

# **PUBLIC DISCLOSURE**

**January 10, 2005**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Community Bank & Trust Company  
Certificate Number: 17076**

**2420 Southwest Boulevard  
Post Office Box 9428  
Tulsa, Oklahoma 74157-0428**

**Federal Deposit Insurance Corporation  
Division of Supervision and Consumer Protection  
2345 Grand Boulevard, Suite 1200  
Kansas City, Missouri 64108**

**NOTE:** 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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## GENERAL INFORMATION

*The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.*

*This document is an evaluation of the Community Reinvestment Act (CRA) performance of **Community Bank & Trust Company** prepared by the **Federal Deposit Insurance Corporation**, the institution's supervisory agency, as of **January 10, 2005**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 345.*

## INSTITUTION RATING

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

For this \$174 million, 3-office bank, headquartered in Tulsa, Oklahoma, examiners reviewed the small bank performance factors. Examiners used commercial and residential mortgage lending to evaluate the bank's lending performance. Examiners weighted commercial loans more heavily than residential loans when arriving at performance criteria conclusions, since commercial loans make up the largest portion of the loan portfolio. Conclusions for applicable performance criteria are summarized below. A detailed discussion of each factor is provided elsewhere in this Performance Evaluation.

- The institution's average loan-to-deposit ratio of 91 percent reflected a strong level of lending, considering the bank's resources, business strategy, assessment area's credit needs, and other comparable banks' ratios, (see page 5).
- The bank demonstrated a reasonable record of granting credit inside its assessment area with an overall lending ratio of 61 percent by number of loans. This assessment took into consideration the assessment area's size relative to the bank's asset size and office structure, (see page 6).
- The bank exhibited reasonable penetration of loans to small businesses and loans to borrowers of different incomes when compared to assessment area demographics, (see pages 7 & 8).
- The bank's geographic distribution of loans displayed reasonable dispersion of lending throughout the assessment area. This conclusion was determined by evaluating the bank's lending practices in context with assessment area income strata vs. assessment area demographics, (see pages 9 & 10).

## DESCRIPTION OF INSTITUTION

Community Bank & Trust Company's main facility and two offices are located in Tulsa, Oklahoma. The main office ("West Bank"), 2420 Southwest Boulevard, is separated from the business district of Tulsa by the Arkansas River on the north. The south branch office was closed in 2001 and relocated to 4880 S. Lewis and is now referred to as the "Central Bank". The east branch ("East Bank") is still located in eastern Tulsa at 9004 E. 61st Street. The organization has only one proprietary automated teller machine located at the main office. All three offices have drive-through facilities. The hours of operation are reasonable; the drive-in facilities at "West Bank" and "East Bank" are open on Saturdays.

As of September 30, 2004, management reported total assets of \$174,108,000 with total deposits of \$131,023,000 and total equity capital of \$27,352,000. The loan and investment portfolios comprise 72 percent and 3 percent of the total assets, respectively. The bank is primarily a commercial lender with a moderate residential portfolio, a small consumer loan program and an insignificant amount of agricultural lending. The two larger lending categories, commercial and residential lending, account for 77 and 11 percent of total loans by dollar volume. Loan data reported in the Consolidated Report of Condition dated September 30, 2004, is provided below.

<b>Table 1 – Loan Distribution</b>		
<b>Loan Type</b>	<b>Dollar Amount (000s)</b>	<b>Percent of Total Loans (%)</b>
Construction and Land Development	4,349	3
Secured by Farmland	0	0
1-4 Family Residential	14,024	11
Commercial	67,042	53
<b>Total Real Estate Loans</b>	<b>85,415</b>	<b>67</b>
Commercial and Industrial	30,085	24
Agricultural	6	0*
Consumer	10,054	8
Other	79	1
<b>Total Loans</b>	<b>125,639</b>	<b>100</b>

*Source: Report of Condition; \* represents less than 1 percent.*

The FDIC rated Community Bank & Trust Company (hereafter referred to as Community Bank) "Satisfactory" at its last CRA evaluation on October 26, 1999. The institution's financial condition, full line of product offerings, and lack of legal impediments allow management the ability to meet community credit needs.

## DESCRIPTION OF ASSESSMENT AREA

Community Bank’s designated assessment area consists of 131 Census Tracts located in Tulsa and Creek counties. The area is made up of 2 Low-, 23 moderate-, 50 middle- and 56 upper-income Census Tracts (see Appendix 1). The “West Bank” (main office) is located in a low-income tract while the other two offices are located in middle-income tracts. .

<b>Table 2 – Demographic &amp; Economic Characteristics of the Assessment Area</b>		
Assessment Area Population		412,670
<u>Tulsa MSA (46140)</u>	2000 Median Family Income	\$45,678
	2004 Estimated Median Family Income	\$56,126
<u>Percentage of Families by Income Level:</u>		
	Low-Income	16%
	Moderate-Income	16%
	Middle-Income	21%
	Upper-Income	47%
<u>Number of Total Housing Units:</u>		
	1-4 Family Residential	133,077
	Multi-Family	46,806
	Mobile Home or Trailer	3,226
	Other	191
	Owner-Occupied Housing Units	102,615
	Occupied Rental Housing Units	68,643
	Vacant Housing Units	12,042
<u>Percentage of Total Housing Units:</u>		
	1-4 Family Residential	72.6
	Multi-Family	25.5
	Mobile Home or Trailer	1.8
	Other	0.1
	Owner-Occupied Housing Units	56.0
	Occupied Rental Housing Units	37.4
	Vacant Housing Units	6.6

*Source: 2000 US Census.*

The Glossary (Appendix 2) provides definitions of geographic and economic terms used in this evaluation.

Based upon 2004 Business Geo-demographic Data for the assessment area, services represent the largest employment category with 43 percent, and retail trade is the second largest category with 16 percent. Dun and Bradstreet data indicates that 69 percent of businesses have less than 10 employees and 87 percent of the businesses have gross annual revenues of \$1 million or less. These figures indicate the prevalence of small businesses in the area.

Management provided a schedule from the Tulsa Metro Chamber that listed 35 employers in the area that employed 1,000 or more employees, e.g. American Airlines, Blue Cross & Blue Shield, Wal-Mart, etc.

The Bureau of Labor Statistics reports that the unemployment rate in Tulsa County decreased from 6.7 percent in 2003Q2 to 4.3 percent in 2004Q3. The same report states the unemployment rate in Creek County fell from 2.5 percent in 2003Q2 to 1.7 percent in 2004Q3. The Oklahoma state average during the same time fell from 5.9 percent to 4.1 percent. These state and county unemployment changes mirror that found at the national level which depicts an unemployment decline from 6.0 percent to 5.4 percent for the same time period.

One community contact was conducted in conjunction with this evaluation. The contact stated that, overall, the area location of southwest Tulsa did not offer much economic opportunity for bank participation. However, it was the contact's opinion that banks in the area were willing to fund loan requests for all credit worthy individuals and business entities in the area.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

### *Examination Methodologies and Loan Sample Universe*

As shown previously in Table 1, the bank's loan portfolio is composed of commercial loans at 77 percent and 1-4 family residential loans at 11 percent by dollar volume. Therefore, examiners reviewed these two product lines for all performance factors. The commercial loan segment was the primary focal point for performance evaluation considering its size within the loan portfolio. However, the numbers of residential loans were judged at least equal in significance to commercial loans considering the cultural and demographic importance of family housing.

### *Commercial Lending*

Subject bank is one hundred percent owned by Community Bancshares of Tulsa, Tulsa, Oklahoma. Community Bancshares was purchased by Central Bancompany, Inc., Jefferson City, Missouri on June 30, 2004. As a consequence of this purchase and realignment, the bank is caught up in the process of data conversion. Since the data in the system is not yet fully available, bank personnel could provide only limited portions of the commercial loan data for this CRA evaluation. Therefore, examiners manually constructed commercial data tables and calculated the appropriate totals and percentages. This manual calculation was based on a commercial loan worksheet provided by management which listed outstanding loans originated in the last six months at 67 loans totaling \$7,536,625. From this table, a sample based on a 95 percent confidence interval with a 10 percent precision level was randomly selected resulting in a sample population of 30 loans. After review of the sample, it was ascertained that two loans exceeded the definition of small loans and were therefore eliminated from the population. The remaining sample, consisting of 28 commercial loans totaling \$3,937,000 was used to determine lending inside and outside the assessment area. Commercial loans originated inside the assessment area (18 loans @ \$2,275,000) were then used to calculate lending to businesses of different sizes and geographic distribution of lending.

## *Residential Lending*

Residential lending was analyzed using the Home Mortgage Disclosure Act Loan Application Register (HMDA LAR). The 2003 HMDA LAR data was compared to previously published aggregate data. The absence of 2004 comparable aggregate data, however, precluded a comparison of that data to the 2004 HMDA Data LAR. But an analysis of the 2004 HMDA LAR data depicted lending activities consistent with the 2003 HMDA LAR lending data. Therefore, examiners focused on 2003 HMDA data and previously reported aggregate data. The 2003 HMDA LAR contained one large loan for \$1,700,000 that was subsequently eliminated from the sample. The remaining universe, consisting of 36 approved loans totaling \$1,667,000, became the basis for review of residential lending. After the elimination of the loans outside of the assessment area, the remaining loan population consisted of 21 loans @ \$655,000.

### **Loan-to-Deposit Ratio**

Community Bank demonstrated a strong level of lending regarding this performance factor. Examiners considered the bank's size, capacity, lending strategy, assessment area credit needs, and the ratio of other comparable banks when arriving at this conclusion.

As of September 30, 2004, the bank's average net loan-to-deposit (LTD) ratio for the previous twenty quarters was 91 percent. This is an increase from an 82 percent LTD average net ratio at the 1999 evaluation. Since the last evaluation, the bank's quarterly LTD ratio ranged from 76 percent to 105 percent. Additionally, deposits fluctuated from \$100,668 to \$133,459 while assets oscillated from \$115,437 to \$174,108.

<b>Table 3 – Net Loan-to-Deposit Ratios (Dollar Volume in Thousands)</b>		
<b>Bank Name and Location</b>	<b>Total Assets as of 09/30/2004 (000s)</b>	<b>Average Net Loan-to-Deposit Ratio</b>
<i>Community Bank &amp; Trust Company, Tulsa, Oklahoma</i>	174,108	<b>91%</b>
<b>Comparable Area Banks</b>		
Bank of the Lakes, Owasso, Oklahoma	129,448	88%
First Bank of Owasso, Owasso, Oklahoma	187,449	76%
NBandC, Tulsa, Oklahoma	138,870	95%
Valley National Bank, Tulsa, Oklahoma	149,914	91%

*Source: Call Reports December 31, 1999 through September 30, 2004.*

Community Bank was compared to banks of the Tulsa metropolitan area with similar asset size and loan products. According to the data presented above, Community Bank has the second highest average net loan-to-deposit ratio in this group of five banks. Overall, the bank's LTD ratio represents a strong and multi-faceted response to the assessment area's credit needs.

## Lending in the Assessment Area

The institution displayed a good record of granting loans inside its assessment area. The assessment area's size relative to the bank's assets, its office structure, and the loan products reviewed, were considered when arriving at this conclusion.

<b>Table 4 – Distribution of Loans Originated In or Out of the Assessment Area</b>										
<b>Loan Category or Type</b>	<b>Number of Loans</b>					<b>Dollars in Loans (000s)</b>				
	<b>Inside</b>		<b>Outside</b>		<b>Total</b>	<b>Inside</b>		<b>Outside</b>		<b>Total</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	<b>\$</b>
Commercial	18	64	10	36	28	2,275	58	1,662	42	3,937
Residential	21	58	15	42	36	655	39	1,012	61	1,667
Total	39	<b>61</b>	25	39	64	2,930	<b>52</b>	2,674	48	5,604

*Source: Bank loan record.*

The majority of the bank's overall lending occurred inside the assessment area. Sixty-one percent of loans by number and fifty-two percent by dollar volume transpired within the assessment area. These data indicate an adequate response to needs of the bank's targeted customer base. Therefore, this factor is deemed reasonable.

## Lending to Businesses and Borrowers of Different Incomes

The distribution of loans to small businesses and to borrowers of different incomes reflects a reasonable diffusion. Conclusions were derived from an analysis of sampled loans originated inside the assessment area with emphasis placed on loan allocation to smaller-sized businesses and low- and moderate-income borrowers.

### *Commercial Lending*

The institution displayed good penetration of lending to small businesses. Examiners focused primarily upon gross annual revenues as a direct indication of the bank's efforts at providing credit to smaller businesses.

<b>Table 5 – Distribution of Commercial Loans by Gross Annual Revenues of Businesses</b>					
<b>Gross Annual Revenues (000s)</b>	<b>Distribution of Businesses (% of #) 2004</b>	<b>Commercial Loans in Last 6 Months (000s)</b>			
		<b>#</b>	<b>%</b>	<b>\$</b>	<b>%</b>
\$0-\$99	37	7	<b>39</b>	471	<b>21</b>
≥\$100-\$249	28	5	<b>28</b>	238	<b>10</b>
≥\$250-\$499	14	2	<b>11</b>	724	<b>32</b>
≥\$500-\$999	8	1	5	151	<b>7</b>
≥\$1,000	13	3	17	691	30
<b>Total</b>	<b>100</b>	<b>18</b>	<b>100</b>	<b>2,275</b>	<b>100</b>

Source: Dun & Bradstreet; 2004 loan samples.

As this table indicates, the dollar volume of lending to businesses is weighted toward small businesses (70 percent) with gross annual revenues of less than \$1,000,000. Furthermore, it is noted that 78 percent of the number of sampled loans the bank originated went to businesses with less than \$500,000 in gross annual revenues. This sub-component is deemed reasonable.

### ***Residential Mortgage Lending***

The bank's distribution of residential loans to borrowers of different incomes reflects a strong dispersion to low- and moderate-income borrowers. Examiners emphasized the bank's total records relative to the demographic data for low- and moderate-income borrowers when arriving at this conclusion.

<b>Table 6 – Distribution of Residential Loans by Borrower Income</b>						
<b>Borrower Income Level</b>	<b>% of Total Families*</b>	<b>Aggregate Data**</b>	<b>HMDA LAR 2003</b>			
			<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	16	6	4	<b>19</b>	92	<b>14</b>
Moderate	16	15	4	<b>19</b>	174	<b>27</b>
Middle	21	20	5	24	139	21
Upper	47	42	8	38	250	38
NA	0	17	0	0	0	0
<b>Total</b>	<b>100</b>	<b>100</b>	<b>21</b>	<b>100</b>	<b>655</b>	<b>100</b>

Source: 2000 U.S. Census; \*\* 2003Peer Mortgage Data.

The 2003 HMDA LAR contained one line entry for \$1,700,000 loan with NA as an income designator. Due to its skewing of the data, it was eliminated from Table 6 and from Table 8.

The bank's percentage of the number of loans to low-, moderate- and middle-income borrowers is higher than the demographic percentages and that exhibited by other lenders originating loans within the assessment area. Normally, real estate lending is skewed towards higher income customers who possess more borrowing capacity. Consequently, this sub-component is deemed strong.

### **Geographic Distribution of Loans**

The distribution of the commercial loan sample reflected a reasonable geographic record of lending throughout the assessment area. Additionally the strong geographic distribution of residential loans reflects a robust and impressive pattern of lending throughout the assessment area. Giving recognition to these two loan products, this factor is deemed reasonable.

### ***Commercial Lending***

The bank's record of business lending during this evaluation period reflects an emphasis towards low- and moderate- income census tracts. Examiners focused on the bank's percentages by number and dollar amount of loans when arriving at this conclusion. D & B (formerly Dun and Bradstreet) data was used to estimate the dispersion of non-farm businesses within the assessment area.

<b>Table 7 – Distribution of Commercial Loans by Income Category of the Census Tract by Number of Loans</b>					
<b>Census Tract Income Level</b>	<b>% of Businesses 2004</b>  <b>Per D&amp;B data</b>	<b>Commercial Loans in Last 6 Months</b>			
		<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	<b>1</b>	1	<b>6</b>	151	<b>7</b>
Moderate	<b>21</b>	5	<b>28</b>	246	<b>11</b>
Middle	37	6	33	561	25
Upper	41	6	33	1,317	57
<b>Total</b>	<b>100</b>	<b>18</b>	<b>100</b>	<b>2,275</b>	<b>100</b>

*Source: Dun & Bradstreet; 2004 loan samples.*

According to the data above, the bank allocated more than one third of the number of its commercial lending to customers located in low- and moderate- income census tracts. This is a full 12 percentage points higher than reported business data provided by D & B. This emphasis

on the number of loans, however, was somewhat offset by the bank's 18 percent by dollar volume to low- and moderate-income tracts. Overall, this sub-component is deemed reasonable.

***Residential Mortgage Lending***

The bank's emphasis on residential mortgage lending in moderate-income geographies during this evaluation period reflects a strong performance. Examiners focused upon the bank's data relative to the assessment area demographics when arriving at this conclusion.

<b>Table 8 – Distribution of Residential Loans by Income Category of the Census Tract by Number of Loans</b>						
<b>Census Tract Income Level</b>	<b>% of Total Families*</b>	<b>Aggregate Data**</b>	<b>HMDA LAR 2003#</b>			
			<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	<b>2</b>	0	0	<b>0</b>	0	<b>0</b>
Moderate	<b>14</b>	9	6	<b>29</b>	222	<b>34</b>
Middle	40	36	8	38	247	38
Upper	44	55	7	33	186	28
Total	100	100	21	100	655	100

Source: \* 2000 U.S. Census; \*\* 2003Peer Mortgage Data.

The 2003 HMDA LAR contained one line entry for \$1,700,000 loan with NA as an income designator located in an upper-income tract. Due to its skewing effect on the data, it was eliminated from this table.

As shown above, there was no record of lending in low-income geographies. However, this deficiency was mitigated by the bank's record of lending in moderate-income geographies (29 percent); this lending exceeds the demographic stratification of the low- and moderate- income geographies (2 percent and 14 percent respectively) and lending patterns of other institutions originating loans in the assessment area. In this instance, with the number of loans at a high rate, the dollar volume for this stratum (34 percent) exceeds that of the number of loans by 5 percentage points. This fact further solidifies the overall strength of this component. Consequently, this sub-component is deemed to be strong.

### **Response to Complaints**

The bank has not received any CRA related complaints since the previous evaluation.

### **Compliance with Anti-discrimination Laws and Regulations**

No violations of the substantive provisions of the anti-discriminatory laws and regulations were identified during the examination.

## Appendix 1

### LISTING OF CENSUS TRACTS IN ASSESSMENT AREA AS REFLECTED IN THE 2002 CENSUS

#	State	MSA	County	County Name	Census Tract	Tract Income Designation
1	40	4614	143	Tulsa	0022.00	LOW
2	40	4614	143	Tulsa	0046.00	LOW
1	40	4614	143	Tulsa	0020.00	MODERATE
2	40	4614	143	Tulsa	0021.00	MODERATE
3	40	4614	143	Tulsa	0023.00	MODERATE
4	40	4614	143	Tulsa	0025.00	MODERATE
5	40	4614	143	Tulsa	0027.00	MODERATE
6	40	4614	143	Tulsa	0030.00	MODERATE
7	40	4614	143	Tulsa	0034.00	MODERATE
8	40	4614	143	Tulsa	0048.00	MODERATE
9	40	4614	143	Tulsa	0049.00	MODERATE
10	40	4614	143	Tulsa	0067.01	MODERATE
11	40	4614	143	Tulsa	0068.01	MODERATE
12	40	4614	143	Tulsa	0071.01	MODERATE
13	40	4614	143	Tulsa	0071.02	MODERATE
14	40	4614	143	Tulsa	0073.11	MODERATE
15	40	4614	143	Tulsa	0074.02	MODERATE
16	40	4614	143	Tulsa	0074.08	MODERATE
17	40	4614	143	Tulsa	0076.08	MODERATE
18	40	4614	143	Tulsa	0076.09	MODERATE
19	40	4614	143	Tulsa	0083.00	MODERATE
20	40	4614	143	Tulsa	0089.00	MODERATE
21	40	4614	143	Tulsa	0090.04	MODERATE
22	40	4614	143	Tulsa	0090.08	MODERATE
23	40	4614	037	Creek	0201.02	MODERATE
1	40	4614	143	Tulsa	0017.00	MIDDLE
2	40	4614	143	Tulsa	0018.00	MIDDLE
3	40	4614	143	Tulsa	0019.00	MIDDLE
4	40	4614	143	Tulsa	0035.00	MIDDLE
5	40	4614	143	Tulsa	0037.00	MIDDLE
6	40	4614	143	Tulsa	0038.00	MIDDLE
7	40	4614	143	Tulsa	0039.00	MIDDLE
8	40	4614	143	Tulsa	0040.00	MIDDLE
9	40	4614	143	Tulsa	0044.00	MIDDLE
10	40	4614	143	Tulsa	0047.00	MIDDLE
11	40	4614	143	Tulsa	0050.01	MIDDLE
12	40	4614	143	Tulsa	0050.02	MIDDLE
13	40	4614	143	Tulsa	0053.00	MIDDLE
14	40	4614	143	Tulsa	0065.07	MIDDLE
15	40	4614	143	Tulsa	0066.00	MIDDLE
16	40	4614	143	Tulsa	0067.03	MIDDLE
17	40	4614	143	Tulsa	0068.02	MIDDLE
18	40	4614	143	Tulsa	0069.05	MIDDLE

19	40	4614	143	Tulsa	0069.06	MIDDLE
20	40	4614	143	Tulsa	0069.07	MIDDLE
21	40	4614	143	Tulsa	0070.00	MIDDLE
22	40	4614	143	Tulsa	0072.00	MIDDLE
23	40	4614	143	Tulsa	0073.04	MIDDLE
24	40	4614	143	Tulsa	0073.05	MIDDLE
25	40	4614	143	Tulsa	0073.06	MIDDLE
26	40	4614	143	Tulsa	0073.08	MIDDLE
27	40	4614	143	Tulsa	0073.09	MIDDLE
28	40	4614	143	Tulsa	0073.10	MIDDLE
29	40	4614	143	Tulsa	0073.12	MIDDLE
30	40	4614	143	Tulsa	0074.10	MIDDLE
31	40	4614	143	Tulsa	0074.11	MIDDLE
32	40	4614	143	Tulsa	0074.14	MIDDLE
33	40	4614	143	Tulsa	0074.15	MIDDLE
34	40	4614	143	Tulsa	0075.03	MIDDLE
35	40	4614	143	Tulsa	0075.06	MIDDLE
36	40	4614	143	Tulsa	0075.07	MIDDLE
37	40	4614	143	Tulsa	0075.10	MIDDLE
38	40	4614	143	Tulsa	0075.11	MIDDLE
39	40	4614	143	Tulsa	0076.10	MIDDLE
40	40	4614	143	Tulsa	0076.17	MIDDLE
41	40	4614	143	Tulsa	0076.24	MIDDLE
42	40	4614	143	Tulsa	0076.25	MIDDLE
43	40	4614	143	Tulsa	0084.00	MIDDLE
44	40	4614	143	Tulsa	0085.01	MIDDLE
45	40	4614	143	Tulsa	0085.02	MIDDLE
46	40	4614	143	Tulsa	0086.00	MIDDLE
47	40	4614	143	Tulsa	0090.06	MIDDLE
48	40	4614	037	Creek	0201.01	MIDDLE
49	40	4614	037	Creek	0212.01	MIDDLE
50	40	4614	037	Creek	0212.02	MIDDLE
1	40	4614	143	Tulsa	0031.00	UPPER
2	40	4614	143	Tulsa	0032.00	UPPER
3	40	4614	143	Tulsa	0033.00	UPPER
4	40	4614	143	Tulsa	0036.00	UPPER
5	40	4614	143	Tulsa	0041.01	UPPER
6	40	4614	143	Tulsa	0042.00	UPPER
7	40	4614	143	Tulsa	0043.01	UPPER
8	40	4614	143	Tulsa	0043.02	UPPER
9	40	4614	143	Tulsa	0045.00	UPPER
10	40	4614	143	Tulsa	0051.00	UPPER
11	40	4614	143	Tulsa	0052.00	UPPER
12	40	4614	143	Tulsa	0065.06	UPPER
13	40	4614	143	Tulsa	0067.05	UPPER
14	40	4614	143	Tulsa	0069.01	UPPER
15	40	4614	143	Tulsa	0069.02	UPPER
16	40	4614	143	Tulsa	0069.03	UPPER
17	40	4614	143	Tulsa	0074.07	UPPER
18	40	4614	143	Tulsa	0074.09	UPPER

19	40	4614	143	Tulsa	0074.12	UPPER
20	40	4614	143	Tulsa	0074.13	UPPER
21	40	4614	143	Tulsa	0075.08	UPPER
22	40	4614	143	Tulsa	0075.12	UPPER
23	40	4614	143	Tulsa	0075.13	UPPER
24	40	4614	143	Tulsa	0075.15	UPPER
25	40	4614	143	Tulsa	0075.17	UPPER
26	40	4614	143	Tulsa	0075.18	UPPER
27	40	4614	143	Tulsa	0075.19	UPPER
28	40	4614	143	Tulsa	0075.20	UPPER
29	40	4614	143	Tulsa	0075.22	UPPER
30	40	4614	143	Tulsa	0075.23	UPPER
31	40	4614	143	Tulsa	0076.11	UPPER
32	40	4614	143	Tulsa	0076.12	UPPER
33	40	4614	143	Tulsa	0076.13	UPPER
34	40	4614	143	Tulsa	0076.14	UPPER
35	40	4614	143	Tulsa	0076.15	UPPER
36	40	4614	143	Tulsa	0076.16	UPPER
37	40	4614	143	Tulsa	0076.18	UPPER
38	40	4614	143	Tulsa	0076.19	UPPER
39	40	4614	143	Tulsa	0076.20	UPPER
40	40	4614	143	Tulsa	0076.29	UPPER
41	40	4614	143	Tulsa	0076.30	UPPER
42	40	4614	143	Tulsa	0076.31	UPPER
43	40	4614	143	Tulsa	0076.32	UPPER
44	40	4614	143	Tulsa	0076.33	UPPER
45	40	4614	143	Tulsa	0076.34	UPPER
46	40	4614	143	Tulsa	0076.35	UPPER
47	40	4614	143	Tulsa	0076.36	UPPER
48	40	4614	143	Tulsa	0076.37	UPPER
49	40	4614	143	Tulsa	0076.38	UPPER
50	40	4614	143	Tulsa	0076.39	UPPER
51	40	4614	143	Tulsa	0076.40	UPPER
52	40	4614	143	Tulsa	0087.00	UPPER
53	40	4614	143	Tulsa	0090.03	UPPER
54	40	4614	143	Tulsa	0090.07	UPPER
55	40	4614	143	Tulsa	0090.09	UPPER
56	40	4614	037	Creek	0201.03	UPPER

## Appendix 2

### GLOSSARY

**CENSUS TRACT (CT)** – an area defined by the Census Bureau.

**DUN AND BRADSTREET** – a leading provider of business information for credit, marketing and purchasing decisions in the U.S. and worldwide.

**GEOGRAPHIES** – defined as block numbering areas for non- metropolitan areas and as census tracts for metropolitan statistical areas.

**LOW-INCOME** – income levels less than 50 percent of the most recent MFI as estimated by the Department of Housing and Urban Development (HUD). The 2004 Oklahoma MFI for MSA 4610 is \$56,126.

**MEDIAN FAMILY INCOME (MFI)** – designated income as determined by the Census Bureau or as adjusted by HUD.

**METROPOLITAN STATISTICAL AREA (MSA)** – Is determined by the Census Bureau and usually consists of contiguous census tracts and block numbering areas comprising one or more counties, including a large population nucleus and nearby communities that have a high degree of interaction and which usually have a combined population of greater than 50,000.

**MIDDLE-INCOME** – determined using the same methodology as for low-income. The percentage used for middle-income designation is 80 percent – 119 percent of MFI.

**MODERATE-INCOME** – determined using the same methodology as for low-income. The percentage used for moderate-income designation is 50 percent – 79 percent of MFI.

**UPPER-INCOME** – determined using the same methodology as for low-income. The percentage used for upper-income designation is greater than or equal to 120 percent of MFI.