PUBLIC DISCLOSURE

April 13, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

MA Bank
RSSD #34555

1513 North Missouri Street
Macon, Missouri 63552

Federal Reserve Bank of St. Louis

P.O. Box 442
St. Louis, Missouri 63166-0442

NOTE: **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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. 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 institution.**

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the loans and other lending-related activities are originated inside the AA.
- The borrower's profile analysis reveals excellent distribution among businesses and farms of different sizes.
- The geographic distribution of loans reflects a poor dispersion throughout the AA.
- Neither the bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

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

The bank's lending performance was evaluated using small farm and small business loans, as these loan categories are considered the bank's core business lines based on lending volume and the bank's stated business strategy. Small farm lending was weighted more heavily than small business lending in the evaluation, as it represents the bank's primary lending focus. The following table includes the corresponding time period for each performance category.

Performance Criterion	Time Period
LTD Ratio	June 30, 2021 – December 31, 2025
AA Concentration	January 1, 2024 – December 31, 2024
Loan Distribution by Borrower's Profile	
Geographic Distribution of Loans	
Response to Written CRA Complaints	April 26, 2021 – April 12, 2026

Lending Test analyses often entail comparisons of bank performance to AA demographics and the performance of other lenders, based on Home Mortgage Disclosure Act and CRA aggregate lending data. Unless otherwise noted, AA demographics are based on 2020 American Community Survey data; certain business and farm demographics are based on 2024 Dun & Bradstreet data.

When analyzing bank performance by comparing lending activity to both demographic data and aggregate lending data, greater emphasis is generally placed on the aggregate lending data, because it is expected to describe many factors impacting lenders within an AA. Aggregate lending datasets are updated annually and are, therefore, expected to predict more relevant comparisons. In addition, the bank's lending levels were evaluated in relation to those of comparable financial institutions operating in the same general region. Three other banks were identified as similarly situated peers, with asset sizes ranging from $117.7 million to $334.7 million as of December 31, 2025.

To augment this evaluation, one community contact interview was utilized with a member of the local community to ascertain specific credit needs, opportunities, and local market conditions within the bank's AA. Information from this interview also assisted in evaluating the bank's responsiveness to identified community credit needs and community development opportunities. Key details from this community contact interview are included in the *Description of Assessment Area* section.

DESCRIPTION OF INSTITUTION

MA Bank is an intrastate community bank headquartered in Macon, Missouri. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Macon-Atlanta Bancorp, Inc. of Macon, Missouri.

- The bank has total assets of $404.1 million as of December 31, 2025. That represents an increase of 20.3 percent since the last evaluation.

- In addition to its main office in Macon, the bank has two other offices located in Monroe City and Kirksville. The office in Kirksville was opened in October 2024.

- The bank operates a cash-dispensing-only ATM at each of the three branch offices. In November 2025, the bank added a standalone cash-dispensing-only ATM at Truman State University in Kirksville.

- As shown in the following table, the bank's primary business focus is agricultural lending, followed to a lesser extent by commercial lending.

Composition of Loan Portfolio as of December 31, 2025		
Loan Type	**Amount $ (000s)**	**Percentage of Total Loans (%)**
Farmland	98,869	45.6
Farm Loans	30,609	14.1
Commercial Real Estate	27,754	12.8
1–4 Family Residential	26,511	12.2
Commercial and Industrial	12,666	5.8
Construction and Development	9,471	4.4
Loans to Individuals	9,194	4.2
Total Other Loans	1,125	0.5
Multifamily Residential	853	0.4
TOTAL LOANS	**217,052**	**100.0**
Note: Percentages may not total 100.0% due to rounding.		

The bank was rated Satisfactory under the CRA at its April 26, 2021 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 Northeastern Missouri AA consists of the entirety of the following four contiguous counties: Adair, Macon, Monroe, and Shelby. All counties comprising the AA are located in a nonmetropolitan statistical area (nonMSA) portion of Missouri (see Appendix A for an AA map).

- The delineation of the AA was expanded since the prior evaluation, when it was previously composed solely of Macon and Monroe counties. The 2024 opening of the full-service branch in Kirksville prompted the addition of Adair County, while the AA was expanded to include Shelby County in 2025.

- According to the June 30, 2025 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank has a market share of 18.0 percent, which ranks first out of 18 FDIC-insured depository institutions operating in the AA.

- According to the U.S. Department of Labor, Bureau of Labor Statistics, Quarterly Census of Employment and Wages data, the three largest nongovernmental industries in the AA, determined by number of employees, are retail trade (19.1 percent), manufacturing (13.8 percent), and accommodation and food services (12.7 percent).

- One community contact interview with an individual from a regional nonprofit was utilized to inform the evaluation of community credit needs within the AA. The contact noted the AA economy heavily centers around agriculture and that area farmers face constraints, including high seed costs and difficulty accessing capital and credit.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	0	2	12	4	1	**19**
	0.0%	10.5%	63.2%	21.1%	5.3%	**100%**
Family Population	0	949	9,191	2,475	0	**12,615**
	0.0%	7.5%	72.9%	19.6%	0.0%	**100%**

- As a result of expanding the AA, the number of moderate-income geographies increased from zero to two census tracts, with one each located in Adair and Shelby counties.

- As shown in the above table, there are no low-income census tracts. However, 10.5 percent of AA census tracts are moderate income, while 7.5 percent of AA families reside in those tracts.

Population Change			
Area	**2015 Population**	**2020 Population**	**Percent Change (%)**
Assessment Area	55,879	55,292	-1.1
Adair County	25,560	25,314	-1.0
Macon County	15,460	15,209	-1.6
Monroe County	8,680	8,666	-0.2
Shelby County	6,179	6,103	-1.2
NonMSA Missouri	1,550,288	1,505,909	-2.9
Source: 2020 U.S. Census Bureau: Decennial Census 2011–2015 U.S. Census Bureau: American Community Survey			

- The AA experienced a population decline of 1.1 percent between 2015 and 2020. Some level of decline was consistent in all counties comprising the AA, though Monroe County decreased only 0.2 percent. Similarly, the population of nonMSA Missouri declined but at a more significant rate than in the AA (2.9 percent).

- The population trends in the AA align with information provided by the community contact, who noted a declining population in the region.

Median Family Income Change			
Area	**2015 Median Family Income ($)**	**2020 Median Family Income ($)**	**Percent Change (%)**
Assessment Area	58,104	60,874	4.8
Adair County	63,191	62,066	-1.8
Macon County	54,031	59,653	10.4
Monroe County	60,021	60,556	0.9
Shelby County	57,030	57,621	1.0
NonMSA Missouri	52,816	56,957	7.8
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.			

- Between 2015 and 2020, median family incomes in the AA increased at a lower rate than in nonMSA Missouri as a whole. The change in median family incomes among the counties was mixed, with a decline in Adair County (1.8 percent) and increases in Macon (10.4 percent), Monroe (0.9 percent), and Shelby counties (1.0 percent).

Unemployment Rates (%)				
Area	**2021**	**2022**	**2023**	**2024**
Assessment Area	3.8	2.8	3.3	4.0
Adair County	3.7	2.8	3.3	4.1
Macon County	3.9	2.9	3.7	4.2
Monroe County	4.1	2.7	3.1	3.9
Shelby County	3.2	2.4	2.7	3.3
NonMSA Missouri	4.2	2.9	3.5	4.2
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics				

- Unemployment in the AA declined from 2021 to 2022, before increasing in subsequent years. The counties comprising the AA and nonMSA Missouri as a whole showed similar trends.

Housing Cost Burden (%)						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Assessment Area	55.6	41.5	35.6	59.7	16.2	15.6
Adair County	58.0	47.4	41.1	60.3	13.3	15.4
Macon County	60.2	48.6	36.6	63.1	21.3	15.5
Monroe County	46.4	20.6	22.6	67.0	11.0	17.9
Shelby County	38.2	30.0	22.1	43.5	17.6	13.0
NonMSA Missouri	65.6	30.7	35.2	54.7	25.5	16.3
Cost burden is housing cost that equals 30% or more of household income. *Source: 2017–2021 U.S. Department of Housing and Urban Development: Comprehensive Housing Affordability Strategy*						

- A significant portion of low-income renters and owners in the AA experience housing cost burden; however, the percentage of cost-burdened low-income renters in the AA is less than the percentage in nonMSA Missouri as a whole.

- A greater proportion of moderate-income renters are cost burdened in the AA compared to nonMSA Missouri, while moderate-income owners in the AA are less likely to be cost burdened.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall performance under the Lending Test is Satisfactory.

Loan-to-Deposit (LTD) Ratio

This performance criterion evaluates the bank's average LTD ratio to determine the reasonableness of lending in light of 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, product offerings, market share, and location.

Comparative LTD Ratios June 30, 2021 – December 31, 2025			
Institution	**Location**	**Asset Size $ (000s)**	**LTD Ratio (%) 19-Quarter Average**
MA Bank	Macon, Missouri	404,054	53.9
Similarly Situated Institutions			
Regional Banks	Kirksville, Missouri	157,993	44.0
	Paris, Missouri	117,735	61.6
	Kahoka, Missouri	334,707	66.1

The bank's LTD ratio is reasonable given the bank's size and strategy. The bank's 19-quarter average LTD ratio is 53.9 percent, which represents a decline from 61.2 percent at the prior evaluation. In comparison, the average LTD ratios for the regional banks ranged from 44.0 percent to 66.1 percent, placing the bank's average LTD ratio performance within this range. Following the previous CRA evaluation, the bank's quarterly LTD ratio initially decreased through the first quarter of 2022, then maintained an increasing trend for the rest of the review period. The three peer institutions saw similar LTD trends.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA.

Lending Inside and Outside the Assessment Area								
Loan Type	**Inside**				**Outside**			
	#	**# %**	**$ (000s)**	**$ %**	**#**	**# %**	**$ (000s)**	**$ %**
Small Farm	110	85.9	11,307	86.2	18	14.1	1,816	13.8
Small Business	73	81.1	7,391	84.9	17	18.9	1,318	15.1
TOTAL LOANS	**183**	**83.9**	**18,698**	**85.6**	**35**	**16.1**	**3,134**	**14.4**
Note: Percentages may not total 100.0% due to rounding.								

A majority of the bank's loans, by number and dollar, are originated inside the AA. As shown above, 83.9 percent of total loans were originated inside the AA, accounting for 85.6 percent of the dollar volume of total loans.

Loan Distribution by Borrower's Profile

This performance criterion evaluates the bank's lending to farms and businesses of different revenue sizes. The bank's lending has excellent distribution among farms and businesses of different sizes.

<u>Small Farm Lending</u>

The borrower distribution of small farm lending is excellent. The bank's small farm performance (85.5 percent) significantly exceeds the aggregate (39.3 percent) and is near the demographic (99.4 percent). Furthermore, the bank originated 67.3 percent of its farm loans in dollar amounts of $100,000 or less, indicating a willingness to meet varying farm credit needs.

<table>
<tr><th colspan="10">Distribution of 2024 Small Farm Lending by Revenue Size of Farms
Assessment Area: Northeastern Missouri</th></tr>
<tr><th colspan="3" rowspan="3">Farm Revenue and Loan Size</th><th colspan="3">Count</th><th colspan="3">Dollars</th><th rowspan="2">Total Farms</th></tr>
<tr><th colspan="2">Bank</th><th>Aggregate</th><th colspan="2">Bank</th><th>Aggregate</th></tr>
<tr><th>#</th><th>%</th><th>%</th><th>$ (000s)</th><th>$ %</th><th>$ %</th><th>%</th></tr>
<tr><td colspan="2" rowspan="3">Farm Revenue</td><td>$1 Million or Less</td><td>94</td><td>85.5</td><td>39.3</td><td>8,776</td><td>77.6</td><td>44.1</td><td>99.4</td></tr>
<tr><td>Over $1 Million/ Unknown</td><td>16</td><td>14.5</td><td>60.7</td><td>2,531</td><td>22.4</td><td>55.9</td><td>0.6</td></tr>
<tr><td>TOTAL</td><td>110</td><td>100.0</td><td>100.0</td><td>11,307</td><td>100.0</td><td>100.0</td><td>100.0</td></tr>
<tr><td colspan="2" rowspan="5">Loan Size</td><td>$100,000 or Less</td><td>74</td><td>67.3</td><td>82.5</td><td>2,625</td><td>23.2</td><td>26.5</td><td rowspan="10"></td></tr>
<tr><td>$100,001–$250,000</td><td>22</td><td>20.0</td><td>9.7</td><td>3,878</td><td>34.3</td><td>26.5</td></tr>
<tr><td>$250,001–$1 Million</td><td>14</td><td>12.7</td><td>7.8</td><td>4,804</td><td>42.5</td><td>47.0</td></tr>
<tr><td>Over $1 Million</td><td>0</td><td>0.0</td><td>0.0</td><td>0</td><td>0.0</td><td>0.0</td></tr>
<tr><td>TOTAL</td><td>110</td><td>100.0</td><td>100.0</td><td>11,307</td><td>100.0</td><td>100.0</td></tr>
<tr><td rowspan="5">Loan Size</td><td rowspan="5">Revenue $1 Million or Less</td><td>$100,000 or Less</td><td>67</td><td>71.3</td><td rowspan="5"></td><td>2,263</td><td>25.8</td><td rowspan="5"></td></tr>
<tr><td>$100,001–$250,000</td><td>16</td><td>17.0</td><td>2,861</td><td>32.6</td></tr>
<tr><td>$250,001–$1 Million</td><td>11</td><td>11.7</td><td>3,652</td><td>41.6</td></tr>
<tr><td>Over $1 Million</td><td>0</td><td>0.0</td><td>0</td><td>0.0</td></tr>
<tr><td>TOTAL</td><td>94</td><td>100.0</td><td>8,776</td><td>100.0</td></tr>
<tr><td colspan="10">Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0% due to rounding.</td></tr>
</table>

Small Business Lending

The borrower distribution of small business lending is excellent. As displayed in the following table, the bank's lending to small businesses (89.0 percent) significantly exceeds the aggregate lending level (46.1 percent) and is in line with the demographic figure (90.1 percent).

Distribution of 2024 Small Business Lending by Revenue Size of Businesses Assessment Area: Northeastern Missouri									
Business Revenue and Loan Size			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	$ (000s)	$ %	$ %	%
Business Revenue		$1 Million or Less	65	89.0	55.9	4,543	61.5	46.1	90.1
		Over $1 Million/ Unknown	8	11.0	44.1	2,849	38.5	53.9	9.9
		TOTAL	**73**	**100.0**	**100.0**	**7,392**	**100.0**	**100.0**	**100.0**
Loan Size		$100,000 or Less	57	78.1	96.1	2,311	31.3	56.9	
		$100,001–$250,000	10	13.7	2.9	1,699	23.0	24.9	
		$250,001–$1 Million	6	8.2	1.0	3,382	45.8	18.2	
		Over $1 Million	0	0.0	0.0	0	0.0	0.0	
		TOTAL	**73**	**100.0**	**100.0**	**7,392**	**100.0**	**100.0**	
Loan Size	Revenue $1 Million or Less	$100,000 or Less	54	83.1		2,160	47.5		
		$100,001–$250,000	8	12.3		1,269	27.9		
		$250,001–$1 Million	3	4.6		1,114	24.5		
		Over $1 Million	0	0.0		0	0.0		
		TOTAL	**65**	**100.0**		**4,543**	**100.0**		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0% due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within the AA by income level of census tracts. The bank's geographic distribution of loans reflects poor distribution among the two moderate-income census tracts in the AA. More specifically, the bank's small farm lending geographic distribution is poor, while small business lending geographic distribution is reasonable.

Small Farm Lending

The geographic distribution of small farm lending is poor. The bank's performance in the moderate-income census tracts (4.5 percent) is below the aggregate level (12.1 percent) and demographic figure (12.7 percent).

Distribution of 2024 Small Farm Lending by Income Level of Geography Assessment Area: Northeastern Missouri							
Tract Income Levels	Count			Dollar			Total Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	$ (000s)	$ %	$ %	%
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	4.5	12.1	427	3.8	20.3	12.7
Middle	103	93.6	70.0	10,791	95.4	59.4	69.0
Upper	2	1.8	17.9	89	0.8	20.3	18.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	**110**	**100.0**	**100.0**	**11,307**	**100.0**	**100.0**	**100.0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0% due to rounding.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank's performance in moderate-income census tracts (13.7 percent) nears the demographic figure (14.5 percent) and exceeds the aggregate (11.7 percent).

Distribution of 2024 Small Business Lending by Income Level of Geography Assessment Area: Northeastern Missouri							
Tract Income Levels	Count			Dollar			Total Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	$ (000s)	$ %	$ %	%
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	13.7	11.7	720	9.7	16.4	14.5
Middle	63	86.3	61.6	6,671	90.3	63.6	63.3
Upper	0	0.0	25.2	0	0.0	19.5	22.1
Unknown	0	0.0	1.5	0	0.0	0.5	0.1
TOTAL	**73**	**100.0**	**100.0**	**7,391**	**100.0**	**100.0**	**100.0**

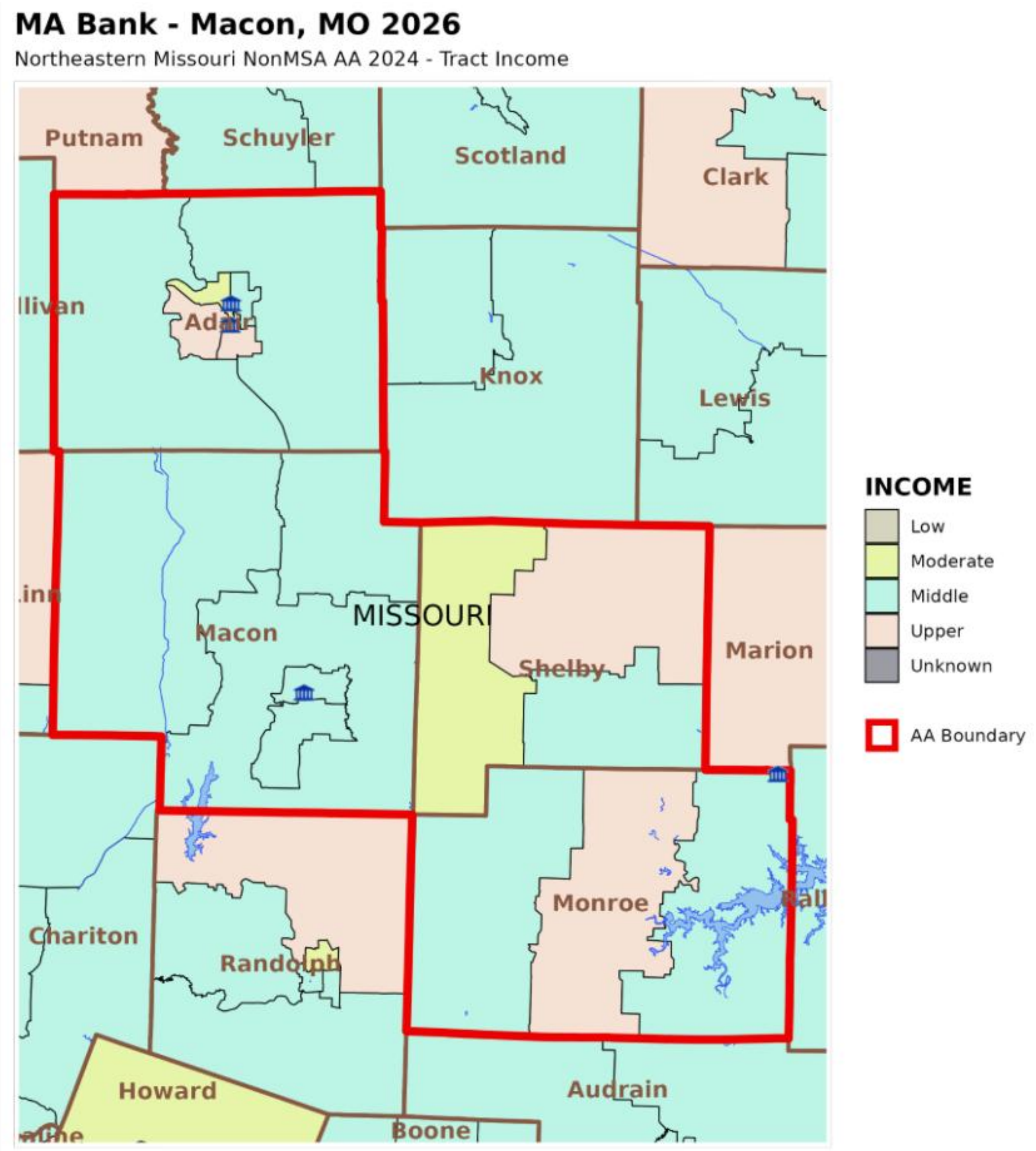
Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0% due to rounding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Assessment Area: Northeastern Missouri



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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.

Assessment area: One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

Census tract: A small subdivision of metropolitan and nonmetropolitan 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 on 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 contact: Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) 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; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and 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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Demographics: The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

Distressed nonmetropolitan middle-income geography: A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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 under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., 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 refinancing of home improvement and home purchase loans.

Household: One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing affordability ratio: Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., 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.

Median family income: The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An 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. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an 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 statistical area (nonMSA): Not part of a metropolitan area. (See metropolitan area.)

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.

Performance context: The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

Performance criteria: These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

Performance evaluation (PE): A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

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.

Small businesses/small farms: A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were $1 million or less.

Small loan(s) to business(es): That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of $1 million or less and typically are secured by either 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): That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). 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.

Underserved middle-income geography: A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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.