

PUBLIC DISCLOSURE

September 8, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Bank of Rogersville
Certificate Number: 8572

1001 W. Center Street
Rogersville, Missouri 65742

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.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREA.....	2
SCOPE OF EVALUATION.....	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	5
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	9
APPENDICES	10
SMALL BANK PERFORMANCE CRITERIA.....	10
GLOSSARY.....	11

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.

The institution's overall CRA performance is reasonable in relation to the performance criteria, as discussed below.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The institution originated a majority of home mortgage and small business loans in its assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different revenue sizes.
- The institution did not receive any CRA-related complaints since the previous CRA evaluation performed as of October 21, 2019.

DESCRIPTION OF INSTITUTION

Citizens Bank of Rogersville (CBR) is a full-service commercial bank headquartered in Rogersville, Missouri, in Greene County. Wildcat Bancshares, Inc., Rogersville, Missouri, a one-bank holding company has majority ownership of the institution. The bank does not have any lending affiliates. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated October 21, 2019, which utilized Interagency Small Institution Examination Procedures.

In addition to the main office, CBR operates a full-service branch in Rogersville, Missouri. No changes in branching structure have occurred since the prior evaluation. Deposit-taking ATMs are located at both branches.

The bank's primary lending focus continues to be home mortgage and commercial lending. The institution offers a variety of loan products for residential real estate, commercial, agriculture, and consumer purposes. In addition, a variety of deposit accounts and services are offered including checking, savings, and certificates of deposit. Alternative banking services include online and mobile banking, electronic statements, deposit-taking ATMs.

According to the Consolidated Reports of Condition and Income (Call Report) as of June 30, 2025, total assets equaled \$124.5 million, total loan equaled \$96.1 million, and total deposits equaled \$102.8 million. The following table illustrates the bank’s loan portfolio.

Loan Portfolio Distribution as of 06/30/2025		
Loan Category	\$(000s)	%
Construction and Land Development	19,176	20.0
Secured by Farmland	5,531	5.8
1-4 Family Residential Properties	36,075	37.6
Multi-family (5 or more) Residential Properties	199	0.1
Commercial Real Estate	18,671	19.4
Total Real Estate Loans	79,652	82.9
Commercial and Industrial Loans	11,492	12.0
Agricultural Loans	1,436	1.5
Consumer Loans	3,423	3.6
Other	62	0.1
Lease Financing Receivables	0	0.0
Total Loans	96,065	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 affecting the bank’s ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA regulation requires financial institutions to define one or more assessment areas within which its CRA performance will be evaluated. CBR has designated an assessment area comprised of the entirety of Webster County and portions of Christian and Greene counties, all counties that constitute the Springfield, Missouri Metropolitan Statistical Area (MSA). Based on 2020 U.S. Census data, the assessment area consists of 5 low-, 22 moderate-, 39 middle-, and 25 upper-income census tracts, and 1 census tract without an income designation.

Economic and Demographic Data

The following tables illustrate select demographic characteristics of the assessment area in 2023 and 2024.

Demographic Information of the Assessment Area in 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	92	5.4	23.9	42.4	26.1	2.2
Population by Geography	361,732	4.7	19.6	48.0	27.0	0.7
Housing Units by Geography	159,259	5.2	21.6	47.1	25.2	0.9
Owner-Occupied Units by Geography	88,694	1.7	15.1	49.2	34.0	0.0
Occupied Rental Units by Geography	61,471	9.7	29.9	44.5	13.9	2.1
Vacant Units by Geography	9,094	8.3	28.9	45.2	16.3	1.4
Businesses by Geography	57,887	1.9	19.4	50.9	25.0	2.8
Farms by Geography	1,047	0.9	13.7	57.2	26.6	1.7
Family Distribution by Income Level	90,079	19.2	18.9	21.8	40.2	0.0
Household Distribution by Income Level	150,165	24.7	16.5	18.6	40.2	0.0
Median Family Income - Springfield, MO MSA		\$64,545	Median Housing Value			\$152,471
Families Below Poverty Level		9.1%	Median Gross Rent			\$785
<i>Source: 2020 Census and 2023 D&B Data</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						
<i>Due to rounding, totals may not equal 100%.</i>						

Demographic Information of the Assessment Area in 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	92	5.4	23.9	42.4	26.1	2.2
Population by Geography	361,732	4.7	19.6	48.0	27.0	0.7
Housing Units by Geography	159,259	5.2	21.6	47.1	25.2	0.9
Owner-Occupied Units by Geography	88,694	1.7	15.1	49.2	34.0	0.0
Occupied Rental Units by Geography	61,471	9.7	29.9	44.5	13.9	2.1
Vacant Units by Geography	9,094	8.3	28.9	45.2	16.3	1.4
Businesses by Geography	55,702	1.9	20.4	51.8	24.1	1.9
Farms by Geography	920	1.1	14.4	58.4	25.3	0.9
Family Distribution by Income Level	90,079	19.2	18.9	21.8	40.2	0.0
Household Distribution by Income Level	150,165	24.7	16.5	18.6	40.2	0.0
Median Family Income - Springfield, MO MSA		\$64,545	Median Housing Value			\$152,471
Families Below Poverty Level		9.1%	Median Gross Rent			\$785
<i>Source: 2020 Census and 2024 D&B Data</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						
<i>Due to rounding, totals may not equal 100%.</i>						

As shown in the preceding tables, the majority of census tracts in the assessment area are middle income. Additionally, 48.0 percent of the population in the assessment area resides in middle-income census tracts.

The FFIEC-updated median family incomes for the Springfield, Missouri MSA were used to analyze home mortgage lending performance under the Borrower Profile criterion. The low-, moderate-, middle-, and upper-income categories are presented in the following table.

Median Family Income Ranges of the Assessment Area					
Year	Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥ 120%
2023	\$84,800	<\$42,400	\$42,400 To <\$67,840	\$67,840 To <\$101,760	≥\$101,760
2024	\$80,500	<\$40,250	\$40,250 To <\$64,400	\$64,400 To <\$96,600	≥\$96,600
<i>Source: FFIEC</i>					

Competition

CBR operates in a competitive market for credit products and financial services. According to FDIC Deposit Market Share data as of June 30, 2024, 39 financial institutions operate 178 offices within the assessment area. CBR ranked 24th with 0.64 percent of the deposit market share. Institutions within the assessment area range from small community banks to large regional and national financial institutions.

The bank is not required to collect small business lending data but does collect and report home mortgage lending data. Aggregate lending data serves as a useful indicator of loan demand and competition for home mortgage and small business loans. There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. In 2023, 326 lenders reported 11,582 residential mortgage loans and 100 lenders reported 9,264 small business loans in Christian, Greene, and Webster counties. CBR ranked 54th for home mortgage lending with a market share of 0.41 percent. In 2024, 308 lenders reported 10,508 home mortgage loans in Christian, Greene, and Webster counties. CBR ranked 47th for home mortgage lending with a market share of 0.45 percent. These levels of activity indicate a high level of competition for home mortgage loans and small business loans, given the size and population of the assessment area.

Community Contact

Examiners use community contact interviews to obtain a profile of local communities, identify community development opportunities and general credit needs, and assess opportunities for participation by local financial institutions.

Examiners reviewed a community contact interview that was recently conducted with a representative from an economic development organization that serves Greene County. The contact stated that southwest Missouri and the Springfield area has the fastest growing population in Missouri, with population growth exceeding the national average. There are several banks operating in the area, making it highly competitive. In addition, financial institutions are adequately meeting the credit needs of the area. However, the contact stated they would like banks to focus more financial resources on economic development and community development activities.

Credit Needs

Considering economic and demographic data, along with information from bank management and the community contact, the primary credit needs in the assessment area are home mortgage loans, specifically affordable housing due to rapid growth of the community. Additional primary credit needs include affordable commercial loans to support the operations of small businesses.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated October 21, 2019, through September 8, 2025. Examiners used FFIEC Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. Please refer to the *Small Bank Performance Criteria* section of the appendices for a summary of the evaluated criteria.

Activities Reviewed

Residential and commercial loans constitute the largest portions of the bank's loan portfolio and are emphasized in the bank's business strategy. As a result, examiners reviewed home mortgage loans and small business loans to evaluate CRA lending performance. Home mortgage loans and small business loans received equal weight when drawing overall conclusions. Small farm loans were not reviewed since agriculture loans comprise a limited portion of the bank's loan portfolio.

Examiners reviewed all home mortgage loans reported on the bank's 2023 and 2024 Home Mortgage Disclosure Act (HMDA) loan application registers. The Assessment Area Concentration analysis included 55 home mortgage loans totaling \$8.8 million in 2023 and 56 loans totaling \$11.7 million in 2024. The Geographic Distribution and Borrower Profile analyses only focused on loans made within the assessment area, which consisted of 41 loans totaling \$7.1 million in 2023 and 47 loans totaling \$9.9 million in 2024. Examiners used 2023 and 2024 aggregate lending data and 2020 U.S. Census data as standards of comparison for home mortgage lending.

Examiners also considered all small business loans originated or renewed in 2024. Management indicated that a review of lending activity from this timeframe would be representative of lending performance since the prior evaluation. During this period, the bank originated 108 small business loans totaling \$11.7 million. Examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration. For the Geographic Distribution analysis, examiners reviewed all small business loans originated in the assessment area, which consisted of 76 loans totaling \$8.2 million. For the Borrower Profile analysis, examiners reviewed a sample of 42 loans totaling \$4.6 million. Examiners used 2024 D&B data as a standard of comparison for small business lending.

Examiners analyzed lending performance by both number and dollar volume of loans. However, examiners emphasized performance by number of loans, as it is generally a better indicator of the efforts to serve low- and moderate-income individuals and small businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CBR demonstrated satisfactory performance under the Lending Test, which is supported by collective performance under all the evaluated criteria.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The net loan-to-deposit ratio, calculated from Call Report data,

averaged 89.7 percent over the past 23 calendar quarters from December 31, 2019, to June 30, 2025. The ratio ranged from a low of 67.9 percent as of December 31, 2021, to a high of 115.2 percent as of December 31, 2019. The average net loan-to-deposit ratio increased by 5.9 percent since the prior evaluation.

When available and relevant, the performance of similarly situated institutions serves as an additional method of assessing an institution’s average net loan-to-deposit ratio. Examiners select similarly situated institutions based on asset size, lending focus, branching structure, and markets served. As shown in the following table, the institution’s average net loan-to-deposit ratio exceeds the majority of similarly situated institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 06/30/2025 (\$000s)	Average Net LTD Ratio (%)
Citizens Bank of Rogersville, Rogersville, Missouri	124,451	89.7
Bank of Billings, Billings, Missouri	94,503	90.5
Ozark Bank, Ozark, Missouri	363,635	73.9
The Seymour Bank, Seymour, Missouri	223,305	67.0

Source: Reports of Condition and Income 12/31/2019 through 06/30/2025

Assessment Area Concentration

The bank originated a majority of home mortgage and small business loans within its assessment area, as illustrated in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000)				Total \$(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$(000s)	%	\$(000s)	%	
Home Mortgage										
2023	41	74.5	14	25.5	55	7,131	81.2	1,648	18.8	8,779
2024	47	83.9	9	16.1	56	9,878	84.1	1,861	15.9	11,739
Subtotal	88	79.2	23	20.8	111	17,009	82.7	3,509	17.5	20,518
Small Business	76	70.4	32	29.6	108	8,150	69.9	3,506	30.1	11,656

Source: Bank Data

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. This conclusion is supported by reasonable home mortgage and small business lending performance. Examiners focused on the percentage of loans, by number, in the low- and moderate-income census tracts in the assessment area.

Home Mortgage

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, no home mortgage loans were originated in low-

income census tracts in 2023 and 2024. However, there are limited opportunities to extend home mortgage loans in these census tracts due to the limited number of owner-occupied housing units. The bank's home mortgage lending performance exceeds demographic data and aggregate lending data in moderate-income census tracts in 2023. While the bank's lending trails comparable demographic data and aggregate lending data in moderate-income census tracts in 2024, it is generally comparable considering the high level of competition in the assessment area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner Occupied Housing Units	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	1.7	2.3	0	0.0	0	0.0
2024	1.7	2.4	0	0.0	0	0.0
Moderate						
2023	15.1	18.2	10	24.4	1,258	17.6
2024	15.1	18.3	4	8.5	422	4.3
Middle						
2023	49.2	48.3	25	61.0	4,076	57.2
2024	49.2	47.7	31	66.0	5,398	54.7
Upper						
2023	34.0	31.2	6	14.6	1,797	25.2
2024	34.0	31.5	11	23.4	3,400	34.4
Not Available						
2023	0.0	0.1	0	0.0	0	0.0
2024	0.0	0.0	1	2.1	658	6.7
Total						
2023	100.0	100.0	41	100.0	7,131	100.0
2024	100.0	100.0	47	100.0	9,878	100.0
<i>Source: 2020 U.S. Census; Bank Data; 2023 & 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

Small Business

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, small business lending in the low- and moderate-income census tracts is comparable to demographic data.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	1.9	1	1.3	75	0.9
Moderate	20.4	14	18.4	2,507	30.8
Middle	51.8	42	55.3	2,772	34.0
Upper	24.1	17	22.4	2,125	26.1
Not Applicable	1.9	2	2.6	671	8.2
Total	100.0	76	100.0	8,150	100.0
<i>Source: 2024 D&B Data; Bank Data</i>					
<i>Due to rounding, totals may not equal 100.0%.</i>					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different revenue sizes in the assessment area. This conclusion is supported by reasonable home mortgage and small business lending performance. Examiners focused on the percentage of loans, by number, to low- and moderate-income borrowers and to businesses with gross annual revenues of \$1 million or less.

Home Mortgage

The distribution of borrowers reflects reasonable penetration among individuals of different income levels, including low- and moderate-income individuals. As shown in the following table, the bank's lending to low- and moderate-income borrowers is consistent with aggregate data in 2023 and comparable demographic data for low-income borrowers in 2024. The bank's lending trails comparable demographic data and aggregate lending data for moderate-income borrowers in 2024. Bank management indicated this decrease is attributed to rising interest rates resulting in lower loan demand. However, the bank’s collective performance is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	HMDA Aggregate % of #	#	%	\$(000s)	%
Low						
2023	19.2	9.7	3	7.3	94	1.3
2024	19.2	7.0	2	4.3	182	1.8
Moderate						
2023	18.9	18.2	7	17.1	852	12.0
2024	18.9	17.9	3	6.4	278	2.8
Middle						
2023	21.8	19.7	14	34.2	1,550	21.7
2024	21.8	19.7	9	19.2	1,475	14.9
Upper						
2023	40.2	28.5	14	34.2	4,040	56.7
2024	40.2	31.3	26	55.3	6,339	64.2
Not Available						
2023	0.0	23.9	3	7.3	595	8.3
2024	0.0	24.2	7	14.9	1,604	16.2
Total						
2023	100.0	100.0	41	100.0	7,131	100.0
2024	100.0	100.0	47	100.0	9,878	100.0
<i>Source: 2020 Census; Bank Data; 2023 & 2024 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%.</i>						

Small Business

The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes. As indicated in the following table, the percentage of loans made to businesses with gross annual revenues of \$1 million or less lags demographic data. However, the bank’s performance is reasonable considering that rising interest rates have decreased loan demand.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	91.9	34	81.0	3,297	72.1
>\$1,000,000	1.9	8	19.0	1,278	27.9
Revenue Not Available	6.3	0	0.0	0	0.0
Totals	100.0	42	100.0	4,575	100.0
<i>Source: 2024 D&B Data; Bank Data</i>					
<i>Due to rounding, totals may not equal 100.0%</i>					

Response to Complaints

The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor 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.