

PUBLIC DISCLOSURE

August 4, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens State Bank and Trust Company
Certificate Number: 5830

610 Oregon Street
Hiawatha, Kansas 66434

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 **Satisfactory**.

An institution in this group has a satisfactory 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.

Citizens State Bank and Trust Company's satisfactory Community Reinvestment Act (CRA) performance under the applicable performance criteria supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A substantial majority of reviewed loans were located within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration of lending among farms and businesses of different sizes and individuals of different income levels.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

The bank originated a notable volume of small dollar loans, which were particularly responsive to the credit needs of low- and moderate-income individuals; however, these loans did not impact the overall rating.

DESCRIPTION OF INSTITUTION

Background

Citizens State Bank and Trust Company is headquartered in Hiawatha, Kansas, which is located in Brown County. Crossroads, Inc., a one-bank holding company located in Hiawatha, fully owns Citizens State Bank and Trust Company. The bank does not have any lending subsidiaries or affiliates. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation dated July 22, 2019, based on Interagency Small Institution Examination Procedures.

Operations

Citizens State Bank and Trust Company operates its main office and a limited-service branch in northeast Kansas. The bank offers agricultural, commercial, home mortgage, and consumer loans, primarily focusing on agricultural lending. The institution provides a variety of deposit services including checking, savings, money market deposit accounts, certificates of deposit, and individual retirement accounts. In addition, the bank offers trust services. Alternative banking services

include internet banking, electronic bill pay, and one ATM located at the branch office. The bank did not open or close any branches, and no merger or acquisition activities occurred since the previous evaluation.

Ability and Capacity

Citizens State Bank and Trust Company’s March 31, 2025 Reports of Condition and Income reflected total assets of \$98.3 million, total deposits of \$75.8 million, and total loans of \$61.1 million. The loan portfolio is illustrated in the following table.

Loan Portfolio Distribution as of March 31, 2025		
Loan Category	\$(000s)	%
Construction and Land Development	1,588	2.6
Secured by Farmland	18,007	29.5
1-4 Family Residential	19,965	32.7
Multifamily (5 or more) Residential	698	1.1
Commercial Real Estate	2,479	4.1
Total Real Estate Loans	42,737	70.0
Commercial and Industrial	4,550	7.4
Agricultural	11,236	18.4
Consumer	2,555	4.2
Other	19	<1.0
Less: Unearned Income	–	–
Total Loans	61,097	100.0
<i>Source: Reports of Condition and Income</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 CRA performance will be evaluated. Citizens State Bank and Trust Company designated a single contiguous assessment area located in northeastern Kansas and southeastern Nebraska. The following sections discuss demographic and economic information for the assessment area.

Economic and Demographic Data

The bank’s assessment area includes all of Brown County, Kansas, and Richardson County, Nebraska; in addition, the assessment area includes census tract 201 in Doniphan County, Kansas, and census tract 816 in Atchison County, Kansas. Although Doniphan County is part of the St. Joseph, Missouri-Kansas Metropolitan Statistical Area (MSA), the other assessment area counties are located in the nonmetropolitan areas of Kansas and Nebraska. 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 #
Geographies (Census Tracts)	8	–	12.5	87.5	–
Population by Geography	23,655	–	18.7	81.3	–
Housing Units by Geography	12,239	–	18.3	81.7	–
Owner-Occupied Units by Geography	7,556	–	18.0	82.0	–
Occupied Rental Units by Geography	2,416	–	25.7	74.3	–
Vacant Units by Geography	2,267	–	11.4	88.6	–
Businesses by Geography	2,028	–	22.7	77.3	–
Farms by Geography	476	–	8.6	91.4	–
Family Distribution by Income Level	6,508	22.2	19.5	21.6	36.7
Household Distribution by Income Level	9,972	24.9	18.9	17.1	39.2
Median Family Income St. Joseph Missouri-Kansas MSA	\$66,409	Median Housing Value		\$84,627	
Median Family Income Nonmetropolitan Kansas	\$65,183	Median Gross Rent		\$634	
Median Family Income Nonmetropolitan Nebraska	\$70,804	Families Below Poverty Level		8.2%	
<i>Source: 2020 Census and 2024 D&B Data. Due to rounding, totals may not equal 100.0%.</i>					

According to 2024 D&B data, agriculture, forestry, and fishing represents the largest portion of businesses at 19.0 percent; followed by non-classifiable establishments at 11.9 percent; and other services at 11.5 percent. In addition, 77.9 percent of area businesses have four or fewer employees, and 90.0 percent operate from a single location.

The 2024 Federal Financial Institutions Examination Council’s (FFIEC) median family income levels are used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle- and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
Median Family Income for St. Joseph, Missouri-Kansas MSA				
2024 (\$ 81,500)	< \$40,750	\$40,750 to < \$65,200	\$65,200 to < \$97,800	>= \$97,800
Median Family Income for Nonmetropolitan Kansas				
2024 (\$ 80,900)	< \$40,450	\$40,450 to < \$64,720	\$64,720 to < \$97,080	>= \$97,080
Median Family Income for Nonmetropolitan Nebraska				
2024 (\$ 85,800)	< \$42,900	\$42,900 to < \$68,640	\$68,640 to < \$102,960	>= \$102,960
<i>Source: FFIEC</i>				

Competition

The competition for financial services in the assessment area is notable. According to FDIC Deposit Market Share data as of June 30, 2024, there were 16 financial institutions operating 29 locations within the assessment area. These institutions range from small community banks to larger national financial institutions. Citizens State Bank and Trust Company ranked 10th with 5.1 percent of the deposit market share. In addition to the banks reflected in the FDIC Deposit Market

Share reports, Citizens State Bank and Trust Company faces competition from other lenders, such as government agencies and credit unions.

Community Contact

In conjunction with CRA evaluations, regulatory agencies may interview members of a bank's community to gather perceptions on credit needs and the performance of local banks in meeting these needs. In addition to identifying credit needs, community members may provide information on general economic conditions, and other matters impacting the banking environment in the area.

Examiners relied on a recent interview with an individual from an organization familiar with the agricultural economy and trends in the community. The contact indicated that the economy is doing well despite lower grain prices and higher input costs. The contact noted that many residents commute up to an hour away for employment, and agricultural lending is the primary credit need in the area. The contact noted that competition among lenders in the area helps keep interest rates lower. The contact was not aware of any discriminatory practices by area financial institutions.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small farm lending represents a primary credit need within the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated July 22, 2019, to the current evaluation dated August 4, 2025. Examiners used Interagency Small Institution Examination Procedures to evaluate the bank's performance. These procedures focus on the bank's performance under the Lending Test as outlined in the Small Bank Performance Criteria Appendix.

Activities Reviewed

Examiners determined that the bank's major lending products are agricultural, commercial, and residential lending; therefore, small farm, small business, and home mortgage loans were reviewed for this evaluation. This conclusion considered the bank's business strategy, and the number and dollar volume of loans originated during the evaluation period. The bank's record of originating small farm loans contributed the most weight to overall conclusions due to the larger loan volume when compared to small business and home mortgage lending during the most recent calendar year.

Bank records indicate that the lending focus and product mix remained consistent throughout the evaluation period. Therefore, examiners reviewed small farm, small business, and home mortgage loans from January 1, 2024, through December 31, 2024.

For the Lending Test, examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. To evaluate the Geographic Distribution criterion, all loans within the assessment area were reviewed. Finally, examiners selected samples of loans within the assessment area to evaluate the Borrower Profile criterion. In 2024, the bank made 155 small farm loans

totaling \$16.9 million, of which 51 totaling \$7.1 million were sampled; 103 small business loans totaling \$5.3 million, of which 47 totaling \$1.6 million were sampled; and 58 home mortgage loans totaling \$8.1 million, of which 36 totaling \$4.6 million were sampled. The 2024 D&B data provided a standard of comparison for the bank’s small farm and small business lending performance, and 2020 U.S. Census data provided a standard of comparison for the bank’s home mortgage lending performance.

Examiners reviewed the number and dollar volume of small farm, small business, and home mortgage loans. While the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because the number of loans is a better indicator of the number of farms, businesses, and individuals served.

The bank originates small dollar loans that are \$2,500 or less in amount with terms of 90 days or more, annual percentage rates of 36 percent or less, low fees, and streamlined underwriting. In 2024, the bank originated 18 loans totaling \$29,597; in 2023, the bank originated 26 loans totaling \$43,804; and in 2022, the bank originated 23 loans totaling \$35,271. Examiners considered these loans further under the Borrower Profile criterion.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, Citizens State Bank and Trust Company demonstrated satisfactory performance under the Lending Test. The bank’s performance in all the criteria evaluated supports this conclusion.

Loan-to-Deposit Ratio

The bank’s average net loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. The loan-to-deposit ratio averaged 66.1 percent over the past 23 quarters from September 30, 2019, through March 31, 2025. The ratio ranged from a low of 43.5 percent as of March 31, 2022, to a high of 86.5 percent as of September 30, 2019.

As shown in the following table, the bank’s average net loan-to-deposit ratio for the evaluation period is in the middle of the range of ratios when compared to other institutions. Examiners selected comparable institutions based on their asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 3/31/2025 (\$000s)	Average Net Loan- to-Deposit Ratio (%)
Citizens State Bank and Trust Company, Hiawatha, Kansas	98,310	66.1
F&M Bank, Falls City, Nebraska	131,680	55.7
State Bank of Table Rock, Table Rock, Nebraska	146,108	102.2
<i>Source: Reports of Condition and Income 9/30/2019 through 3/31/2025</i>		

Assessment Area Concentration

Overall, the bank originated a substantial majority of its small farm, small business, and home mortgage loans within its assessment area. See the following table for details.

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 Farm	138	89.0	17	11.0	155	15,067	89.1	1,845	10.9	16,912
Small Business	101	98.1	2	1.9	103	5,073	94.9	274	5.1	5,347
Home Mortgage	50	86.2	8	13.8	58	6,312	78.0	1,779	22.0	8,091
Total	289	91.5	27	8.5	316	26,452	87.2	3,898	12.8	30,350

Source: 2024 Bank Data

Geographic Distribution

Overall, the geographic distribution of small farm, small business, and home mortgage loans reflects a reasonable dispersion throughout the assessment area. For this criterion, examiners focused on the bank’s record of lending in the moderate-income census tract as the assessment area does not include any low-income census tracts. The bank’s reasonable small farm and home mortgage lending performance compensated for poor small business lending performance to support this conclusion.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank’s level of lending in the moderate-income census tract is comparable to demographic data.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate	8.6	9	6.5	1,107	7.4
Middle	91.4	129	93.5	13,960	92.7
Total	100.0	138	100.0	15,067	100.0

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

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion throughout the assessment area. As shown in the following table, the bank’s level of lending in the moderate-income census tract lags the demographic data.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	22.7	4	4.0	122	2.4
Middle	77.3	97	96.0	4,951	97.6
Total	100.0	101	100.0	5,073	100.0

Source: 2024 D&B Data, Bank Data

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank’s level of lending in the moderate-income census tract is reasonably comparable to demographic data.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Households	#	%	\$(000s)	%
Moderate	19.9	6	12.0	825	13.1
Middle	80.1	44	88.0	5,487	86.9
Total	100.0	50	100.0	6,312	100.0

Source: 2020 Census, Bank Data

Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms and businesses of different revenue sizes and individuals of different income levels. This conclusion is supported by the bank’s reasonable lending performance for all three lending products reviewed. For this criterion, examiners focused on the dispersion of small farm and small business loans to operations with gross annual revenues of \$1 million or less, and home mortgage loans to low- and moderate-income borrowers.

The bank also originated a notable volume of small dollar loans. From calendar years 2020 through 2024, the bank originated 113 loans totaling \$174,674. Although these loans were particularly responsive to the credit needs of low- and moderate-income individuals, as they provided a cheaper alternative to more costly forms of consumer credit, they did not impact the overall rating.

Small Farm Loans

The borrower distribution of small farm loans reflects reasonable penetration among farms of different revenue sizes. The following table indicates the bank’s performance to farms with revenues of \$1 million or less is comparable to demographic data in this revenue category.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<= \$1,000,000	99.2	46	90.2	5,351	75.9
> \$1,000,000	0.4	5	9.8	1,700	24.1
Revenue Not Available	0.4	0	0.0	0	0.0
Total	100.0	51	100.0	7,051	100.0

Source: 2024 D&B Data, Bank Data

Small Business Loans

The distribution of small business loans reflects reasonable penetration. The following table shows the bank's performance to businesses with revenues of \$1 million or less is comparable to demographic data in this revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<= \$1,000,000	83.6	43	91.5	1,348	84.9
> \$1,000,000	3.2	4	8.5	240	15.1
Revenue Not Available	13.2	0	0.0	0	0.0
Total	100.0	47	100.0	1,588	100.0

Source: 2024 D&B Data, Bank Data

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels is reasonable. As shown in the following table, the percentage of loans to moderate-income borrowers is comparable to demographic data. While the bank's performance to low-income borrowers lags demographic data, the performance is still considered reasonable considering that 8.2 percent of low-income families generate incomes below the poverty level. At this income level, individuals are more likely to experience difficulty in qualifying for home mortgage loans due to monthly payment and down-payment requirements.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	24.9	4	11.1	307	6.6
Moderate	18.9	5	13.9	595	12.9
Middle	17.1	12	33.3	1,570	34.0
Upper	39.2	15	41.7	2,149	46.5
Total	100.0	36	100.0	4,621	100.0

Source: 2024 D&B Data, Bank Data

Response to Complaints

The bank 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

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

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.