

# **PUBLIC DISCLOSURE**

September 8, 2025

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First Texas Bank  
Certificate Number: 3293

501 East Third Street  
Lampasas, Texas 76550

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 areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit ratio (LTD) is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans and other lending related activities are in the institution's assessment area.
- The assessment area does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.
- The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels and businesses of different sizes throughout the assessment areas.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

## DESCRIPTION OF INSTITUTION

First Texas Bank (FTB), headquartered in Lampasas, Texas, began operations in 1884. First Texas Bancorp, Inc., Georgetown, Texas, wholly owns FTB as well as First Texas Bank, Georgetown, Texas, and First Texas Data, Inc., Georgetown, Texas. FTB received a rating of "Outstanding" at its previous December 16, 2019, FDIC CRA Performance Evaluation based on Federal Financial Institution Examination Council (FFIEC) Small Institution CRA Examination Procedures.

FTB functions as a community bank with a primary focus on commercial and home mortgage lending. It operates from one full-service main office in Lampasas, Texas, in the county seat of Lampasas County. Additionally, the bank operates one motor banking only limited-service facility and closed a loan Production office in February of 2023. The bank did not close any offices, nor did it participate in any merger or acquisition activities since the previous examination.

The bank offers a variety of loan products including commercial, consumer, home mortgage, and agricultural loans. The bank also offers a variety of consumer and commercial deposit products and other services including internet banking, mobile banking, two ATMs, and drive-thru facilities. Service hours remain consistent with area and industry norms.

As of June 30, 2025, total assets equaled \$239.1 million, total loans equaled \$87.5 million, and total deposits equaled \$214.4 million. Since the last evaluation, on average per year, total assets increased 5.6 percent, net loans decreased 1.4 percent, and total deposits increased 5.2 percent.

The following table illustrates the bank’s loan portfolio distribution as of June 30, 2025, reflecting that residential loans at 39.7 percent and commercial loans at 36.2 percent of total loans by dollar volume represent the bank’s two largest lending categories.

<b>Loan Portfolio Distribution as of 06/30/2025</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	10,989	12.6
Secured by Farmland	6,173	7.1
Secured by 1-4 Family Residential Properties	30,442	34.8
Secured by Multifamily (5 or more) Residential Properties	4,359	4.9
Secured by Nonfarm Nonresidential Properties	27,861	31.8
<b>Total Real Estate Loans</b>	<b>79,824</b>	<b>91.2</b>
Commercial and Industrial Loans	3,806	4.4
Agricultural Production and Other Loans to Farmers	1,320	1.5
Consumer Loans	2,625	3.0
Obligations of State and Political Subdivisions in the U.S.	0	0.0
Other Loans	4	< 0.1
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	(75)	(0.1)
<b>Total Loans</b>	<b>87,504</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0%</i>		

Based on the information discussed in this section, as well as other regulatory data, FTB’s financial condition, size, product offerings, prior performance, and status of any legal impediments did not affect its ability to meet the assessment area’s credit needs.

## **DESCRIPTION OF ASSESSMENT AREA**

FTB designated one assessment area consisting of all the census tracts in Lampasas County and two adjacent tracts in Burnet County. Lampasas County represents one of three counties that make up the Killeen-Temple, Texas Metropolitan Statistical Area (MSA), while Burnet County lies in the Non-Metropolitan Statistical Area (Non-MSA). Examiners analyzed the bank’s performance in the combined area as a single assessment area, as the contiguous tracts in Burnet County did not extend substantially beyond the Killeen-Temple MSA boundaries and the bank maintains its only full-service office in the MSA. The assessment area conforms to CRA regulatory requirements.

### **Economic and Demographic Data**

The assessment area’s eight census tracts consist of 5 middle- and 3 upper-income census tracts per 2020 U.S. Census Data. There are no low- or moderate-income census tracts in the bank’s

assessment area. The following table provides select demographic and economic data for the assessment area.

<b>Demographic Information of the Assessment Area</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>N/A* % of #</b>
Geographies (Census Tracts)	8	0.0	0.0	62.5	37.5	0.0
Population by Geography	29,647	0.0	0.0	64.6	35.4	0.0
Housing Units by Geography	13,351	0.0	0.0	65.9	34.1	0.0
Owner-Occupied Units by Geography	8,752	0.0	0.0	64.1	35.9	0.0
Occupied Rental Units by Geography	1,967	0.0	0.0	82.4	17.6	0.0
Vacant Units by Geography	2,632	0.0	0.0	59.8	40.2	0.0
Businesses by Geography	2,995	0.0	0.0	65.8	34.2	0.0
Farms by Geography	144	0.0	0.0	64.6	35.4	0.0
Family Distribution by Income Level	7,957	12.8	18.6	22.3	46.4	0.0
Household Distribution by Income Level	10,719	16.6	15.4	19.6	48.4	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA Texas Non-MSA Median Family Income	\$66,430 \$61,809	Median Housing Value		\$ 176,529		
		Median Gross Rent		\$817		
		Families Below Poverty Level		5.8%		
<i>Source: 2020 Census And 2024 D&amp;B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.</i>						

Based on D&B business demographics data, service industries represent the largest portion of businesses at 38.2 percent, followed by non-classifiable establishments at 24.0 percent and construction at 12.0 percent. Major employers in Lampasas county include Lampasas ISD, Walmart, Ajinomoto, Oil States, AdventHealth Rollins Brook Hospital, and local municipalities. In addition, 68.2 percent of area businesses have four or fewer employees, and 95.6 percent operate from a single location. Since the last evaluation, the Lampasas County, Texas area has shown a stable and steadily growing economy.

Examiners used the 2024 FFIEC median family incomes (MFI) to analyze applicable loans under the borrower profile performance criterion. The following table presents income categories, based on the median family income of \$75,800 applicable to the Killeen-Temple.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥ 120%</b>
2024 (\$ 75,800)	< \$37,900	\$37,900 to < \$60,640	\$60,640 to < \$90,960	≥ \$90,960
<i>Source: FFIEC</i>				

The Texas Workforce Commission's July 2025 figures show that Lampasas County reported an unemployment rate of 4.3 percent and 3.6 percent for Burnet County. The Texas unemployment rate was 4.2 percent, and the U.S. unemployment rate was 4.6 percent.

## **Competition**

The two counties combined contain a high level of competition from other chartered banks based on their total population, with each of the 24 offices from the 16 separate institutions serving an average of approximately 1,235 people.

FTB ranks second in deposit market share in Lampasas County, where they primarily operate, by capturing approximately 41.7 percent of the county's deposits based on the June 30, 2024, FDIC Deposit Market Share Report. While some credit unions, mortgage companies, and finance companies also operate in the area, the competition level allows for lending opportunities.

## **Community Contacts**

Examiners conducted a community contact to help assess the current economic conditions, community credit needs, and potential opportunities for bank involvement. The contact, knowledgeable of the area's economic and housing environments, noted generally strong and stable economic conditions. They believe that construction, retail trade, healthcare, and educational services primarily drive the local economy. The contact also stated that they were unaware of any unmet community credit needs and believe financial institutions satisfactorily serve the area's financial needs by working closely with the community members and organizations.

## **Credit Needs**

The area presents an array of credit needs and lending opportunities, with demand for commercial and housing lending present. Considering information obtained from the community contact, bank management, and demographic and economic data, examiners concluded that the primary credit needs of the assessment area include commercial and home mortgage loans.

# **SCOPE OF EVALUATION**

## **General Information**

This evaluation covers the period from the previous evaluation dated December 16, 2019, to the current evaluation dated September 8, 2025. Examiners used the Interagency Small Institution CRA Examination Procedures to evaluate FTB's CRA performance. These procedures include the Lending Test. As previously stated, the bank operates in one defined assessment area. Consequently, examiners applied full-scope procedures for the bank's performance in this area.

## **Activities Reviewed**

For the Lending Test, examiners considered the number and dollar volume of loans illustrated in the following table as well as management's stated business strategy to determine the bank's major product lines for which to complete this analysis. Commercial lending at 31.8 percent and residential lending at 22.6 percent of total loans by dollar volume represented the bank's primary products. As such, examiners reviewed the bank's small business and home mortgage lending.

Since none of the other typically considered loan categories represent a major product line and thus would not materially affect any conclusions or ratings, including consumer lending at 8.0 percent and agricultural lending at 4.7 percent, this evaluation does not discuss them.

<b>Loans Originated or Purchased</b>				
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Construction and Land Development	9,985	32.9	11	3.0
Secured by Farmland	324	1.1	1	0.3
Secured by 1-4 Family Residential Properties	6,882	22.6	28	7.6
Multi-Family (5 or More) Residential Properties	0	0	0	0
Commercial Real Estate Loans	4,498	14.8	5	1.4
Commercial and Industrial Loans	5,175	17.0	71	19.4
Agricultural Loans	1,084	3.6	25	6.8
Consumer Loans	2,439	8.0	225	61.5
Other Loans	0	0.0	0	0.0
<b>Gross Loans</b>	<b>30,387</b>	<b>100.0</b>	<b>366</b>	<b>100.0</b>
<i>Source: 2024 Bank Data</i>				

This evaluation considers a sample of 30 small business loans totaling \$2.3 million from a universe of 40 small business loans totaling \$2.9 million originated in the period January 1, 2024, through December 31, 2024. This sample was considered representative of the bank’s performance during the entire evaluation period. The borrower profile performance factor only considered loans originated within the assessment area.

This evaluation also considers home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Register. This includes 2023 data showing 18 loans totaling \$5.2 million and 2024 data showing 26 loans totaling \$6.7 million. The evaluation presents 2024 HMDA data for borrower profile, the most recent year for which aggregate data exists as of this evaluation date; aggregate 2024 data served as the primary source of comparison. The assessment area concentration table will include HMDA reported data for 2023 and 2024, as the bank was not a HMDA data reporter in 2021 or 2022.

Examiners considered the universes of the dollar volume and number of loans originated in 2024 for the loan categories reviewed, as well as management’s stated business strategy, to determine the weighting applied to those loan categories when evaluating applicable performance factors. Consequently, considering both number and dollar amount of the universes of loans, home mortgage lending performance received heavier weighting than small business lending performance when arriving at overall conclusions.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

FTB demonstrated a reasonable record regarding the Lending Test. Reasonable borrower profile, a reasonable LTD ratio, and the majority of loans made in the assessment area support this determination.

### Loan-to-Deposit Ratio

The LTD ratio is reasonable (considering seasonal variations and lending-related activities) given the institution's size, financial condition, and assessment area credit needs. The average net LTD ratio, calculated from Reports of Condition and Income data, averaged 49.0 percent over the past 23 calendar quarters from December 31, 2019, to June 30, 2025, representing an increase from the 40.6 percent average net LTD ratio recorded at the previous evaluation. The ratio ranged from a high of 56.3 percent as of September 30, 2020, to a low of 40.6 percent as of June 30, 2025, steadily decreasing during the evaluation period.

The following table lists three similarly situated institutions operating in the area with comparable lending emphases and asset size. FTB reported the third highest average net LTD ratio of the listed banks, which is 7.0 percent below the second highest bank listed.

<b>Loan To Deposit Ratio (LTD) Ratio Comparison</b>		
<b>Bank</b>	<b>Total Assets as of 06/30/2025 \$(000s)</b>	<b>Average Net LTD Ratio (%)</b>
First Texas Bank, Lampasas, TX	239,129	49.0
Arrowhead Bank, Llano, TX	286,489	63.0
First State Bank of Burnet, Burnet, TX	316,766	41.1
Llano National Bank, Llano, TX	301,723	56.0

*Source: Reports of Condition and Income (12/31/19 – 6/30/25)*

### Assessment Area Concentration

A majority of loans and other lending related activities are in the institution's assessment area. As reflected in the table below, the bank originated a majority of its small business loans, by number and dollar volume and its home mortgage loans by number inside its assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2023	13	72.2	5	27.8	18	2,489	47.4	2,761	52.6	5,250
2024	21	80.8	5	19.2	26	3,376	50.2	3,352	49.8	6,728
<b>Subtotal</b>	<b>34</b>	<b>77.3</b>	<b>10</b>	<b>22.7</b>	<b>44</b>	<b>5,865</b>	<b>49.0</b>	<b>6,113</b>	<b>51.0</b>	<b>11,978</b>
Small Business	22	73.3	8	26.7	30	1,881	83.0	385	17.0	2,266

*Source: 2023 and 2024 HMDA Reported Data, 2024 Bank Data*

### **Geographic Distribution**

The assessment area does not include any low- or moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels (including low- and moderate-income) and businesses of different sizes. Reasonable performance regarding home mortgage lending primarily supports this conclusion.

### ***Home Mortgage Loans***

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among individuals of different income levels. The following table shows that the bank did not originate any loans to low-income borrowers, but fell only 2.3 percentage points below aggregate performance, reflecting reasonable performance. The table further shows that for moderate-income borrowers the bank exceeded aggregate data by 6.1 percent, also reflective of reasonable performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	12.8	2.3	0	0.0	0	0.0
Moderate	18.6	8.2	3	14.3	160	4.7
Middle	22.3	16.4	5	23.8	459	13.6
Upper	46.4	50.1	9	42.9	1,762	52.2
Not Available	0.0	23.1	4	19.1	995	29.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>3,376</b>	<b>100.0</b>

*Source: 2020 Census; 2024 HMDA Reported Data; 2024 HMDA Aggregate Data; Due to rounding, totals may not equal 100.0%.*

### ***Small Business Loans***

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among businesses of different sizes. The following table shows that the bank originated over nine out of every ten small business loans to businesses with gross annual revenues of \$1 million or less but fell below the D&B data, reflective of excellent performance.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>					
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
< \$100,000	67.3	8	36.3	315	16.8
\$100,000 - \$249,999	19.8	4	18.2	155	8.2
\$250,000 - \$499,999	3.5	4	18.2	864	45.9
\$500,000 - \$1,000,000	2.1	4	18.2	420	22.3
<b>Subtotal &lt;= \$1,000,000</b>	<b>92.8</b>	<b>20</b>	<b>90.9</b>	<b>1,754</b>	<b>93.2</b>
>\$1,000,000	1.7	0	0.0	0	0.0
Revenue Not Available	5.5	2	9.1	127	6.8
<b>Total</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>1,881</b>	<b>100.0</b>

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

### **Response to Complaints**

The institution 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 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.