PUBLIC DISCLOSURE

April 27, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

FNB Washington
RSSD# 209559

101 C Street
Washington, Kansas 66968

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

TABLE OF CONTENTS

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

FNB Washington (the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- An evaluation of the distribution of loans among geographies of different income levels was not conducted as the AA consists entirely of middle-income tracts and an analysis would not be meaningful.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs. Lending performance was assessed within the bank's single AA**.** Examiners reviewed the following data:

- The bank's 17-quarter average LTD ratio.
- A statistical sample of 67 small business loans selected from a universe of 100 loans originated between January 25, 2022 and December 31, 2024.
- A statistical sample of 83 small farm loans selected from a universe of 141 loans originated between January 1, 2024 and December 31, 2024.

In addition, greater weight was placed on small farm loans in this analysis due to the bank's strategic focus and portfolio concentrations on agricultural lending.

DESCRIPTION OF INSTITUTION

FNB Washington is a community bank headquartered in Washington, Kansas. The bank's characteristics include the following:

- The bank is a wholly-owned subsidiary of Washington 1st Banco, Inc., Washington, Kansas.
- The bank has total assets of $83.2 million as of September 30, 2025.
- The bank operates one location in Washington, Kansas.
- The bank does not operate any automated teller machines.
- As shown in the table below, the bank's primary business focus is agricultural lending.

Table 1

Composition of Loan Portfolio as of September 30, 2025		
Loan Type	**$(000)**	**%**
Construction and Land Development	0	0.0
Farmland	22,648	57.2
1- to 4-Family Residential Real Estate	9,523	24.1
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	1,742	4.4
Agricultural	1,858	4.7
Commercial and Industrial	2,023	5.1
Consumer	1,734	4.4
Other	50	0.1
Gross Loans	39,578	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its January 24, 2022 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Washington County AA consists of Washington County in its entirety (see Appendix A for additional demographic data).

- There have been no changes to the AA delineation since the previous evaluation.
- The AA is comprised of two middle-income census tracts, which is consistent with the last evaluation.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank has a 19.3 percent deposit market share, ranking third out of six FDIC-insured institutions operating in the AA.
- One interview with a member of a community within the bank's AA was conducted to ascertain the credit needs of the AA's communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an economic development and tourism entity within the AA.

Table 2

Population Change Assessment Area: Washington County			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Washington County	5,686	5,530	(2.7)
NonMSA Kansas	901,451	872,644	(3.2)
Kansas	2,892,987	2,937,880	1.6
Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Washington, Kansas, is the largest town in the AA with a population of 1,071 residents, according to the 2020 U.S. Census Bureau Decennial Census, and is also the county seat.
- A community member indicated that the population of the county is now beginning to stabilize. The main area of need within the AA, related to the population, is the continued recruitment and retention of medical doctors and nurses, due to the aging population.

Table 3

Median Family Income Change Assessment Area: Washington County			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Washington County	61,433	60,699	(1.2)
NonMSA Kansas	62,676	65,183	4.0
Kansas	72,535	77,620	7.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The percentage of AA families living below poverty, at 6.2 percent, is below both the statewide figure of 7.6 percent and the nonmetropolitan figure of 8.3 percent.
- According to the 2020 American Community Survey, the percentage of low-income families in the AA, at 14.5 percent, is below the statewide figures for low-income families, at 18.3 percent, and below the nonmetropolitan average of 18.3 percent. Alternatively, the percentage of moderate-income families in the AA, at 23.7 percent, is above the statewide figures for moderate-income families, at 17.6 percent, and above the nonmetropolitan average of 18.8 percent.

Table 4

Housing Cost Burden Assessment Area: Washington County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Washington County	46.5	4.4	17.6	47.2	10.1	10.6
NonMSA Kansas	68.2	23.3	34.6	53.9	22.3	14.8
Kansas	75.7	29.8	38.2	58.1	26.8	15.3

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

- The median housing value in the AA of $84,111 is below both the statewide figure of $157,600 and the nonmetropolitan figure of $104,213.
- The AA's median gross rent of $449 is also below both the statewide and nonmetropolitan figures of $863 and $697, respectively.

Table 5

Unemployment Rates Assessment Area: Washington County					
Area	2020	2021	2022	2023	2024
Washington County	2.7	2.1	2.3	2.7	3.2
NonMSA Kansas	4.6	2.9	2.6	2.8	3.4
Kansas	5.8	3.4	2.7	2.9	3.6

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to the community member, the major employers are the county government, the two community hospitals of Washington County Hospital and Hanover Hospital, and manufacturing, with Bradford Built being the largest company. The community member also mentioned that Washington County relies heavily on the farming and agricultural industry.
- Since 2021, the AA has experienced an increasing unemployment rate each year from 2.1 percent to 3.2 percent in 2024. The unemployment rate in the AA is comparable to both the statewide and nonmetropolitan figures.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is satisfactory.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD ratio to determine the reasonableness of lending considering the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and location. The bank's

17-quarter average LTD ratio is reasonable and is within the range of the LTD ratios of the four similarly situated banks.

Table 6

Comparative LTD Ratios September 30, 2021 – September 30, 2025			
Institution	Location	Asset Size $(000)	LTD Ratio (%) 17-Quarter Average
FNB Washington	**Washington, KS**	**83,205**	**63.5**
Similarly Situated Institutions			
Citizens State Bank and Trust Co.	Council Grove, KS	85,489	92.7
Elk State Bank	Clyde, KS	132,993	64.5
First National Bank in Frankfort	Frankfort, KS	60,739	47.1
Riley State Bank	Riley, KS	121,968	71.5

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	$(000)	$%	#	#%	$(000)	$%
Small Business	55	82.1	2,776	56.6	12	17.9	2,133	43.4
Small Farm	69	83.1	4,608	86.7	14	16.9	705	13.3
Total Loans	**124**	**82.7**	**7,384**	**72.2**	**26**	**17.3**	**2,838**	**27.8**
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. However, the bank's geographic distribution of loans was not evaluated as the Washington County AA is comprised entirely of middle-income census tracts, therefore, a meaningful analysis could not be conducted because there are no low-, moderate-, or upper-income census tracts in the AA for comparative purposes.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to businesses and farms of different sizes. The bank's lending has an overall reasonable distribution among businesses and farms of different sizes. This assessment is primarily driven by greater weight placed on small farm lending.

Small Business Lending

The borrower distribution of small business lending is excellent. The distribution of small business lending to businesses with annual revenues of one million dollars or less was above aggregate lending data and comparable to the demographic figure, which represents the total percentage of businesses in the AA with revenues of one million dollars or less. In addition, 54 out of 55 small business loans were originated in amounts of $250,000 or less, demonstrating the bank's willingness to make smaller dollar loans often requested by small businesses. The excellent rating is further supported by the bank's performance being above aggregate data by 46.8 percent by number and 50.2 percent by dollar volume.

Table 8

Distribution of 2022 to 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Washington County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	52	94.5	47.7	2,225	81.2	31.0	81.8
Over $1 Million	3	5.5		516	18.8		10.4
Revenue Unknown	0	0.0		0	0.0		7.8
Total	55	100.0		2,741	100.0		100.0
By Loan Size							
$100,000 or Less	47	85.5	100.0	1,307	47.7	100.0	
$100,001 - $250,000	7	12.7	0.0	1,035	37.8	0.0	
$250,001 - $1 Million	1	1.8	0.0	400	14.6	0.0	
Total	55	100.0	100.0	2,741	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	46	88.5		1,207	54.2		
$100,001 - $250,000	5	9.6		619	27.8		
$250,001 - $1 Million	1	1.9		400	18.0		
Total	52	100.0		2,226	100.0		

Source: 2022 - 2024 FFIEC Census Data
2022 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The distribution of small farm lending to farms with annual revenues of one million dollars or less was above aggregate by number volume, comparable to aggregate by dollar volume, and below the demographic figure, which represents the total percentage of farms in the AA with revenues of one million dollars or less. In addition, 68 out of 69 small farm loans were in the amounts of $250,000 or less, demonstrating the bank's willingness to originate smaller dollar loans often requested by small farms.

Table 9

Distribution of 2024 Small Farm Lending By Revenue Size of Businesses Assessment Area: Washington County							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	35	50.7	38.2	2,071	44.9	57.6	96.9
Over $1 Million	34	49.3		2,537	55.1		3.1
Revenue Unknown	0	0.0		0	0.0		0.0
Total	69	100.0		4,608	100.0		100.0
By Loan Size							
$100,000 or Less	55	79.7	94.1	2,097	45.5	52.0	
$100,001 - $250,000	13	18.8	2.9	2,142	46.5	14.6	
$250,001 - $500,000	1	1.4	2.9	370	8.0	33.4	
Total	69	100.0	100.0	4,608	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	31	88.6		1,287	62.1		
$100,001 - $250,000	4	11.4		784	37.9		
$250,001 - $500,000	0	0.0		0	0.0		
Total	35	100.0		2,071	100.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – DEMOGRAPHIC INFORMATION

Table A-1

2024 Washington County Demographics

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	209	14.5
Moderate	0	0.0	0	0.0	0	0.0	342	23.7
Middle	2	100.0	1,443	100.0	89	6.2	404	28.0
Upper	0	0.0	0	0.0	0	0.0	488	33.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,443**	**100.0**	**89**	**6.2**	**1,443**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,940	1,868	100.0	63.5	544	18.5	528	18.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**2,940**	**1,868**	**100.0**	**63.5**	**544**	**18.5**	**528**	**18.0**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	316	100.0	257	100.0	34	100.0	25	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**316**	**100.0**	**257**	**100.0**	**34**	**100.0**	**25**	**100.0**
Percentage of Total Businesses:				**81.3**		**10.8**		**7.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	159	100.0	154	100.0	5	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**159**	**100.0**	**154**	**100.0**	**5**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**96.9**		**3.1**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-2

2023 Washington County Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	211	14.6
Moderate	0	0.0	0	0.0	0	0.0	345	23.9
Middle	2	100.0	1,443	100.0	89	6.2	403	27.9
Upper	0	0.0	0	0.0	0	0.0	484	33.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,443**	**100.0**	**89**	**6.2**	**1,443**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,940	1,868	100.0	63.5	544	18.5	528	18.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**2,940**	**1,868**	**100.0**	**63.5**	**544**	**18.5**	**528**	**18.0**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	324	100.0	266	100.0	33	100.0	25	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**324**	**100.0**	**266**	**100.0**	**33**	**100.0**	**25**	**100.0**
Percentage of Total Businesses:				**82.1**		**10.2**		**7.7**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	156	100.0	151	100.0	5	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**156**	**100.0**	**151**	**100.0**	**5**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**96.8**		**3.2**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-3

2022 Washington County Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	211	14.6
Moderate	0	0.0	0	0.0	0	0.0	345	23.9
Middle	2	100.0	1,443	100.0	89	6.2	403	27.9
Upper	0	0.0	0	0.0	0	0.0	484	33.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2**	**100.0**	**1,443**	**100.0**	**89**	**6.2**	**1,443**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,940	1,868	100.0	63.5	544	18.5	528	18.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**2,940**	**1,868**	**100.0**	**63.5**	**544**	**18.5**	**528**	**18.0**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	320	100.0	262	100.0	33	100.0	25	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**320**	**100.0**	**262**	**100.0**	**33**	**100.0**	**25**	**100.0**
Percentage of Total Businesses:				**81.9**		**10.3**		**7.8**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	156	100.0	151	100.0	5	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**156**	**100.0**	**151**	**100.0**	**5**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**96.8**		**3.2**		**0.0**

Source: 2022 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX B – 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.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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, other secured consumer loans, and other unsecured consumer loans.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which 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).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.