

International Bank of Commerce
IBC Oklahoma and Branches (OK) Assessment Area Income Levels
(Revised April 1, 2025)

<u>COUNTY</u>	<u>2025 MEDIAN FAMILY INCOME</u>	<u>LOW INCOME</u> less than	<u>MODERATE INCOME</u> less than	<u>MIDDLE INCOME</u> less than
1 CARTER	\$81,600.00	\$ 40,800.00	\$ 65,280.00	\$ 97,920.00
2 CLEVELAND	\$99,000.00	\$ 49,500.00	\$ 79,200.00	\$ 118,800.00
3 COMANCHE	\$74,500.00	\$ 37,250.00	\$ 59,600.00	\$ 89,400.00
4 CREEK	\$90,300.00	\$ 45,150.00	\$ 72,240.00	\$ 108,360.00
5 DALLAS	\$117,300.00	\$ 58,650.00	\$ 93,840.00	\$ 140,760.00
6 GARVIN	\$79,000.00	\$ 39,500.00	\$ 63,200.00	\$ 94,800.00
7 GRADY	\$96,800.00	\$ 48,400.00	\$ 77,440.00	\$ 116,160.00
8 LINCOLN	\$77,500.00	\$ 38,750.00	\$ 62,000.00	\$ 93,000.00
9 LOGAN	\$99,000.00	\$ 49,500.00	\$ 79,200.00	\$ 118,800.00
10 McCLAIN	\$99,000.00	\$ 49,500.00	\$ 79,200.00	\$ 118,800.00
11 MURRAY	\$83,700.00	\$ 41,850.00	\$ 66,960.00	\$ 100,440.00
12 OKLAHOMA	\$99,000.00	\$ 49,500.00	\$ 79,200.00	\$ 118,800.00
13 OTTAWA	\$64,000.00	\$ 32,000.00	\$ 51,200.00	\$ 76,800.00
14 PAYNE	\$90,700.00	\$ 45,350.00	\$ 72,560.00	\$ 108,840.00
15 POTTAWATOMIE	\$74,000.00	\$ 37,000.00	\$ 59,200.00	\$ 88,800.00
16 ROGERS	\$90,300.00	\$ 45,150.00	\$ 72,240.00	\$ 108,360.00
17 STEPHENS	\$81,700.00	\$ 40,850.00	\$ 65,360.00	\$ 98,040.00
18 TULSA	\$90,300.00	\$ 45,150.00	\$ 72,240.00	\$ 108,360.00

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.