

PUBLIC DISCLOSURE

December 1, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Tri-County Bank
Certificate Number: 16339

106 North Main Street
Stuart, Nebraska 68780

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

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

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

An institution in this group has an outstanding 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.

The following points summarize the bank's Community Reinvestment Act (CRA) performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank originated a substantial majority of loans inside the assessment area.
- The assessment area does not contain any low- or moderate-income census tracts. Therefore, examiners did not evaluate the geographic distribution of loans.
- The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes and individuals of different income levels.
- The institution did not receive any complaints regarding its CRA performance since the previous evaluation; therefore, examiners did not evaluate the bank's record of responding to CRA-related complaints.
- The bank made qualified investments and services that enhanced credit availability in the assessment area. The volume of qualified investments and services was sufficient to raise the bank's CRA rating from Satisfactory to Outstanding.

DESCRIPTION OF INSTITUTION

The Tri-County Bank is a community bank headquartered in Stuart, Nebraska. The Tri-County Bank is wholly owned by Tri-County Company, a one-bank holding company. The bank was rated Outstanding at its previous FDIC Performance Evaluation dated July 6, 2020, using Interagency Small Institution Examination Procedures. In addition to its main office, the bank operates three additional full-service branches in Atkinson, Bassett, and O'Neill, Nebraska. On December 5, 2022, the bank relocated its Bassett branch to another location in Bassett.

The Tri-County Bank offers traditional agricultural, commercial, residential real estate, and consumer loan products. Agricultural-related lending remains the bank's primary lending focus, followed by commercial and residential real estate lending. The bank offers a variety of deposit products including savings, checking, individual retirement, health savings, and certificate of deposit accounts. Alternative banking services include internet and mobile banking, and four bank-owned ATMs.

As of the September 30, 2025 Reports of Condition and Income (Call Report), The Tri-County Bank reported total assets of \$228.7 million, total loans of \$147.8 million, and total deposits of \$208.1 million. These figures have grown since the previous evaluation when total assets were \$142.7 million, total loans were \$106.2 million, and total deposits were \$124.3 million. The lending concentration is consistent with the loan portfolio distribution at the prior CRA evaluation. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of 9/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	5,574	3.8
Secured by Farmland	36,352	24.6
Secured by 1-4 Family Residential Properties	37,817	25.6
Secured by Multifamily (5 or more) Residential Properties	2,376	1.6
Secured by Nonfarm Nonresidential Properties	9,522	6.4
Total Real Estate Loans	91,641	62.0
Commercial and Industrial Loans	21,128	14.3
Agricultural Production and Other Loans to Farmers	29,713	20.1
Consumer Loans	4,581	3.1
Obligations of State and Political Subdivisions in the U.S.	701	0.5
Other Loans	23	<0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	147,787	100.0
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0%</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. The Tri-County Bank has defined one assessment area that includes Antelope, Brown, Holt, Keya Paha, and Rock counties. Antelope County was added to the assessment area since the previous evaluation. According to 2020 U.S. Census data, all census tracts within the assessment area are classified as middle-income. All counties are located within the nonmetropolitan portions of Nebraska. All census tracts within the assessment area were considered nonmetropolitan distressed and/or underserved census tracts during portions of the review period. The branches in Atkinson, O’Neill, and Stuart are currently in underserved census tracts, while the branch in Bassett is in a distressed and underserved census tract.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	10	0.0	0.0	100.0	0.0	0.0
Population by Geography	21,356	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	11,915	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	6,976	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	2,438	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	2,501	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	3,568	0.0	0.0	100.0	0.0	0.0
Farms by Geography	942	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	5,800	16.8	22.6	25.5	35.2	0.0
Household Distribution by Income Level	9,414	22.5	18.5	20.7	38.3	0.0
Nebraska Non-MSA Median Family Income	\$70,804	Median Housing Value		\$101,383		
		Median Gross Rent		\$644		
		Families Below Poverty Level		5.6%		
<i>Source: 2020 Census and 2024 D&B Data Due to rounding, totals may not equal 100%.</i>						

The assessment area is rural in nature and relies heavily on agriculture. According to 2022 U.S. Census of Agriculture data, the assessment area produced \$1.9 billion in commodity sales. According to 2024 D&B data, the primary business segments in the assessment area include agriculture, forestry, fishing, and hunting at 20.9 percent; followed by non-classifiable establishments at 17.8 percent; and other services at 8.6 percent. The farms and businesses in the assessment area are predominantly small, with 73.1 percent having less than five employees and 91.0 percent operating from a single location.

According to U.S Bureau of Labor Statistics data from August 2025, the average unemployment rate across all counties in the assessment area is 2.4 percent, which is below the national unemployment rate of 4.3 percent. The Federal Financial Institutions Examination Council (FFIEC) estimated median family income levels were used to analyze home mortgage loans under the Borrower Profile criterion and to evaluate qualified investments and services. The following table presents the FFIEC-estimated median family income for nonmetropolitan Nebraska, as well as the low-, moderate-, middle-, and upper-income ranges.

Nonmetropolitan Nebraska Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2025 (\$93,000)	<\$42,900	\$46,500 To <\$74,400	\$74,400 To <\$111,600	≥\$111,600
2024 (\$85,800)	<\$42,900	\$42,900 To <\$68,640	\$68,640 To <\$102,960	≥\$102,960
2023 (\$88,400)	<\$44,200	\$44,200 To <\$70,720	\$70,720 To <\$106,080	≥\$106,080
2022 (\$80,900)	<\$40,450	\$40,450 To <\$64,720	\$64,720 To <\$97,080	≥\$97,080
2021 (\$70,000)	<\$35,000	\$35,000 To <\$56,000	\$56,000 To <\$84,000	≥\$84,000
2020 (\$68,800)	<\$34,400	\$34,400 To <\$55,040	\$55,040 To <\$82,560	≥\$82,560
<i>Source: FFIEC</i>				

Competition

The assessment area is competitive for financial products and services. According to FDIC Deposit Market Share data as of June 30, 2025, 16 financial institutions operate 25 branches in the assessment area. Of these institutions, The Tri-County Bank ranked 2nd with 15.9 percent deposit market share. Additionally, The Tri-County Bank faces competition for agricultural loans from Farm Credit Services, as well as nontraditional creditors and dealers.

Community Contacts

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

Examiners reviewed a recently conducted community contact interview with an individual from a local government body in the assessment area. The contact provided insight into the current economic conditions and credit needs of Brown, Rock, and Keya Paha counties. According to the contact, the overall economy is stable. The biggest economic concern is the housing supply, as many homes are older and require significant rehabilitation, and there are minimal new homes under construction. The contact also elaborated on the labor market in the area. There are multiple employers that provide well-paying jobs. Additionally, the contact shared that local financial institutions are meeting the credit needs of the area.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural loans are the primary credit need of the community. Commercial and home mortgage loans also have lending demand throughout the community.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated July 6, 2020, to the current evaluation dated December 1, 2025. Examiners used Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance, which includes the Lending Test. Examiners also reviewed the bank's qualified investments and community development services, as requested by bank management. Refer to the Appendices for a description of the criteria evaluated under the Lending Test.

Activities Reviewed

The bank's major product lines are agricultural, commercial, and residential real estate loans. There are no other loan products that comprise a significant portion of the loan portfolio or are a major product line. As such, examiners reviewed small farm, small business, and home mortgage loans to evaluate the bank's performance. The products were selected based on the bank's business strategy, assessment area credit needs, and the number and dollar volume of loans originated during the evaluation period.

The bank’s loan data does not include paid off loans; therefore, a review of the most recent calendar year 2024 would not fully represent the bank’s lending performance. As such, examiners selected October 25, 2024, through October 24, 2025, as the review period. Bank management indicated this review period was an accurate representation of the bank’s lending activity throughout the evaluation period. For Assessment Area Concentration, examiners reviewed all small farm, small business, and home mortgage loans originated or purchased during the review period. For Borrower Profile, examiners reviewed a sample of small farm and small business, and the universe of home mortgage loans located in the assessment area. D&B data from 2024, which is the most recent year available, provided the standard of comparison for small farm and small business lending. U.S Census data from 2020 provided the standard of comparison for home mortgage lending. Geographic distribution was not evaluated because the assessment area does not have any low- or moderate-income census tracts. The following table provides details on the loans reviewed.

Loan Products Reviewed				
Loan Category	Assessment Area Concentration		Borrower Profile	
	#	\$(000s)	#	\$(000s)
Small Farm	220	25,760	55	7,285
Small Business	183	19,089	51	6,242
Home Mortgage	46	8,165	31	4,721

Source: Bank Data

Examiners placed more weight on small farm loans when drawing overall conclusions as agricultural lending is the bank’s primary lending focus, accounts for the largest portion of the loan portfolio, and represents the most lending activity by both number and dollar volume during the review period. Small business and home mortgage loans received equal weight, as they comprise a similar proportion of the loan portfolio. Examiners reviewed both the number and dollar volume of loans and presented both figures throughout the CRA Performance Evaluation. Examiners placed more weight on the number of loans, rather than the dollar volume, when considering performance because the number of loans is generally a better indicator of borrowers served.

In addition, examiners reviewed qualified investments and services provided voluntarily by the bank since the prior CRA evaluation dated July 6, 2020, including investments made prior to the previous evaluation that remained outstanding at the start of this evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Tri-County Bank demonstrated satisfactory performance under the Lending Test. The bank’s collective performance under the evaluated criteria supports this conclusion.

Loan-to-Deposit Ratio

The Tri-County Bank’s net loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. The bank’s loan-to-deposit ratio, calculated from Call Report data, averaged 73.5 percent over the past 21 quarters from September 30, 2020, to September 30, 2025. This ratio ranged from a high of 82.5 percent as of June 30, 2021, to a low of

68.2 percent as of March 31, 2022. The current net loan-to-deposit ratio represents a decrease since the previous evaluation when it averaged 82.9 percent.

Examiners compared The Tri-County Bank’s net loan-to-deposit ratio to three similarly situated financial institutions to evaluate the bank’s performance. These institutions were selected based on their asset size, geographic location, and lending focus. As shown in the following table, The Tri-County Bank’s loan-to-deposit ratio is comparable to all three institutions.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2025 \$(000s)	Average Net Loan-to-Deposit Ratio (%)
The Tri-County Bank, Stuart, Nebraska	228,662	73.5
Brunswick State Bank, Brunswick, Nebraska	167,836	91.7
Commercial State Bank, Wausa, Nebraska	248,556	88.0
Farmers and Merchants State Bank, Bloomfield, Nebraska	207,731	71.8

Source: Reports of Condition and Income 9/30/2020 – 9/30/2025

Additionally, The Tri-County Bank originates a high volume of home mortgage loans that are sold on the secondary market. As such, the loan-to-deposit ratio does not reflect these loans. Since the prior evaluation dated July 6, 2020, The Tri-County Bank originated 323 home mortgage loans totaling approximately \$50.9 million that were sold to secondary market investors. Given The Tri-County Bank’s performance in comparison to the similarly situated institutions as well as its secondary market lending, the bank’s performance is reasonable.

Assessment Area Concentration

The bank originated a substantial majority of its loans inside the assessment area. As shown in the following table, a substantial majority of the bank’s small farm and small business loans were inside the assessment area, while a majority of home mortgage loans were inside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	203	92.3	17	7.7	220	23,212	90.1	2,548	9.9	25,760
Small Business	174	95.1	9	4.9	183	17,908	93.8	1,181	6.2	19,089
Home Mortgage	31	67.4	15	32.6	46	4,721	57.8	3,444	42.2	8,165
Total	408	90.9	41	9.1	449	45,841	86.5	7,173	13.5	53,014

*Source: Imported Bank Data
Due to rounding, totals may not equal 100.0%.*

Geographic Distribution

The assessment area does not contain any low- or moderate-income census tracts and a review of the geographic distribution criterion would not result in meaningful conclusions. Therefore, examiners did not evaluate the geographic distribution of loans.

Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes and individuals of different income levels. Reasonable performance on all loan products reviewed supports this conclusion.

Small Farm Loans

The distribution of borrowers reflects reasonable penetration among farms of different sizes. While the bank's record of lending to farms with gross annual revenues of \$1 million or less lags demographic data in this revenue category, it is still reasonably comparable given the following factors. According to 2022 U.S. Census of Agriculture data, loan demand from farms with revenues less than \$1 million is likely lower than reflected by comparable demographic data. Specifically, 43.1 percent of operations in the assessment area do not report interest expenses, indicating that they do not borrow funds for their operations. Further, 45.0 percent of farm operations report a primary occupation other than farming. This performance context indicates a sizeable percentage of farms appear to have little or no credit needs. Given that information, the bank's performance is reasonable. The following table provides details.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<= \$1,000,000	98.6	49	89.1	6,401	87.9
> \$1,000,000	1.1	6	10.9	884	12.1
Revenue Not Available	0.3	0	0.0	0	0.0
Total	100.0	55	100.0	7,285	100.0
<i>Source: 2024 D&B Data; Imported Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Small Business Loans

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The bank's record of lending to businesses with gross annual revenues of \$1 million or less is comparable to the percentage of businesses reporting revenues in this category. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<= \$1,000,000	84.9	41	80.4	2,966	47.5
> \$1,000,000	3.5	10	19.6	3,276	52.5
Revenue Not Available	11.6	0	0.0	0	0.0
Total	100.0	51	100.0	6,242	100.0
<i>Source: 2024 D&B Data; Imported Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among borrowers of different income levels. While the bank's lending lags the percentage of low- and moderate-income families residing in the assessment area according to 2020 U.S. Census data, the bank has specific loan programs in place to serve low- and moderate-income individuals. For example, the bank utilizes Federal Home Loan Bank's down payment assistance grant program, which provides low- and moderate-income

individuals down payment assistance that can be used in connection with a home mortgage loan. Further, the bank offers Nebraska Investment Finance Authority and U.S Department of Agriculture Rural Development home loan programs. While these programs do not target low- and moderate-income individuals specifically, they have less stringent down payment requirements than conventional financing, which benefits low- and moderate-income individuals. These loan programs indicate the bank’s commitment to serving borrowers of all income levels throughout the assessment area. Additionally, as previously mentioned, there is a lack of housing supply that limits opportunities to make home mortgage loans in the assessment area. Considering these factors, the bank’s performance is reasonable. The following table provides details on the bank’s performance in comparison to demographic data.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	16.8	2	6.5	109	2.3
Moderate	22.6	3	9.7	443	9.4
Middle	25.5	8	25.8	831	17.6
Upper	35.2	18	58.1	3,338	70.7
Not Available	0.0	0	0	0	0
Total	100.0	31	100.0	4,721	100.0
<i>Source: 2020 Census; Imported Bank Data Due to rounding, totals may not equal 100.0%.</i>					

Response to Complaints

The Tri-County Bank has not received any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the rating.

QUALIFIED INVESTMENTS AND SERVICES

The bank’s qualified investments and services enhanced the bank’s satisfactory lending performance to an overall Outstanding CRA rating. The record of qualified activities within its assessment area and maintenance of branches and ATMs in distressed and/or underserved areas demonstrates the bank’s commitment to serving its community. The bank’s activities primarily revitalized or stabilized underserved, middle-income geographies throughout the assessment area.

Qualified Investments

The Tri-County Bank made or retained 107 qualified investments totaling approximately \$5.8 million during the evaluation period. This included 64 donations or grants totaling \$143,000 and 26 prior period investments totaling \$1.2 million that remained outstanding as of December 1, 2025. The qualified investments were primarily municipal bonds that revitalized or stabilized nonmetropolitan underserved, middle-income census tracts. The following table summarizes the qualified investments by year and purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	26	1,219	26	1,219
2020 (Partial)	0	0	0	0	0	0	5	645	5	645
2021	0	0	0	0	0	0	2	870	2	870
2022	0	0	0	0	0	0	3	905	3	905
2023	0	0	0	0	0	0	5	1,240	5	1,240
2024	0	0	0	0	0	0	1	250	1	250
Year-to-Date 2025	0	0	0	0	0	0	1	500	1	500
Subtotal	0	0	0	0	0	0	43	5,629	43	5,629
Qualified Grants & Donations	0	0	6	3	3	5	55	136	64	143
Total	0	0	6	3	3	5	98	5,765	107	5,772

Source: Bank Data

Below are notable examples of the bank’s qualified investments:

- The bank purchased and retained 16 bonds totaling approximately \$1.6 million supporting improvements in Stuart for local water, sewer, and gas utilities, which is designated as a nonmetropolitan underserved census tract by the FFIEC.
- The bank purchased 7 bonds totaling approximately \$250,000 to fund the construction of a new fire station in Stuart, which is designated also designated as underserved.

Community Development Services

During the evaluation period, bank employees provided 167 instances of financial expertise or technical assistance to 27 different community development-related organizations in the assessment area. The following table illustrates community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020 (Partial)	3	0	3	16	22
2021	3	0	3	17	23
2022	3	0	3	21	27
2023	3	0	4	23	30
2024	3	1	4	24	32
YTD 2025	3	1	4	25	33
Total	18	2	21	126	167

Source: Bank Data

The following are notable examples of the bank’s community development services:

- Two employees serve on a loan advisory board for a local municipal economic development

group that provides low-interest loans for new and existing businesses.

- Two employees serve a local economic development agency that offers grants and loan assistance to new and existing businesses.

The Tri-County Bank has branches and ATMs in distressed and/or underserved, middle-income census tracts. Retail services, including deposit and lending products, are offered at these branches. Further, the bank offers Small Business Administration guaranteed loan products, which provide flexible financing to small businesses that may not qualify for conventional financing methods. As previously discussed, the bank offers home mortgage products that benefit low- and moderate-income individuals. These efforts to provide financial services to individuals and businesses in distressed and/or underserved, middle-income communities demonstrate the bank's commitment to enhance credit availability in the assessment area.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

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

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

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.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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.