



PUBLIC DISCLOSURE

March 16, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Bank & Trust Company of Ardmore
RSSD# 255556

1100 North Commerce Street
Ardmore, Oklahoma 73401

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.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Citizens Bank & Trust Company of Ardmore (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.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses 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 only AA. Examiners reviewed the following data:

- The bank's 15-quarter average LTD ratio.
- A statistical sample of 63 outstanding home mortgage loans selected from a universe of 91 loans originated between January 1, 2024 and December 31, 2024.
- A statistical sample of 53 outstanding small business loans selected from a universe of 72 loans originated between April 5, 2022 and December 31, 2024.

Both loan products were given equal weighting in determining the overall conclusions given the bank's strategic focus and loan portfolio composition.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Ardmore, Oklahoma. The bank's characteristics include the following:

- The bank is a wholly-owned subsidiary of Citizens Commerce Corporation.
- The bank has total assets of \$318.1 million as of September 30, 2025.
- In addition to its main office, located in Ardmore, Oklahoma, the bank has two additional branches located in Ardmore and a drive-thru-only location in Dickson, Oklahoma.
- The bank operates seven cash-only automatic teller machines (ATMs) and two full-service ATMs in Carter County.
- As shown in the table below, the bank’s primary business focus is commercial and residential real estate lending.

Table 1

Composition of Loan Portfolio as of September 30, 2025		
Loan Type	\$(000)	%
Construction and Land Development	15,459	7.6
Farmland	1,412	0.7
1- to 4-Family Residential Real Estate	88,796	43.7
Multifamily Residential Real Estate	1,203	0.6
Nonfarm Nonresidential Real Estate	74,208	36.5
Agricultural	193	0.1
Commercial and Industrial	10,183	5.0
Consumer	11,746	5.8
Other	45	0.0
Gross Loans	203,245	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its April 4, 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 Carter County AA consists of Carter County, Oklahoma, in its entirety. See Appendix A for additional demographic data.

- There have been no changes to the AA delineation since the prior exam.
- The AA is comprised of four moderate-, seven middle-, and five upper-income census tracts. At the prior evaluation, the AA consisted of one moderate-, seven middle-, and three upper-income census tracts.
- According to the June 30, 2025 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks fourth of eight FDIC-insured institutions operating in the AA, with a deposit market share of 16.2 percent.
- An interview that was previously conducted with a member of the community was referenced to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and the local

economic conditions. The community member represented an economic development organization.

Table 2

Population Change			
Assessment Area: Carter County			
Area	2015 Population	2020 Population	Percent Change
Carter County	48,442	48,003	(0.9)
NonMSA Oklahoma	1,333,350	1,289,548	(3.3)
Oklahoma	3,849,733	3,959,353	2.8

*Source: 2020 U.S. Census Bureau: Decennial Census
 2011-2015 U.S. Census Bureau: American Community Survey*

- Ardmore, Oklahoma is the county seat of Carter County and according to the 2020 U.S Census Bureau, had a population of 24,725. The population of Lone Grove was 4,993 and Dickson was 1,331. These locations represent areas where the bank has either a branch or ATM presence.
- The AA total population has remained relatively stable with a slight decline of 0.9 percent since 2015, which is less than other NonMSA areas of Oklahoma of 3.3 percent.
- A community member stated people find Ardmore a popular place to live, as it is conveniently located between Oklahoma City, Oklahoma and Dallas, Texas.

Table 3

Median Family Income Change			
Assessment Area: Carter County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Carter County	62,120	63,774	2.7
NonMSA Oklahoma	56,258	58,565	4.1
Oklahoma	63,401	67,511	6.5

*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 families living below the poverty line in the AA is 13.6 percent, which is comparable to NonMSA Oklahoma at 13.5 percent.

Table 4

Housing Cost Burden						
Assessment Area: Carter County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Carter County	73.2	35.3	32.9	40.7	16.9	12.8
NonMSA Oklahoma	66.5	30.6	35.0	48.2	22.2	14.9
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4

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

- The median age of housing stock in the AA is 49 years. This is older than the NonMSA Oklahoma age of 39 years.
- The AA’s 2020 median family income at \$63,774 is 54.3 percent of the median housing value of \$117,420, making owning a home in the AA affordable for the average family.
- According to an Oklahoma Housing Study which looked at homeownership demand by county, Carter County falls within the second highest housing demand range representing demand of between 1,000 to 9,999 housing units.
- The need for housing in the AA is reinforced by a community member who stated that affordable housing stock is a main concern. Additionally, the contact commented that while new homes are being built, they are located in development areas that are not considered affordable.

Table 5

Unemployment Rates					
Assessment Area: Carter County					
Area	2020	2021	2022	2023	2024
Carter County	7.1	4.6	3.5	3.6	3.9
NonMSA Oklahoma	6.2	4.1	3.3	3.4	3.5
Oklahoma	6.3	4.0	3.0	3.2	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- In 2020, unemployment rates were higher due to the coronavirus pandemic. However, unemployment rates have since lowered and stabilized. In 2024, the AA had an unemployment rate of 3.9 percent which was comparable to the NonMSA Oklahoma rate of 3.5 percent.
- A community member stated that there are a variety of large manufacturing and distribution centers in the AA which provide a diverse option of employment opportunities to residents.
- Primary industries in the AA include healthcare, distribution centers and manufacturing. Some of the largest employers are Mercy Hospital, the Dollar General distribution center, and Lighthouse Behavioral Wellness Centers. The AA also contains a Michelin tire processing plant; however, the plant began to downsize its operations in 2023.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall lending test performance is Satisfactory. All performance criteria within the lending test was weighted equally.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average LTD ratio to determine the reasonableness of lending considering performance context, such as 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 and the area where they are located, with a specific focus on institutions that have a presence in Carter County. The bank’s LTD ratio is reasonable. The bank’s 15-quarter average LTD ratio is above one and below three of the similarly situated institutions. The bank’s LTD ratio is within the range of the similarly situated institutions, as shown in Table 6.

Table 6

Comparative LTD Ratios March 31, 2022 – September 30, 2025			
Institution	Location	Asset Size \$(000)	LTD Ratio (%)
			15 Quarter Average
Citizens Bank & Trust Company of Ardmore	Ardmore, OK	318,089	69.6
Similarly Situated Institutions			
American Nation Bank	Ardmore, OK	682,257	78.0
First National Bank and Trust Company of Ardmore	Ardmore, OK	668,482	71.3
First Bank & Trust Company	Duncan, OK	955,885	91.7
International Bank of Commerce	Oklahoma City, OK	1,629,426	49.8

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)	\$%
Home Mortgage	46	73.0	9,513	78.2	17	27.0	2,655	21.8
Small Business	47	88.7	9,152	91.3	6	11.3	874	8.7
Total Loans	93	80.2	18,665	84.1	23	19.8	3,529	15.9

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. The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. While the AA does not contain any low-income census tracts, the distribution of home mortgage lending in moderate-income census tracts was below aggregate lending data and below the

demographic figure, which represents the percentage of owner-occupied housing units by income level of census tracts. Home mortgage lending in the moderate-income census tracts is considered reasonable given the AA is a largely rural, sparsely populated county which results in less opportunity for home mortgage lending due to low demand. Further, while the bank has multiple branches, not all moderate-income census tracts are within close proximity of a branch. One moderate-income census tract is located 20 miles away from the nearest branch location. In addition, an analysis of dispersion was completed, and no gaps or lapses in home mortgage lending were identified.

Table 8

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Carter County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	8.7	13.0	307	3.2	8.9	14.5
Middle	17	37.0	39.6	2,733	28.7	38.0	43.1
Upper	25	54.3	47.4	6,474	68.1	53.1	42.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	46	100.0	100.0	9,513	100.0	100.0	100.0

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.

Small Business Lending

The geographic distribution of small business lending is reasonable. While the AA does not contain any low-income census tracts, the distribution of small business lending in moderate-income census tracts was below aggregate lending data and below the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography. However, small business lending in moderate-income tracts is considered reasonable given low loan demand as evidenced by the lower percentage of loans compared to the numbers of businesses in these tracts also originated by other (aggregate) lenders. In addition, as mentioned previously, bank locations are located a great distance away from some of the bank’s moderate-income tracts. A review of lending dispersion was also conducted and lending gaps in moderate-income tracts were identified. However, these gaps can be explained by performance context and did not impact the overall rating. The overall AA is a rural, sparsely populated county, resulting in fewer lending opportunities. Additionally, one of the moderate-income tracts is located 20 miles away from the nearest branch.

Table 9

Distribution of 2022 to 2024 Small Business Lending By Income Level of Geography							
Assessment Area: Carter County							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	4.3	6.4	513	5.6	4.1	13.4
Middle	16	34.0	40.4	1,622	17.7	55.0	45.3
Upper	29	61.7	51.9	7,018	76.7	40.6	41.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.3	
Total	47	100.0	100.0	9,152	100.0	100.0	100.0

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

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different sizes. The bank’s lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of home mortgage lending, by number, to low-income borrowers is above aggregate lending data and below the demographic figure, which is the percent of families by family income. The distribution of home mortgage lending, by number, to moderate-income borrowers is above aggregate lending data and above the demographic figure. Greater weight was given to the bank’s performance when compared against the aggregate lending data, as this is an indicator of lending opportunity. Lending by dollar volume, both to low- and moderate-income borrowers, was directly comparable to the aggregate percentages, as seen in Table 10.

Table 10

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Carter County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	3	6.5	4.1	173	1.8	1.8	21.5
Moderate	9	19.6	11.5	731	7.7	7.7	14.5
Middle	5	10.9	21.4	653	6.9	18.1	18.9
Upper	29	63.0	38.2	7,957	83.6	45.4	45.1
Unknown	0	0.0	24.8	0	0.0	27.0	0.0
Total	46	100.0	100.0	9,513	100.0	100.0	100.0

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.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of small business lending to businesses with annual revenues of \$1 million 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 \$1 million or less.

Table 11

Distribution of 2022 to 2024 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Carter County							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
By Revenue							
\$1 Million or Less	34	72.3	55.1	6,923	75.6	46.7	89.1
Over \$1 Million	13	27.7		2,229	24.4		9.3
Revenue Unknown	0	0.0		0	0.0		1.6
Total	47	100.0		9,152	100.0		100.0
By Loan Size							
\$100,000 or Less	19	40.4	90.9	680	7.4	34.4	
\$100,001 - \$250,000	10	21.3	5.1	1,720	18.8	19.4	
\$250,001 - \$1 Million	18	38.3	4.0	6,753	73.8	46.3	
Total	47	100.0	100.0	9,152	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	13	38.2		406	5.9		
\$100,001 - \$250,000	7	20.6		1,219	17.6		
\$250,001 - \$1 Million	14	41.2		5,299	76.5		
Total	34	100.0		6,924	100.0		
Source: 2022 - 2024 FFIEC Census Data 2022 - 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 Carter 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	2,497	21.5
Moderate	4	25.0	2,044	17.6	491	24.0	1,679	14.5
Middle	7	43.8	4,738	40.9	691	14.6	2,185	18.9
Upper	5	31.3	4,806	41.5	392	8.2	5,227	45.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	11,588	100.0	1,574	13.6	11,588	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	4,425	1,799	14.5	40.7	1,620	36.6	1,006	22.7
Middle	8,644	5,345	43.1	61.8	1,964	22.7	1,335	15.4
Upper	8,730	5,251	42.4	60.1	2,495	28.6	984	11.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,799	12,395	100.0	56.9	6,079	27.9	3,325	15.3
	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	236	13.1	204	12.7	26	15.7	6	20.7
Middle	836	46.5	755	47.2	66	39.8	15	51.7
Upper	724	40.3	642	40.1	74	44.6	8	27.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,796	100.0	1,601	100.0	166	100.0	29	100.0
Percentage of Total Businesses:				89.1		9.2		1.6
	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	1	1.9	1	1.9	0	0.0	0	0.0
Middle	34	65.4	34	65.4	0	0.0	0	0.0
Upper	17	32.7	17	32.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	52	100.0	52	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		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.								

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.