

**International Bank of Commerce
IBC Oklahoma and Branches (OK) Assessment Area Income Levels
(Revised March 13, 2024)**

<u>COUNTY</u>	<u>2023 MEDIAN FAMILY INCOME</u>	<u>LOW INCOME</u> less than	<u>MODERATE INCOME</u> less than	<u>MIDDLE INCOME</u> less than
1 CARTER	\$74,500.00	\$ 37,250.00	\$ 59,600.00	\$ 89,400.00
2 CLEVELAND	\$86,000.00	\$ 43,000.00	\$ 68,800.00	\$ 103,200.00
3 COMANCHE	\$70,800.00	\$ 35,400.00	\$ 56,640.00	\$ 84,960.00
4 CREEK	\$85,400.00	\$ 42,700.00	\$ 68,320.00	\$ 102,480.00
5 DALLAS	\$105,600.00	\$ 52,800.00	\$ 84,480.00	\$ 126,720.00
6 GARVIN	\$66,500.00	\$ 33,250.00	\$ 53,200.00	\$ 79,800.00
7 GRADY	\$90,900.00	\$ 45,450.00	\$ 72,720.00	\$ 109,080.00
8 LINCOLN	\$76,600.00	\$ 38,300.00	\$ 61,280.00	\$ 91,920.00
9 LOGAN	\$86,000.00	\$ 43,000.00	\$ 68,800.00	\$ 103,200.00
10 McCLAIN	\$86,000.00	\$ 43,000.00	\$ 68,800.00	\$ 103,200.00
11 MURRAY	\$74,000.00	\$ 37,000.00	\$ 59,200.00	\$ 88,800.00
12 OKLAHOMA	\$86,000.00	\$ 43,000.00	\$ 68,800.00	\$ 103,200.00
13 OTTAWA	\$58,400.00	\$ 29,200.00	\$ 46,720.00	\$ 70,080.00
14 PAYNE	\$72,500.00	\$ 36,250.00	\$ 58,000.00	\$ 87,000.00
15 POTTAWATOMIE	\$74,300.00	\$ 37,150.00	\$ 59,440.00	\$ 89,160.00
16 ROGERS	\$85,400.00	\$ 42,700.00	\$ 68,320.00	\$ 102,480.00
17 STEPHENS	\$73,500.00	\$ 36,750.00	\$ 58,800.00	\$ 88,200.00
18 TULSA	\$85,400.00	\$ 42,700.00	\$ 68,320.00	\$ 102,480.00

Low-income - less than 50% of the area median income.

Moderate-income - at least 50% and less than 80% of the area median income.

Middle-income - at least 80% and less than 120% of the area median income.

Upper-income - at least 120% or more of area median income.