

PUBLIC DISCLOSURE

August 4, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Peoples State Bank
Certificate Number: 17138

117 East Main Street
Blair, Oklahoma 73526

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

600 North Pearl Street, Suite 700
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 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 (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and AA's credit needs.
- A majority of loans are inside the institution's AA.
- The geographic distribution of loans reflects very poor dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income).
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

DESCRIPTION OF INSTITUTION

Peoples State Bank (PSB) maintains its headquarters in Blair, Oklahoma. The H. Pat Henson Company, Maysville, Oklahoma, wholly owns PSB as well as Farmers and Merchants Bank also located in Maysville. However, this evaluation does not include any affiliate lending activity. PSB received a Satisfactory rating at its previous Federal Deposit Insurance Corporation (FDIC) Performance Evaluation, dated November 18, 2019, based on Small Institution Procedures.

PSB operates from one full-service office in southwestern Oklahoma, and branch hours and days of service remain consistent with area and industry norms. The bank did not participate in any merger or acquisition activity or open any branches since the prior evaluation. The Lawton branch, located in a moderate-income census tract, closed on June 30, 2022.

PSB offers a variety of loan products, including commercial, home mortgage, agricultural, and consumer loans, primarily focusing on commercial and consumer lending. Deposit products include checking, savings, money market, and certificate of deposit accounts. Alternative delivery systems include internet banking, mobile banking, and two non-deposit taking ATMs.

As of the June 30, 2025, Reports of Condition and Income, PSB reported total assets of \$13.7 million, total loans of \$10.1 million, and total deposits of \$11.9 million. Since the previous evaluation, total assets decreased by 18.1 percent, total loans decreased by 5.1 percent, and total deposits decreased by 21.0 percent. As presented in the following table, the mix of outstanding

loans as of June 30, 2025, reflects a distribution supportive of the institution’s business focus, with commercial loans representing the largest portion.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	0	0.0
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	327	3.2
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	2,004	19.9
Total Real Estate Loans	2,331	23.1
Commercial and Industrial Loans	5,166	51.1
Agricultural Production and Other Loans to Farmers	1,316	13.0
Consumer Loans	1,283	12.7
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	5	0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	10,101	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 the AA’s credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. PSB designated one AA consisting of all of Jackson County located in the Oklahoma Non-Metropolitan Statistical Area (MSA). Due to the closure of the Lawton branch noted previously, PSB no longer maintains Comanche County, which is part of the Lawton MSA, as an AA. The Oklahoma Non-MSA AA meets the technical requirements of the CRA.

Economic and Demographic Data

Based on the 2020 U.S. Census Data, the Oklahoma Non-MSA AA contains three moderate-, three middle-, and two upper-income census tracts. The following table illustrates select demographic, housing, and business information for the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	37.5	37.5	25.0	0.0
Population by Geography	24,785	0.0	35.2	31.2	33.6	0.0
Housing Units by Geography	12,136	0.0	39.5	30.7	29.8	0.0
Owner-Occupied Units by Geography	5,930	0.0	34.5	26.2	39.3	0.0
Occupied Rental Units by Geography	3,751	0.0	41.8	33.3	24.9	0.0
Vacant Units by Geography	2,455	0.0	47.9	37.9	14.3	0.0
Businesses by Geography	2,047	0.0	34.6	26.1	39.2	0.0
Farms by Geography	155	0.0	11.6	28.4	60.0	0.0
Family Distribution by Income Level	6,365	17.7	17.0	22.7	42.6	0.0
Household Distribution by Income Level	9,681	20.3	15.1	16.4	48.3	0.0
Median Family Income – Oklahoma Non-MSA		\$58,565	Median Housing Value Median Gross Rent Families Below Poverty Level			\$115,265 \$709 10.2%

*Source: 2020 Census Data and 2024 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.*

According to the community contact, major employers in the AA include Altus Air Force Base, Jackson County Memorial Hospital, and Bar-S Foods. The following table shows the annual unemployment rates for the AA, State of Oklahoma, and nationwide. The data shows unemployment rates fluctuated due to the COVID-19 pandemic in 2020, but otherwise remained relatively stable.

Unemployment Rates						
Area	2019	2020	2021	2022	2023	2024
	%	%	%	%	%	%
Jackson County	2.6	3.9	2.8	2.5	2.7	2.6
State of Oklahoma	3.1	6.3	4.0	3.0	3.2	3.3
National Average	3.7	8.1	5.3	3.6	3.6	4.0

Source: Bureau of Labor Statistics.

Competition

The AA reflects a moderate level of competition for financial services, considering the AA’s population. According to the FDIC Deposit Market Share Data as of June 30, 2024, 8 financial institutions operate 12 offices within the AA. Of these institutions, PSB ranked 8th with 2.1 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community needs. This information helps determine local financial institutions' responsiveness to these needs and shows available credit and community development opportunities.

Examiners conducted a community contact with an individual from a local economic development agency. The contact noted an overall declining economy in the area and that small business loans represent the main credit need in the area. In addition, the contact felt that local banks remain involved in the community and appropriately serve the area's credit needs.

Credit Needs

Considering information obtained from the community contact, demographic and economic data, and bank management, examiners determined that small business loans represent the primary credit need of the AA.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the prior evaluation dated November 18, 2019, to the current evaluation dated August 4, 2025. To evaluate performance, examiners applied Small Institution Procedures, which include the Lending Test. The appendix lists the test's criteria.

Activities Reviewed

CRA Small Institution Procedures require examiners to determine the bank's major product lines for review. Examiners may select from among the same loan categories used for Large Bank CRA evaluations, including home mortgage, small business, small farm, and consumer loans. The following table details PSB's originations and purchases over the most recent completed calendar year by loan type.

Loans Originated or Purchased				
Loan Category	\$(000s)	%	#	%
Construction and Land Development	0	0.0	0	0.0
Secured by Farmland	0	0.0	0	0.0
Secured by 1-4 Family Residential Properties	0	0.0	0	0.0
Multi-Family (5 or more) Residential Properties	0	0.0	0	0.0
Commercial Real Estate Loans	579	13.5	8	6.4
Commercial and Industrial Loans	2,523	58.7	27	21.6
Agricultural Loans	375	8.7	7	5.6
Consumer Loans	822	19.1	83	66.4
Other Loans	0	0.0	0	0.0
Total Loans	4,299	100.0	125	100.0
<i>Source: 2024 Bank Data. Due to rounding, totals may not equal 100.0.</i>				

Considering the dollar volume and number of loans originated or purchased during 2024, as well as management’s stated business strategy, examiners determined that the bank’s major product lines consist of commercial and consumer loans. Since the bank did not originate any home mortgage loans and the volume of agricultural loans do not represent a major product line, this evaluation does not include a review of home mortgage or small farm loans. Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period.

The evaluation includes a review of the universe of 35 small business loans totaling \$3.1 million and the universe of 88 consumer loans totaling \$822,000 originated or purchased in 2024, which represents the most recent calendar year of available data. To evaluate the borrower profile criterion, examiners analyzed all 23 small business loans totaling \$1.5 million and selected a sample of 41 consumer loans totaling approximately \$358,000 originated or purchased inside the AA. D&B data for 2024 provided a standard of comparison for small business loans, and U.S. Census Data for 2020 provided a standard of comparison for consumer loans.

Examiners considered the universes by dollar volume and number of loans originated as well as management’s stated business strategy to determine the loan product weighting when arriving at overall conclusions. The following table shows that small business loans comprise a majority by dollar while consumer loans comprise a majority by number of loans reviewed. Since consumer loans are typically originated in greater number quantities, which skews the data, examiners placed less consideration on this factor when determining loan product weighting. Therefore, small business loans received slightly more weight when arriving at overall conclusions.

Loan Products Reviewed				
Loan Category	Universe			
	#	%	\$(000s)	%
Small Business	35	28.5	3,102	79.1
Consumer	88	71.5	822	20.9
Total	123	100.0	3,924	100.0

Source: 2024 Bank Data. Due to rounding, totals may not equal 100.0.

However, when arriving at conclusions for the individual performance factors, although this evaluation presents both number and dollar volume, examiners emphasized performance by number of loans because the number of loans better indicates the number of businesses and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

PSB demonstrated satisfactory performance regarding the Lending Test. A reasonable LTD ratio, a majority of loans originated in the AA, and an excellent borrower profile performance outweigh a very poor geographic distribution to support this conclusion.

Loan-to-Deposit Ratio

PSB’s LTD ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution’s size, financial condition, and AA credit needs. The LTD ratio calculated from Reports of Condition and Income Data, averaged 65.9 percent over the past 23 quarters, from December 31, 2019, to June 30, 2025, representing a decrease from the 74.8 percent average LTD at the prior evaluation. The ratio ranged from a low of 51.8 percent on June 30, 2021, to a high of 84.2 percent on June 30, 2024.

Examiners identified and listed in the following table three comparable institutions operating in or around the AA with similar asset sizes and lending emphases. As illustrated, PSB’s reported the second highest LTD ratio, further supporting reasonable performance.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 6/30/2025 (\$000s)	Average Net LTD Ratio (%)
Peoples State Bank, Blair, OK	13,706	65.9
The First National Bank of Fletcher, Fletcher, OK	24,305	21.5
Farmers & Merchants Bank, Duke, OK	20,096	36.3
Washita State Bank, Burns Flat, OK	47,330	69.5

Source: Reports of Condition and Income 12/31/2019 – 6/30/2025.

Assessment Area Concentration

A majority of loans are inside the institution’s AA. As reflected in the following table, PSB originated a majority of small business loans, by number, and a majority of consumer loans, by number and dollar volume, within the AA. Although PSB originated less than a majority of small business loans by dollar volume inside the AA, this did not adversely affect the overall conclusion for this criterion.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	23	65.7	12	34.3	35	1,508	48.6	1,594	51.4	3,102
Consumer	76	86.4	12	13.6	88	724	88.1	98	11.9	822

Source: 2024 Bank Data.

Geographic Distribution

The geographic distribution of loans reflects very poor distribution throughout the AA. Very poor performance regarding small business and consumer loans supports this conclusion. Since the AA does not contain any low-income census tracts, examiners focused on the bank’s performance in moderate-income census tracts in the AA when arriving at conclusions for this performance factor.

Small Business Loans

The geographic distribution of small business loans reflects very poor dispersion throughout the AA. The following table shows the bank did not originate any small business loans in moderate-income census tracts, representative of very poor performance considering that 34.6 percent of AA businesses operate in these tracts. However, examiners noted certain performance context affecting the bank’s results. The AA’s three moderate-income census tracts are located in Ada, Oklahoma, approximately 10 miles away from the bank’s sole office. PSB faces competition from several financial institutions and credit unions operating in Ada that are more closely situated to serve local businesses operating in the moderate-income census tracts.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	34.6	0	0.0	0	0.0
Middle	26.1	14	60.9	690	45.8
Upper	39.2	9	39.1	818	54.2
Total	100.0	23	100.0	1,508	100.0

Source: 2024 D&B Data; 2024 Bank Data. Due to rounding, totals may not equal 100.0.

Consumer Loans

The geographic distribution of consumer loans reflects very poor dispersion throughout the AA. The following table shows the bank’s level of lending in moderate-income census tracts falls below demographic data by 32.0 percentage points, representative of very poor performance. As previously noted, PSB faces competition from several financial institutions and credit unions operating in Ada that are more closely situated to serve individuals in moderate-income census tracts.

Geographic Distribution of Consumer Loans					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	37.3	4	5.3	17	2.3
Middle	28.9	49	64.5	489	67.6
Upper	33.8	23	30.3	218	30.1
Total	100.0	76	100.0	724	100.0

Source: 2020 U.S. Census Data; 2024 Bank Data. Due to rounding, totals may not equal 100.0.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among businesses of different sizes and individuals of different income levels (including low- and moderate-income). Excellent small business and consumer lending performance supports this conclusion. Examiners focused on the bank’s lending to businesses with gross annual revenue of \$1 million or less and to low- and moderate-income individuals in the AA when arriving at conclusions for this performance factor.

Small Business Loans

The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among businesses of different sizes. As shown in the following table, PSB originated all of its small business loans to businesses with gross annual revenue of \$1 million or less, which reflects excellent performance.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000	81.2	23	100.0	1,508	100.0
> \$1,000,000	3.3	0	0.0	0	0.0
Revenue Not Available	15.5	0	0.0	0	0.0
Total	100.0	23	100.0	1,508	100.0

Source: 2024 D&B Data; 2024 Bank Data. Due to rounding, totals may not equal 100.0.

Consumer Loans

The distribution of borrowers reflects, given the demographics of the AA, excellent penetration among borrowers of different income levels. As shown in the following table, PSB’s lending to low-income borrowers exceeds demographic data by 13.9 percentage points, reflecting excellent

performance. The table further shows the bank’s lending to moderate-income borrowers notably exceeds demographic data by 16.6 percentage points, also evidencing excellent performance.

Distribution of Consumer Loans by Borrower Income Level					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	20.3	14	34.2	90	25.2
Moderate	15.1	13	31.7	146	40.7
Middle	16.4	6	14.6	49	13.7
Upper	48.3	8	19.5	73	20.5
Total	100.0	41	100.0	358	100.0

Source: 2020 U.S. Census Data; 2024 Bank Data. Due to rounding, totals may not equal 100.0.

Response to Complaints

PSB did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and 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.