Kroll Factual Data - Cost per person			\$ 12.99	
Certified Mail			\$ 7.25	
Fed Ex Fee (minimum)			\$ 30.00	
Wire Fee			\$ 20.00	
<b>SPECIAL - AUTOMOBILE, BOAT, RV, JET SKIS, CAMPING TRAILERS</b>			<b>MAX TERM (MO.)</b>	<b>A.P.R.</b>
CURRENT/PRIOR YEAR MODEL - NEW (< 5,000 mi.)	New		72	
ALL USED	Used		60	
Boats and RV's Only (Loans over \$100,000)	New/Used	Balloon	60	
120 month max. amortization, all years applicable				
<b>AUTOMOBILES, BOATS, MOTORHOMES, 6TH WHEELS, MOTORCYCLES</b>		<b>MODEL YEAR</b>	<b>MAX TERM (MO.)</b>	<b>A.P.R.</b>
CURRENT MODEL YEAR - New	New	2023	72	
CURRENT MODEL YEAR - Used	Used	2023	60	
PRIOR MODEL YEAR - NEW (<5,000 mi.)	New	2022	60	
PRIOR MODEL YEAR - USED (5,000 mi. +)	Used	2022	60	
	Used	2021	48	
	Used	2020	48	
	Used	2019	48	
				<b>RATE</b>
	Used	2018	42	
	Used	2017	36	
	Used	2016	36	
	Used	2015	30	
	Used	2014	30	
	Used	Older	24	
<b>TRAILERS, OFF-ROAD VEHICLES, PERSONAL WATERCRAFT, CAMPING TRAILERS</b>		<b>MODEL YEAR</b>	<b>MAX TERM (MO.)</b>	<b>A.P.R.</b>
CURRENT NEW MODEL YEAR - NEW / USED	New	2023	60	
PRIOR MODEL YEAR - NEW	New	2022	60	
PRIOR MODEL YEAR - USED	Used	2022	60	
	Used	2021	54	
	Used	2020	48	
	Used	2019	48	
	Used	Older	42	
Secured 100% by CD or Savings Deposits at YNB				<b>RATE</b>
Term not to exceed maturity of CD, 2% margin				
<b>Unsecured Consumer Loans</b>			<b>MAX TERM (MO.)</b>	<b>RATE</b>
With a deposit relationship			24	
Without a deposit relationship			24	
Checkmagic <i>Daily Periodic Rate</i>			12	
<b>Generator/Storm Cellar Loan Special</b>			<b>MAX TERM (MO.)</b>	<b>RATE</b>
The following restrictions are required:			36/60	
Generator Loans: \$20K Max/60 Months				
Storm Shelter: \$5K Max/36 Months				
<ul style="list-style-type: none"> <li>- copy of purchase order or contract with</li> <li>- contractor's name, generator's SN, purchase price</li> <li>- proceeds payable to contractor</li> <li>- generator taken as collateral</li> <li>- regular fees apply</li> <li>- any types of generators qualify</li> </ul>				



**YNB Loan Pricing Guidelines**  
For the week of  
**Consumer Real Estate**

	Min.	Standard				
<b>Loan Origination Fees</b>	\$ 500.00	1.00%				
Deferral Fee (1 monthly payment / 12 months)	\$ 30.00	\$ 30.00				
Deferral Fee / Single Pay (1 of original like term)	\$ 60.00	\$ 60.00				
Deferral Fee / 1-4 Family Construction Loan	\$ 100.00	\$ 100.00				
Renewal of balloon amortizing loan (no cash out)	\$ 250.00	1.00%				
Kroll Factual Data - Tri-merge per person		\$ 61.57		Joint	\$ 120.27	
Certified Mail		\$ 7.25				
Fed Ex Fee (minimum)		\$ 30.00				
Verification of Employment		\$ 80.00				
Wire Fee		\$ 20.00				

The following A.P.R. estimates are based upon assumptions of (a) \$100,000 loan amount for the terms indicated and; (b) a 1.00% LOP.

<b>Owner-occupied First Mortgage - Amortizing</b>	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
1-year fully-amortizing fixed rate (No Balloon Maturity)						12	90.0000%
2-year fully-amortizing fixed rate (No Balloon Maturity)						24	90.0000%
3-year fully-amortizing fixed rate (No Balloon Maturity)						36	90.0000%
4-year fully-amortizing fixed rate (No Balloon Maturity)						48	90.0000%
5-year fully-amortizing fixed rate (No Balloon Maturity)						60	90.0000%
6-year fully-amortizing fixed rate (No Balloon Maturity)						72	90.0000%
6-Year QM Balloon (Small creditor QM 1026.43 (e) 6)						360	90.0000%
7-year fully-amortizing fixed rate (No Balloon Maturity)						84	90.0000%
8-year fully-amortizing fixed rate (No Balloon Maturity)						96	90.0000%
9-year fully-amortizing fixed rate (No Balloon Maturity)						108	90.0000%
10-year fully-amort. fixed rate (No Balloon Maturity) Promotion						120	90.0000%

<b>Owner-occupied First Mortgage</b>	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
Bridge, Single-pay or Int. Only, < 12 mo. Term	Rate						
12 month single pay or interest-only						12	90.0000%

The following A.P.R. estimates are based upon assumptions of (a) \$50,000 loan amount for the terms indicated and; (b) a 1.00% LOP.

<b>Owner-occupied Second Mortgage - Amortizing</b>	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
1-year fully-amortizing fixed rate (No Balloon Maturity)						12	80.0000%
2-year fully-amortizing fixed rate (No Balloon Maturity)						24	80.0000%
3-year fully-amortizing fixed rate (No Balloon Maturity)						36	80.0000%
4-year fully-amortizing fixed rate (No Balloon Maturity)						48	80.0000%
5-year fully-amortizing fixed rate (No Balloon Maturity)						60	80.0000%
6-year fully-amortizing fixed rate (No Balloon Maturity)						72	80.0000%
6-Year QM Balloon (Small creditor QM 1026.43 (e) 6)						240	80.0000%
7-year fully-amortizing fixed rate (No Balloon Maturity)						84	80.0000%
8-year fully-amortizing fixed rate (No Balloon Maturity)						96	80.0000%
9-year fully-amortizing fixed rate (No Balloon Maturity)						108	80.0000%
10-year fully-amort. fixed rate (No Balloon Maturity) Promotion						120	80.0000%

The following A.P.R. estimates are based upon assumptions of (a) \$50,000 loan amount for the term indicated; and (b) a 1.00% LOP.

<b>Owner-occupied Second Mortgage</b>	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
Bridge, Single-pay or Int. Only, < 12 mo. Term	Rate						
12 month single pay or interest-only						12	80.0000%

The following A.P.R. estimates are based upon a \$25,000 loan amount for the term indicated and 1.0% LOP.

<b>Consumer Loans for Land and Residential Lot financing</b>	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	1026.35 HPML Trigger APR (a)(b)	1026.43 HPCT Trigger APR (a)(c)	1026.32 HCML Trigger APR (a)(b)	Max. Amortization Term (mo.)	Supervisory LTV Limit
Maximum Amortization Term 10 years (120 mo)	Rate						
Lot Loan - Future Construction expected within 2 yrs.						24	75.0000%
1-5 Year Lot Loan - Future Construction date undefined						120	75.0000%
1-5 Year Loan for Raw Land Purchase						120	65.0000%

The following A.P.R. is based upon assumptions of (a) a \$200,000 loan amount for the term indicated; and (b) a 1.00% LOP; and (c) a 9 month maturity.

<b>PERSONAL CONSTRUCTION LOANS (MTG/CONP)</b>	Offered Rate (APR Subject to HPML Limits)	Estimated A.P.R. per Assumptions	HPML APR Trigger	HPCT APR Trigger	HCML APR Trigger	Maximum Maturity (mo)	Supervisory LTV Limit
Construction of personal residence - not builder loans	Rate					12	85.0000%

**YNB**  
For the week of  
**Commercial Non-Real Estate**

Wall Street Journal Prime Rate

Current Contract Minimum Rate

**COMMERCIAL LOAN FEES**

	<i>Min</i>	<i>Standard</i>		
\$25,000 or less	\$ 200.00	1.00%		
more than \$25,000	\$ 250.00	1.00%		
Loan Origination for CD or Savings Secured	\$ 100.00	\$ 100.00		
Line of Credit Renewal / Deferral Fee	\$ 250.00	1.00%		
Deferral Fee (1 monthly payment / 12 months)	\$ 100.00	\$ 100.00		
Deferral Fee / Single Pay (1 of original like term)	\$ 100.00	\$ 500.00		
Deferral Fee / Residential Construction Loan	\$ 100.00	\$ 100.00		
Renewal of ballooned amortizing loan (no cash out)	\$ 250.00	1.00%		
Letter of Credit - Secured by YNB deposits	\$ 100.00	1.00%		
Letter of Credit - Unsecured or Secured by Other Collateral	\$ 250.00	1.00%		
Kroll Factual Data - Cost per person		\$ 12.99		
Certified Mail		\$ 7.25		
Fed Ex Fee (minimum)		\$ 30.00		
Wire Fee		\$ 20.00		

**AUTOMOBILES, BOATS, MOTORHOMES,  
5TH WHEELS, MOTORCYCLES**

		<b>MODEL YEAR</b>	<b>MAX TERM (MO.)</b>	<b>RATE</b>
CURRENT MODEL YEAR - New	New	2023	72	
CURRENT MODEL YEAR - Used	Used	2023	60	
PRIOR MODEL YEAR - NEW (<5,000 mi.)	New	2022	60	
PRIOR MODEL YEAR - USED (5,000 mi. +)	Used	2022	60	
	Used	2021	48	
	Used	2020	48	
	Used	Older	48	

**TRAILERS, OFF-ROAD VEHICLES, PERSONAL  
WATERCRAFT, CAMPING TRAILERS**

		<b>MODEL YEAR</b>	<b>MAX TERM (MO.)</b>	<b>RATE</b>
CURRENT NEW MODEL YEAR - NEW / USED	New	2023	60	
PRIOR MODEL YEAR - NEW	New	2022	60	
PRIOR MODEL YEAR - USED	Used	2022	60	
	Used	2021	54	
	Used	2020	48	
	Used	2019	48	
	Used	Older	42	

**Secured 100% by CD or Savings Deposits at YNB**

				<b>RATE</b>
Term not to exceed maturity of CD, 2% margin				

**Unsecured Commercial Loans**

			<b>MAX TERM (MO.)</b>	<b>RATE</b>
With a deposit relationship			24	
Without a deposit relationship			24	

**Commercial Other**

<b>Loan Term to Maturity (mo)</b>	<b>Target Yield</b>	<b>Spread to&gt;&gt;</b>	<b>Current Prime</b>
12			
24			
36			
48			
60			



## YNB Loan Pricing Guidelines

For the Week of

### Commerical Real Estate

Loan Origination Fees	Min	Standard			
	\$ 250.00	1.00%			
Deferral Fee (1 monthly payment / 12 months)	\$ 100.00	\$ 100.00			
Deferral Fee / Single Pay (1 of original like term)	\$ 100.00	\$ 500.00			
Deferral Fee / 1-4 Family Construction Loan	\$ 100.00	\$ 100.00			
Line of Credit Renewal / Deferral Fee	\$ 250.00	1.00%			
Renewal of ballooned amortizing loan (no cash out)	\$ 250.00	1.00%			
Kroll Factual Data - Tri-merge per person		\$ 61.57			
Certified Mail		\$ 7.25			
Fed Ex Fee (minimum)		\$ 30.00			
Wire Fee		\$ 20.00			
Construction Inspection Fee		\$ 429.00			
Variable	3/3 and 10/1 Adjustable Rate Mortgage				
3/3 1-4 Family Non-Owner Occupied ARM					
WSJ Prime plus 0.50% fixed for 3 years/adjustable WSJ Prime plus 1.00% every 3 years thereafter.	* Maximum Amortization 240 months * First Liens Only				
5/5 Commercial Real Estate ARM (includes 1-4 family)	* Cash-Out Max = 80%				
WSJ Prime plus 1.00% fixed for 5 years/adjustable WSJ Prime plus 1.00% every 5 years thereafter	* No Cash-Out Max = 85%				
10/1 Commercial Real Estate ARM (includes 1-4 family)					
WSJ Prime plus 2.00% fixed for 10 years/adjustable WSJ Prime plus 1.00% annually thereafter					
Term to Maturity or First Rate Adjustment	Current Base Rate	New Construction	Max. Am. Existing Bldg.	Supervisory LTV*	
				1st Mtg	2nd Mtg
1-Year		300	240	85.0000%	80.0000%
2-Year		300	240	85.0000%	80.0000%
3-Year		300	240	85.0000%	80.0000%
4-Year		300	240	85.0000%	80.0000%
5-Year		300	240	85.0000%	80.0000%
Permanent financing of new construction may utilize a maximum amortization term not to exceed 300 months (25 yr).					
10 - year Fully Amortized Promotion for Owner Occupied Commercial Real Estate					
10-years - 120 Months (Fully Amortizing)				Cash-out Max = 80%	
				No cash out Max = 85%	
Other Conditions:	* Pre-payment penalty Years 1-5 based original loan amount: 1 year - 2.5%, 2 year - 2.5%, 3 year - 2.5%, 4 year - 2.25%, 5 year - 1.5%.				
	* Primary Operating Account for borrower and, if different than borrower, operating entity / occupant must be at YNB				
* New Money Only	* Auto-debit for loan payment				
Bridge, Single-pay or Int. Only. < 12 mo. Term	Rate	A.P.R.	Max Maturity (mo)	Supervisory LTV*	
12 month single pay or interest-only			12	80% CO or 85% no CO	
RESIDENTIAL CONSTRUCTION LOANS					
SUPERVISORY LTV Refer to Page 5					
Custom					
Spec					
Subject to current contract floor rate					

**ADVANCE RATES / LOAN-TO-VALUE LIMITATIONS**

		<b>REGULATORY Limit</b>
<b>COLLATERAL / LOAN TYPE</b>		
	RAW LAND	65.00%
	LAND DEVELOPMENT (Includes Residential and Commercial Lots)	75.00%
	DEVELOPED LOTS (Includes Residential and Commercial Lots)	75.00%
<b>CONSTRUCTION</b>		
	CONSTRUCTION / 1-4 FAMILY RESIDENTIAL (SPEC)	80.00%
	CONSTRUCTION / 1-4 FAMILY RESIDENTIAL (CUSTOM)	85.00%
	CONSTRUCTION / Commercial, multi-family & other non-residential	80.00%
<b>IMPROVED PROPERTY</b>		
(Straight Refinance)	Farmland, ranch land or timberland in production	85.00%
	Non-owner occupied residential property	85.00%
	Multi-family residential property	85.00%
	Other income-producing property	85.00%
	Completed Commercial Property	85.00%
<b>IMPROVED PROPERTY</b>		
(Cash-Out Refinance)	Farmland, ranch land or timberland in production	80.00%
	Non-owner occupied residential property	80.00%
	Multi-family residential property	80.00%
	Other income-producing property	80.00%
	Completed Commercial Property	80.00%
<b>OWNER-OCCUPIED 1 - 4 FAMILY RESIDENTIAL PROPERTY &amp; HOME EQUITY</b>		
	Owner-occupied - 1st lien	90.00%
	Owner-occupied - 2nd lien	80.00%
	Home Equity - Owner Occupied	90.00%

## **YNB Assessment Area**

### **Description**

YNB designated all of Canadian County and part of Oklahoma County, which is part of the Oklahoma City, OK MSA, as its assessment area. The portion of Oklahoma County designated within the assessment area primarily includes all geographies west of U.S. Interstate 35(I-35).



# Ncommunity

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Presented to: **YNB**  
February 27, 2024

Presented by: **Ncontracts**

Loans: CRA data as of Dec-2023  
Deposits: Deposit data as of Feb-2024  
HMDA: HMDA 2023  
CRA Benchmark Data: 2022 Public CRA Data as of Dec 20, 2023  
HMDA Benchmark Data: 2022 Public HMDA Data as of June 29, 2023  
Census Data: 2023 Census Data released September 28, 2023

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



#### Applied Filters

- CRA Loans Action Taken Date: (1/1/2023 - 12/31/2023)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans: Action Taken Date: (1/1/2023 - 12/31/2023)
- Real Estate Loans: HMMA LAR
- You are included in the HMMA benchmark.
- Area: (Canadian & Oklahoma Counties)

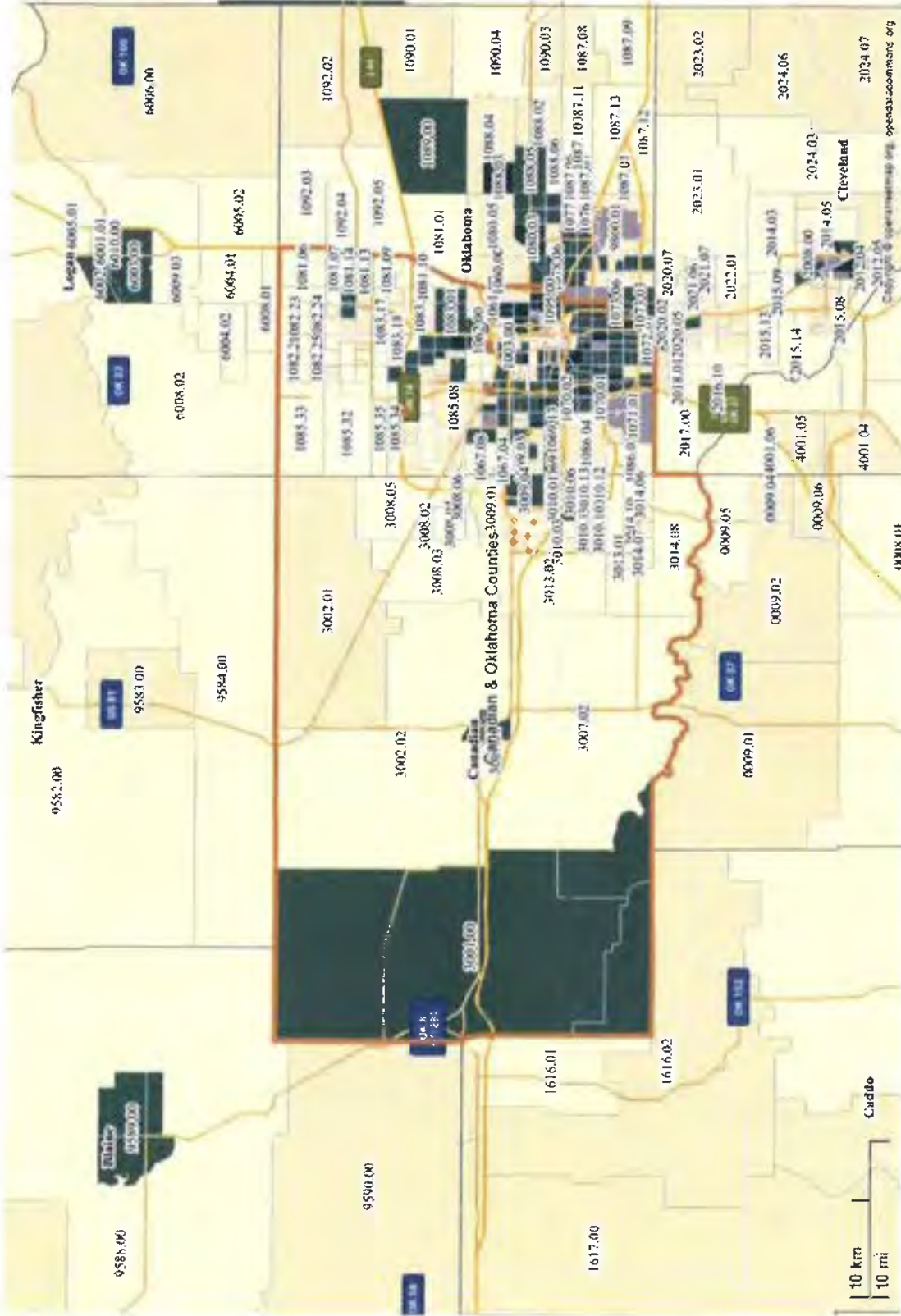


## Applied Filters

- CRA Loans Action Taken Date: (1/3/2023 - 12/29/2023)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2023 - 12/31/2023)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.
- Area: (Canadian & Oklahoma Counties)



- State
- County
- Census Tract
- Zip Code
- Assessment Area
- Branch
- Limited Service Branch
- Main Office
- Cash Dispenser
- Deposit ATM or ITM
- Other
- Income Level
- Low
- Moderate
- Middle
- Upper
- N/A



### Applied Filters

- CRA Loans Action Taken Date: (1/1/2023 - 12/29/2023)
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2023 - 12/31/2023)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.
- Area: (Canadian & Oklahoma Counties)



## Loan / Deposit Ratio

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<b><u>Quarter Ended</u></b>	<b><u>Ratio of Loans to Deposits</u></b>
03/31/2022	53.15%
06/30/2022	52.26%
09/30/2022	54.55%
12/31/2022	56.06%
03/31/2023	54.45%
06/30/2023	54.65%
09/30/2023	53.43%
12/31/2023	54.47%

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All census tracts within Canadian County are included in YNB Assessment Area.

FFIEC Census Reports

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## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 017 - CANADIAN COUNTY

Tract: ALL TRACTS

Records 1 through 37 of 37

Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)
For details on each field, please refer to the [Census Info Sheet](#)

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

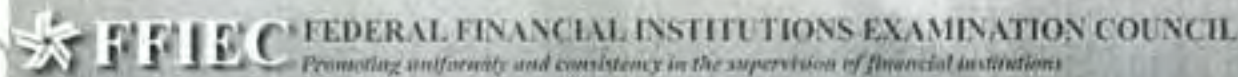
Tract Code	Tract Income Level	Distressed or Underserved Tract	2023 FFIEC Tract Median Family Income %	2023 Est. MSA/MD non- MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
3001.00	Moderate	No	79.02	\$85,800	\$67,799	\$59,400	2422	23.78	576	630	1165
3002.01	Middle	No	115.18	\$85,800	\$98,824	\$86,587	6406	20.64	1322	2330	2637
3002.02	Upper	No	122.17	\$85,800	\$104,822	\$91,842	4347	26.71	1161	1321	1797
3003.00	Moderate	No	55.59	\$85,800	\$47,696	\$41,791	3286	42.33	1391	587	1429
3004.00	Low	No	44.23	\$85,800	\$37,949	\$33,250	1183	63.23	748	178	520
3005.00	Middle	No	84.14	\$85,800	\$72,192	\$63,250	2958	38.10	1127	934	1560
3006.00	Moderate	No	78.50	\$85,800	\$67,353	\$59,010	3385	31.79	1076	857	1381
3007.01	Middle	No	82.59	\$85,800	\$70,862	\$62,083	1848	37.07	685	220	416
3007.02	Upper	No	130.43	\$85,800	\$111,909	\$98,047	5034	33.81	1702	842	1213
3008.02	Upper	No	130.46	\$85,800	\$111,935	\$98,068	3606	23.24	838	766	890
3008.03	Upper	No	176.61	\$85,800	\$151,531	\$132,763	3313	17.42	577	781	841
3008.04	Upper	No	147.99	\$85,800	\$126,975	\$111,250	3769	33.24	1253	496	665
3008.05	Upper	No	120.31	\$85,800	\$103,226	\$90,443	7091	27.19	1928	1466	1618
3008.06	Upper	No	142.33	\$85,800	\$122,119	\$106,993	4604	33.34	1535	928	1006
3009.01	Middle	No	113.38	\$85,800	\$97,280	\$85,234	6764	30.09	2035	1530	1909
3009.02	Upper	No	122.27	\$85,800	\$104,908	\$91,912	2423	27.86	675	717	889
3009.04	Moderate	No	71.12	\$85,800	\$61,021	\$53,466	5945	43.45	2583	777	1248
3009.05	Upper	No	125.85	\$85,800	\$107,979	\$94,602	5998	27.36	1641	1264	1532
3010.01	Middle	No	99.55	\$85,800	\$85,414	\$74,833	1061	33.65	357	158	246
3010.03	Middle	No	108.87	\$85,800	\$93,410	\$81,844	7086	29.59	2097	1444	1721
3010.06	Middle	No	102.14	\$85,800	\$87,636	\$76,786	3313	37.16	1231	723	809
3010.10	Middle	No	115.60	\$85,800	\$99,185	\$86,898	3624	38.41	1392	667	908

3010.11	Middle	No	118.06	\$85,800	\$101,295	\$88,750	5883	31.23	1837	857	953
3010.12	Upper	No	174.74	\$85,800	\$149,927	\$131,354	2674	41.74	1116	529	552
3010.13	Upper	No	142.29	\$85,800	\$122,085	\$106,964	6444	36.50	2352	1196	1614
3010.14	Upper	No	121.36	\$85,800	\$104,127	\$91,228	5218	37.54	1959	844	1049
3010.15	Moderate	No	61.21	\$85,800	\$52,518	\$46,012	2227	37.00	824	112	238
3011.00	Upper	No	125.06	\$85,800	\$107,301	\$94,009	6059	24.23	1468	1765	2286
3012.01	Middle	No	83.91	\$85,800	\$71,995	\$63,077	3766	24.99	941	902	1583
3012.02	Upper	No	124.55	\$85,800	\$106,864	\$93,631	2460	20.73	510	919	1189
3013.01	Upper	No	172.52	\$85,800	\$148,022	\$129,688	2830	27.81	787	577	624
3013.02	Upper	No	136.72	\$85,800	\$117,306	\$102,775	5444	23.25	1266	1281	1357
3014.06	Upper	No	133.84	\$85,800	\$114,835	\$100,615	5268	26.67	1405	1661	2030
3014.07	Upper	No	127.15	\$85,800	\$109,095	\$95,582	6348	22.84	1450	1881	2173
3014.08	Upper	No	165.29	\$85,800	\$141,819	\$124,250	2055	18.44	379	564	602
3014.09	Middle	No	87.45	\$85,800	\$75,032	\$65,742	2763	29.21	807	624	1000
3014.10	Middle	No	117.55	\$85,800	\$100,858	\$88,365	5500	26.84	1476	1581	1948

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Census Tracts Highlighted (blue) are included  
in YNR Assessment Area

FFIEC Census Reports

203 Census Tracts out of 266

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## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 109 - OKLAHOMA COUNTY

Tract: ALL TRACTS

Records 1 through 100 of 266

### Data Report Links

[Demographic \(PDF\)](#) [Income \(PDF\)](#) [Population \(PDF\)](#) [Housing \(PDF\)](#)

For details on each field, please refer to the [Census Info Sheet](#)

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

Tract Code	Tract Income Level	Distressed or Underserved Tract	2023 FFIEC Est. Tract Median Family Income %	2023 FFIEC Est. Tract Median Family Income	2023 FFIEC Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
1001.00	Moderate	No	76.76	\$85,800	\$65,860	\$57,705	3040	43.75	1330	904	1629
1002.01	Middle	No	112.38	\$85,800	\$96,422	\$84,479	1570	33.69	529	418	593
1002.02	Middle	No	80.60	\$85,800	\$69,155	\$60,592	1639	52.65	863	326	686
1002.03	Middle	No	88.26	\$85,800	\$75,727	\$66,351	2538	53.03	1346	592	1094
1003.00	Upper	No	138.11	\$85,800	\$118,498	\$103,824	2681	23.69	635	1071	1448
1004.00	Low	No	42.03	\$85,800	\$36,062	\$31,595	1955	93.15	1821	336	1025
1005.00	Low	No	47.19	\$85,800	\$40,489	\$35,474	1898	86.72	1646	268	684
1008.00	Moderate	No	74.83	\$85,800	\$64,204	\$56,250	2260	54.56	1233	451	1027
1009.00	Upper	No	140.37	\$85,800	\$120,437	\$105,521	1532	33.81	518	535	733
1010.00	Low	No	40.83	\$85,800	\$35,032	\$30,694	2892	54.91	1588	146	677
1011.00	Moderate	No	58.53	\$85,800	\$50,219	\$44,003	832	35.82	298	202	375
1012.00	Middle	No	82.50	\$85,800	\$70,785	\$62,019	1107	35.14	389	223	608
1013.00	Low	No	37.04	\$85,800	\$31,780	\$27,846	2886	92.41	2667	461	1358
1014.00	Unknown	No	0.00	\$85,800	\$0	\$0	1055	87.68	925	398	749
1015.00	Moderate	No	69.63	\$85,800	\$59,743	\$52,344	1912	64.02	1224	400	752
1018.00	Upper	No	189.12	\$85,800	\$162,265	\$142,163	1499	26.08	391	410	725
1019.00	Upper	No	135.85	\$85,800	\$116,559	\$102,122	2623	36.45	956	696	1322
1020.00	Middle	No	106.53	\$85,800	\$91,403	\$80,083	2798	44.85	1255	648	1375
1021.00	Moderate	No	61.31	\$85,800	\$52,604	\$46,090	2112	49.67	1049	568	953



1022.00	Moderate	No	57.90	\$85,800	\$49,678	\$43,524	2693	66.77	1798	541	1108
1023.00	Moderate	No	67.29	\$85,800	\$57,735	\$50,583	3166	60.87	1927	632	1568
1024.00	Moderate	No	59.60	\$85,800	\$51,137	\$44,808	2906	70.37	2045	432	1182
1025.00	Upper	No	141.82	\$85,800	\$121,682	\$106,607	1594	33.69	537	4	70
1032.00	Upper	No	158.18	\$85,800	\$135,718	\$118,906	2633	50.63	1333	94	127
1033.00	Moderate	No	59.56	\$85,800	\$51,102	\$44,773	1445	76.40	1104	199	567
1039.00	Moderate	No	54.49	\$85,800	\$46,752	\$40,962	3788	84.05	3184	604	1284
1041.00	Low	No	36.31	\$85,800	\$31,154	\$27,295	3001	78.47	2355	300	1302
1042.00	Moderate	No	61.76	\$85,800	\$52,990	\$46,429	2209	88.55	1956	363	765
1043.00	Low	No	49.54	\$85,800	\$42,505	\$37,244	3266	86.04	2810	770	1502
1044.00	Moderate	No	51.11	\$85,800	\$43,852	\$38,421	3491	88.20	3079	508	1383
1045.00	Moderate	No	69.87	\$85,800	\$59,948	\$52,525	3333	86.20	2873	463	1102
1046.00	Low	No	45.34	\$85,800	\$38,902	\$34,083	985	82.94	817	172	385
1047.00	Moderate	No	71.73	\$85,800	\$61,544	\$53,920	1198	70.87	849	82	483
1048.00	Moderate	No	50.02	\$85,800	\$42,917	\$37,601	3323	81.91	2722	532	1135
1049.00	Low	No	49.76	\$85,800	\$42,694	\$37,409	3734	81.71	3051	834	1400
1050.00	Unknown	No	0.00	\$85,800	\$0	\$0	2269	84.09	1908	373	725
1051.01	Middle	No	105.56	\$85,800	\$90,570	\$79,350	2347	46.78	1098	283	528
1052.01	Low	No	44.54	\$85,800	\$38,215	\$33,482	1576	93.27	1470	539	1024
1052.02	Low	No	32.55	\$85,800	\$27,928	\$24,471	1194	94.39	1127	200	456
1053.00	Moderate	No	69.45	\$85,800	\$59,588	\$52,206	3223	75.61	2437	405	1064
1054.00	Low	No	42.49	\$85,800	\$36,456	\$31,944	2021	75.01	1516	350	781
1055.00	Moderate	No	57.18	\$85,800	\$49,060	\$42,989	3060	82.25	2517	539	1010
1056.00	Low	No	21.97	\$85,800	\$18,850	\$16,516	4731	82.20	3889	517	1408
1059.03	Moderate	No	65.29	\$85,800	\$56,019	\$49,083	2804	57.45	1611	727	1184
1059.04	Moderate	No	61.61	\$85,800	\$52,861	\$46,319	4027	65.31	2630	770	1525
1059.05	Moderate	No	55.32	\$85,800	\$47,465	\$41,587	2978	60.58	1804	746	1220
1059.06	Moderate	No	73.88	\$85,800	\$63,389	\$55,536	2938	58.37	1715	830	1260
1059.07	Low	No	47.84	\$85,800	\$41,047	\$35,968	4607	72.00	3317	563	1605
1060.00	Middle	No	103.67	\$85,800	\$88,949	\$77,930	2281	71.81	1638	736	982
1061.00	Middle	No	90.52	\$85,800	\$77,666	\$68,047	3214	81.21	2610	1006	1361
1062.00	Moderate	No	79.43	\$85,800	\$68,151	\$59,710	1462	88.58	1295	634	840
1063.01	Low	No	35.09	\$85,800	\$30,107	\$26,380	3512	82.60	2901	411	1334
1063.02	Moderate	No	52.81	\$85,800	\$45,311	\$39,698	4589	81.74	3751	701	1692
1063.03	Middle	No	97.75	\$85,800	\$83,870	\$73,482	3530	57.79	2040	613	1625
1064.01	Upper	No	332.58	\$85,800	\$285,354	\$250,001	2167	14.26	309	740	890
1064.02	Upper	No	290.02	\$85,800	\$248,837	\$218,015	2127	21.34	454	852	1051
1064.03	Moderate	No	78.69	\$85,800	\$67,516	\$59,152	4818	27.65	1332	1631	2378
1065.01	Upper	No	143.05	\$85,800	\$122,737	\$107,532	2872	25.66	737	1123	1345
1065.02	Moderate	No	76.61	\$85,800	\$65,731	\$57,589	3850	46.44	1788	799	1438
1065.03	Upper	No	121.77	\$85,800	\$104,479	\$91,541	1758	27.19	478	606	670
1066.01	Moderate	No	58.30	\$85,800	\$50,021	\$43,828	3148	46.06	1450	740	1315
1066.02	Moderate	No	64.90	\$85,800	\$55,684	\$48,789	2575	46.87	1207	436	606
1066.03	Middle	No	97.16	\$85,800	\$83,363	\$73,042	1983	38.38	761	586	855
1066.07	Moderate	No	67.94	\$85,800	\$58,293	\$51,076	3384	48.14	1629	823	1088
1066.08	Middle	No	101.58	\$85,800	\$87,156	\$76,364	3189	29.23	932	1021	1379
1066.09	Middle	No	91.45	\$85,800	\$78,464	\$68,750	1033	31.46	325	360	558
1066.10	Unknown	No	0.00	\$85,800	\$0	\$0	1235	38.22	472	510	589
1066.11	Moderate	No	50.36	\$85,800	\$43,209	\$37,862	2583	56.14	1450	139	396
1067.02	Moderate	No	72.76	\$85,800	\$62,428	\$54,694	4006	56.32	2256	975	1470
1067.04	Middle	No	97.13	\$85,800	\$83,338	\$73,016	2434	37.96	924	539	788
1067.05	Middle	No	85.41	\$85,800	\$73,282	\$64,205	2677	46.25	1238	771	1041
1067.06	Unknown	No	0.00	\$85,800	\$0	\$0	3635	50.01	1818	896	1042
1067.08	Upper	No	138.92	\$85,800	\$119,193	\$104,427	3203	46.49	1489	983	1013
1067.09	Moderate	No	55.49	\$85,800	\$47,610	\$41,719	2480	72.78	1805	280	483
1067.10	Moderate	No	64.48	\$85,800	\$55,324	\$48,472	4258	59.09	2516	556	1202
1068.01	Moderate	No	67.84	\$85,800	\$58,207	\$51,000	1774	35.91	637	210	476
1068.02	Middle	No	81.97	\$85,800	\$70,330	\$61,621	2001	38.18	764	390	627
1068.03	Moderate	No	65.52	\$85,800	\$56,216	\$49,256	3261	47.90	1562	528	947
1068.04	Moderate	No	74.55	\$85,800	\$63,964	\$56,042	3848	57.56	2215	672	1055
1069.02	Moderate	No	73.55	\$85,800	\$63,106	\$55,288	2492	51.97	1295	518	757
1069.03	Middle	No	92.76	\$85,800	\$79,588	\$69,733	6139	38.20	2345	1358	1920
1069.06	Middle	No	80.48	\$85,800	\$69,052	\$60,500	3283	61.86	2031	608	743
1069.07	Middle	No	97.84	\$85,800	\$83,947	\$73,553	2106	56.84	1197	468	688
1069.09	Middle	No	94.49	\$85,800	\$81,072	\$71,029	1790	50.00	895	466	641
1069.10	Moderate	No	72.81	\$85,800	\$62,471	\$54,738	2663	50.32	1340	656	923
1069.11	Middle	No	108.00	\$85,800	\$92,664	\$81,188	1893	50.18	950	629	756
1069.12	Low	No	31.01	\$85,800	\$26,607	\$23,311	3198	65.20	2085	404	775

1069.13	Moderate	No	50.97	\$85,800	\$43,732	\$38,315	4556	68.22	3108	568	1077
1069.14	Middle	No	80.39	\$85,800	\$68,975	\$60,433	4311	63.72	2747	482	1397
1069.16	Moderate	No	57.30	\$85,800	\$49,163	\$43,074	2481	73.16	1815	205	694
1069.17	Low	No	32.58	\$85,800	\$27,954	\$24,492	3359	80.47	2703	342	687
1070.01	Moderate	No	60.02	\$85,800	\$51,497	\$45,123	5918	77.02	4558	897	2047
1070.02	Moderate	No	65.92	\$85,800	\$56,559	\$49,559	2108	61.62	1299	384	760
1071.01	Unknown	No	0.00	\$85,800	\$0	\$0	1243	70.31	874	0	0
1071.03	Moderate	No	52.73	\$85,800	\$45,242	\$39,643	2031	75.87	1541	349	540
1071.04	Low	No	41.57	\$85,800	\$35,667	\$31,250	2880	71.35	2055	644	1200
1072.06	Moderate	No	62.56	\$85,800	\$53,676	\$47,031	4555	60.15	2740	742	1520
1072.07	Middle	No	90.33	\$85,800	\$77,503	\$67,907	2191	53.13	1164	307	783
1072.12	Moderate	No	70.69	\$85,800	\$60,652	\$53,140	5979	56.82	3397	1046	1789
1072.13	Moderate	No	66.81	\$85,800	\$57,323	\$50,227	4913	68.59	3370	662	1322

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## 2023 FFIEC Census Report - Summary Census Demographic Information

State: 40 - OKLAHOMA (OK)

County: 109 - OKLAHOMA COUNTY

Tract: ALL TRACTS

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

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
1072.14	Middle	No	87.12	\$85,800	\$74,749	\$65,494	3184	68.15	2170	861	1288
1072.15	Low	No	43.55	\$85,800	\$37,366	\$32,738	4293	74.73	3208	547	1218
1072.16	Moderate	No	63.19	\$85,800	\$54,217	\$47,500	3096	74.26	2299	300	761
1072.17	Moderate	No	54.32	\$85,800	\$46,607	\$40,833	2134	79.10	1688	653	881
1072.18	Moderate	No	55.07	\$85,800	\$47,250	\$41,403	3107	76.18	2367	548	1076
1072.19	Moderate	No	74.64	\$85,800	\$64,041	\$56,111	3257	80.17	2611	599	1013
1072.20	Moderate	No	55.24	\$85,800	\$47,396	\$41,526	3840	78.13	3000	471	1283
1072.21	Moderate	No	78.19	\$85,800	\$67,087	\$58,776	2395	69.02	1653	557	811
1072.22	Moderate	No	75.16	\$85,800	\$64,487	\$56,500	1869	71.43	1335	323	538
1072.23	Moderate	No	62.80	\$85,800	\$53,882	\$47,214	2867	74.12	2125	1121	1426
1072.24	Middle	No	85.86	\$85,800	\$73,668	\$64,541	3676	53.48	1966	951	1363
1072.25	Moderate	No	63.71	\$85,800	\$54,663	\$47,895	2976	73.32	2182	588	865
1072.26	Moderate	No	77.78	\$85,800	\$66,735	\$58,472	3178	69.70	2215	493	796
1073.02	Low	No	47.69	\$85,800	\$40,918	\$35,852	2979	70.93	2113	567	1037
1073.03	Moderate	No	54.27	\$85,800	\$46,564	\$40,800	1544	44.11	681	224	509
1073.05	Unknown	No	0.00	\$85,800	\$0	\$0	1312	67.23	882	139	401
1073.06	Low	No	41.46	\$85,800	\$35,573	\$31,172	3739	67.21	2513	524	1356
1074.01	Middle	No	109.22	\$85,800	\$93,711	\$82,108	5990	71.25	4268	1701	2685
1074.04	Middle	No	89.04	\$85,800	\$76,396	\$66,938	3376	62.26	2102	754	1116

1074.05	Moderate	No	77.74	\$85,800	\$66,701	\$58,438	4997	53.85	2691	1288	2023
1074.06	Middle	No	92.94	\$85,800	\$79,743	\$69,867	7600	53.24	4046	1080	2504
1074.07	Middle	No	97.78	\$85,800	\$83,895	\$73,508	553	33.09	183	167	502
1076.01	Moderate	No	51.88	\$85,800	\$44,513	\$39,005	2148	49.39	1061	205	610
1076.04	Moderate	No	68.14	\$85,800	\$58,464	\$51,224	2025	42.86	868	415	907
1076.05	Moderate	No	66.46	\$85,800	\$57,023	\$49,961	2150	39.91	858	270	942
1076.08	Middle	No	80.37	\$85,800	\$68,957	\$60,417	3991	42.40	1692	1147	1582
1077.03	Middle	No	112.03	\$85,800	\$96,122	\$84,219	3645	36.32	1324	952	1290
1077.04	Moderate	No	64.52	\$85,800	\$55,358	\$48,500	1657	48.46	803	444	677
1077.05	Moderate	No	70.04	\$85,800	\$60,094	\$52,656	1998	38.44	768	523	783
1077.06	Moderate	No	57.23	\$85,800	\$49,103	\$43,021	2770	46.68	1293	597	993
1077.07	Moderate	No	76.71	\$85,800	\$65,817	\$57,670	1282	38.38	492	210	517
1078.01	Middle	No	80.92	\$85,800	\$69,429	\$60,828	3603	62.25	2243	592	1243
1078.04	Moderate	No	65.82	\$85,800	\$56,474	\$49,479	2395	41.75	1000	541	982
1078.05	Moderate	No	64.85	\$85,800	\$55,641	\$48,750	2580	54.34	1402	548	1047
1078.06	Moderate	No	68.78	\$85,800	\$59,013	\$51,708	4101	45.92	1883	1107	1635
1078.07	Moderate	No	58.03	\$85,800	\$49,790	\$43,625	2866	48.60	1393	949	1257
1078.08	Middle	No	84.14	\$85,800	\$72,192	\$63,250	1932	53.31	1030	381	664
1078.09	Middle	No	82.81	\$85,800	\$71,051	\$62,250	1734	49.54	859	352	666
1078.10	Moderate	No	63.94	\$85,800	\$54,861	\$48,071	2660	45.45	1209	505	1174
1079.00	Moderate	No	57.40	\$85,800	\$49,249	\$43,148	1608	89.05	1432	383	887
1080.03	Low	No	49.65	\$85,800	\$42,600	\$37,328	3765	72.24	2720	335	1051
1080.05	Middle	No	107.04	\$85,800	\$91,840	\$80,469	2449	68.19	1670	679	922
1080.06	Middle	No	102.98	\$85,800	\$88,357	\$77,412	4039	48.25	1949	1210	1546
1080.07	Middle	No	102.35	\$85,800	\$87,816	\$76,944	3330	40.39	1345	966	1166
1080.08	Moderate	No	63.38	\$85,800	\$54,380	\$47,647	4277	58.73	2512	817	1733
1080.09	Moderate	No	60.08	\$85,800	\$51,549	\$45,169	3003	58.04	1743	848	1317
1080.10	Moderate	No	58.01	\$85,800	\$49,773	\$43,611	3127	57.12	1786	504	1117
1080.11	Moderate	No	72.78	\$85,800	\$62,445	\$54,712	3959	79.39	3143	678	1389
1081.01	Upper	No	259.68	\$85,800	\$222,805	\$195,208	4298	23.96	1030	1537	1600
1081.06	Upper	No	176.98	\$85,800	\$151,849	\$133,043	6494	19.85	1289	2410	2585
1081.07	Upper	No	191.58	\$85,800	\$164,376	\$144,018	3416	16.57	566	1009	1105
1081.09	Upper	No	205.29	\$85,800	\$176,139	\$154,324	5852	18.80	1100	1891	2105
1081.10	Upper	No	151.75	\$85,800	\$130,202	\$114,074	4343	24.08	1046	1412	1602
1081.13	Upper	No	121.02	\$85,800	\$103,835	\$90,977	5001	31.33	1567	1035	1559
1081.14	Upper	No	157.97	\$85,800	\$135,538	\$118,750	4837	30.49	1475	862	1357
1082.01	Middle	No	96.96	\$85,800	\$83,192	\$72,888	3763	27.88	1049	732	1314
1082.03	Moderate	No	70.57	\$85,800	\$60,549	\$53,050	3247	38.10	1237	542	1323
1082.04	Middle	No	82.19	\$85,800	\$70,519	\$61,786	2916	52.71	1537	533	887
1082.07	Low	No	35.58	\$85,800	\$30,528	\$26,750	1031	46.36	478	7	273
1082.08	Moderate	No	59.54	\$85,800	\$51,085	\$44,763	3836	43.74	1678	434	1301
1082.15	Middle	No	102.54	\$85,800	\$87,979	\$77,083	4741	29.32	1390	1952	2299
1082.16	Middle	No	101.18	\$85,800	\$86,812	\$76,058	3158	33.72	1065	671	1262
1082.17	Middle	No	111.20	\$85,800	\$95,410	\$83,592	4073	31.18	1270	1084	1672
1082.22	Upper	No	236.13	\$85,800	\$202,600	\$177,500	1899	17.17	326	508	557
1082.23	Upper	No	210.87	\$85,800	\$180,926	\$158,516	5227	18.54	969	1664	1776
1082.24	Upper	No	203.02	\$85,800	\$174,191	\$152,614	3500	21.97	769	839	899
1082.25	Upper	No	140.58	\$85,800	\$120,618	\$105,679	3252	25.58	832	992	1239
1082.26	Middle	No	106.21	\$85,800	\$91,128	\$79,839	2549	50.18	1279	378	656
1082.27	Upper	No	203.94	\$85,800	\$174,981	\$153,304	2272	33.76	767	774	774
1082.28	Upper	No	190.81	\$85,800	\$163,715	\$143,438	1988	23.19	461	445	581
1082.29	Upper	No	128.25	\$85,800	\$110,039	\$96,406	3417	30.44	1040	845	1143
1082.30	Middle	No	114.04	\$85,800	\$97,846	\$85,724	2478	40.76	1010	565	772
1082.31	Upper	No	205.26	\$85,800	\$176,113	\$154,297	2350	20.00	470	522	589
1082.32	Upper	No	158.89	\$85,800	\$136,328	\$119,444	3228	17.81	575	958	1118
1082.33	Upper	No	149.79	\$85,800	\$128,520	\$112,599	4320	39.17	1692	1204	1587
1082.34	Upper	No	170.88	\$85,800	\$146,615	\$128,452	5086	32.01	1628	1536	1645
1082.35	Upper	No	143.28	\$85,800	\$122,934	\$107,708	2620	41.68	1092	803	919
1082.36	Middle	No	118.86	\$85,800	\$101,982	\$89,348	2023	39.05	790	462	898
1082.37	Upper	No	175.47	\$85,800	\$150,553	\$131,905	3156	38.12	1203	821	964
1082.38	Middle	No	109.20	\$85,800	\$93,694	\$82,092	2176	37.36	813	596	727
1083.01	Moderate	No	66.75	\$85,800	\$57,272	\$50,179	2162	72.34	1564	911	1100
1083.02	Middle	No	95.99	\$85,800	\$82,359	\$72,163	5293	40.36	2136	966	1336
1083.04	Middle	No	109.75	\$85,800	\$94,166	\$82,500	4894	26.95	1319	1195	1841
1083.07	Middle	No	80.19	\$85,800	\$68,803	\$60,282	4811	59.51	2863	1214	1744
1083.09	Low	No	45.02	\$85,800	\$38,627	\$33,843	2278	83.89	1911	461	830
1083.10	Moderate	No	72.20	\$85,800	\$61,948	\$54,270	3026	68.27	2066	440	776
1083.14	Moderate	No	63.76	\$85,800	\$54,706	\$47,930	2911	59.05	1719	262	519



1083.17	Upper	No	127.01	\$85,800	\$108,975	\$95,474	3910	36.06	1410	1295	1536
1083.18	Upper	No	136.39	\$85,800	\$117,023	\$102,528	5748	42.47	2441	1603	2109
1083.19	Middle	No	81.96	\$85,800	\$70,322	\$61,612	3947	40.99	1618	435	798
1083.20	Middle	No	114.99	\$85,800	\$98,661	\$86,439	3492	21.65	756	534	823
1083.21	Moderate	No	54.70	\$85,800	\$46,933	\$41,122	1500	65.27	979	40	447
1083.22	Moderate	No	53.75	\$85,800	\$46,118	\$40,406	4147	64.79	2687	277	611
1083.23	Upper	No	142.14	\$85,800	\$121,956	\$106,850	4272	46.21	1974	722	950
1083.24	Upper	No	237.31	\$85,800	\$203,612	\$178,393	1987	24.81	493	570	747
1083.25	Upper	No	121.70	\$85,800	\$104,419	\$91,485	5623	45.53	2560	1446	1867
1083.26	Moderate	No	68.51	\$85,800	\$58,782	\$51,500	3149	42.58	1341	254	241
1084.02	Middle	No	117.59	\$85,800	\$100,892	\$88,393	1373	21.78	299	524	641
1084.03	Middle	No	111.08	\$85,800	\$95,307	\$83,500	1946	28.21	549	685	886
1084.04	Middle	No	114.30	\$85,800	\$98,069	\$85,925	3430	33.79	1159	979	1593

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**2023 FFIEC Census Report - Summary Census Demographic Information**

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County: 109 - OKLAHOMA COUNTY

Tract: ALL TRACTS

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

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Units
1085.06	Middle	No	107.33	\$85,800	\$92,089	\$80,682	3333	27.69	923	1050	1447
1085.07	Upper	No	142.41	\$85,800	\$122,188	\$107,054	1227	20.70	254	455	573
1085.08	Middle	No	106.73	\$85,800	\$91,574	\$80,234	1817	40.84	742	487	660
1085.13	Upper	No	134.01	\$85,800	\$114,981	\$100,739	3699	40.55	1500	1097	1511
1085.14	Middle	No	91.45	\$85,800	\$78,464	\$68,750	4972	52.47	2609	884	1229
1085.15	Middle	No	108.39	\$85,800	\$92,999	\$81,480	5029	33.35	1677	969	1567
1085.20	Upper	No	235.71	\$85,800	\$202,239	\$177,188	2048	23.54	482	600	783
1085.21	Middle	No	94.53	\$85,800	\$81,107	\$71,063	1408	61.08	860	217	264
1085.23	Upper	No	146.91	\$85,800	\$126,049	\$110,435	6118	45.05	2756	1742	2202
1085.24	Middle	No	107.75	\$85,800	\$92,450	\$81,000	5056	38.03	1923	1786	1921
1085.25	Middle	No	97.60	\$85,800	\$83,741	\$73,367	2135	46.89	1001	551	774
1085.26	Middle	No	85.31	\$85,800	\$73,190	\$64,135	4986	49.42	2464	1030	1285
1085.27	Middle	No	112.73	\$85,800	\$96,722	\$84,744	5716	41.95	2398	1223	1681
1085.28	Upper	No	143.56	\$85,800	\$123,174	\$107,917	2285	40.88	934	626	766
1085.29	Upper	No	186.32	\$85,800	\$159,863	\$140,063	2781	27.58	767	871	921
1085.30	Upper	No	126.65	\$85,800	\$108,666	\$95,208	3963	44.11	1748	847	1152
1085.31	Upper	No	213.80	\$85,800	\$183,440	\$160,714	5237	29.94	1568	1350	1575
1085.32	Upper	No	185.57	\$85,800	\$159,219	\$139,500	1493	21.97	328	525	542
1085.33	Upper	No	183.63	\$85,800	\$157,555	\$138,036	1676	21.66	363	535	602

1085.34	Upper	No	131.13	\$85,800	\$112,510	\$98,571	5155	38.00	1959	850	1013
1085.35	Upper	No	169.92	\$85,800	\$145,791	\$127,736	11132	34.11	3797	2670	2996
1085.36	Upper	No	137.18	\$85,800	\$117,700	\$103,125	4907	32.79	1609	1557	1880
1085.37	Upper	No	125.06	\$85,800	\$107,301	\$94,013	3412	25.73	878	1046	1380
1085.38	Upper	No	144.99	\$85,800	\$124,401	\$108,990	2656	35.32	938	793	1048
1086.00	Upper	No	124.21	\$85,800	\$106,572	\$93,369	5155	40.04	2064	1153	1681
1086.04	Middle	No	99.16	\$85,800	\$85,079	\$74,545	4966	47.54	2361	1545	1849
1087.01	Upper	No	142.53	\$85,800	\$122,291	\$107,143	2625	29.83	783	737	862
1087.06	Middle	No	93.75	\$85,800	\$80,438	\$70,479	2894	32.14	930	846	1081
1087.07	Middle	No	119.77	\$85,800	\$102,763	\$90,034	4377	36.99	1619	1297	1443
1087.08	Middle	No	113.80	\$85,800	\$97,640	\$85,550	4431	22.43	994	1429	1785
1087.09	Upper	No	124.71	\$85,800	\$107,001	\$93,750	3510	21.68	761	1296	1486
1087.10	Upper	No	125.41	\$85,800	\$107,602	\$94,275	3925	30.47	1196	1108	1352
1087.11	Upper	No	134.85	\$85,800	\$115,701	\$101,373	3275	21.01	688	970	1118
1087.12	Upper	No	124.85	\$85,800	\$107,121	\$93,854	2388	28.64	684	691	734
1087.13	Upper	No	142.35	\$85,800	\$122,136	\$107,009	3882	24.86	965	991	1237
1088.02	Middle	No	118.13	\$85,800	\$101,356	\$88,802	5208	25.90	1349	1837	2183
1088.03	Low	No	38.77	\$85,800	\$33,265	\$29,145	940	93.19	876	333	479
1088.04	Middle	No	116.40	\$85,800	\$99,871	\$87,500	2981	41.80	1246	867	1075
1088.05	Moderate	No	79.63	\$85,800	\$68,323	\$59,865	3590	36.41	1307	1032	1646
1088.06	Upper	No	139.75	\$85,800	\$119,906	\$105,054	1787	27.31	488	458	562
1088.07	Upper	No	134.77	\$85,800	\$115,633	\$101,310	1414	33.24	470	422	484
1089.00	Moderate	No	74.99	\$85,800	\$64,341	\$56,373	3712	34.86	1294	915	1527
1090.01	Middle	No	115.15	\$85,800	\$98,799	\$86,563	2138	26.99	577	631	745
1090.03	Middle	No	85.63	\$85,800	\$73,471	\$64,375	4696	22.76	1069	1323	1876
1090.04	Upper	No	121.56	\$85,800	\$104,298	\$91,377	3642	24.41	889	1247	1549
1092.02	Middle	No	98.94	\$85,800	\$84,891	\$74,375	2908	25.72	748	1065	1281
1092.03	Upper	No	243.52	\$85,800	\$208,940	\$183,056	4017	22.45	902	1019	1210
1092.04	Upper	No	256.75	\$85,800	\$220,292	\$193,000	2440	17.87	436	715	678
1092.05	Upper	No	256.98	\$85,800	\$220,489	\$193,178	2713	24.77	672	1164	1219
1093.00	Middle	No	87.18	\$85,800	\$74,800	\$65,536	2047	32.39	663	580	1189
1094.00	Upper	No	220.45	\$85,800	\$189,146	\$165,714	1775	26.65	473	422	701
1095.00	Low	No	45.12	\$85,800	\$38,713	\$33,919	3337	87.50	2920	560	1559
1096.00	Unknown	No	0.00	\$85,800	\$0	\$0	793	40.61	322	4	39
1097.00	Upper	No	175.93	\$85,800	\$150,948	\$132,250	2418	45.08	1090	249	256
1098.00	Moderate	No	73.77	\$85,800	\$63,295	\$55,455	686	70.55	484	62	165
1099.00	Middle	No	93.87	\$85,800	\$80,540	\$70,568	1564	46.23	723	49	140
1100.00	Low	No	38.24	\$85,800	\$32,810	\$28,750	1552	67.33	1045	200	585
9800.01	Unknown	No	0.00	\$85,800	\$0	\$0	61	55.74	34	0	0
9800.02	Unknown	No	0.00	\$85,800	\$0	\$0	0	0.00	0	0	0
9800.03	Unknown	No	0.00	\$85,800	\$0	\$0	42	80.95	34	0	0
9800.04	Unknown	No	0.00	\$85,800	\$0	\$0	14	35.71	5	0	0
9800.05	Unknown	No	0.00	\$85,800	\$0	\$0	1	100.00	1	0	0
9800.06	Unknown	No	0.00	\$85,800	\$0	\$0	44	43.18	19	0	0
9800.07	Upper	No	127.33	\$85,800	\$109,249	\$95,714	192	30.73	59	19	26
9800.08	Unknown	No	0.00	\$85,800	\$0	\$0	6	33.33	2	0	0
9800.09	Unknown	No	0.00	\$85,800	\$0	\$0	58	67.24	39	0	0

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# **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. For more information, visit the Consumer Financial Protection Bureau's web site.

**[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).**