PUBLIC DISCLOSURE

April 06, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Stryv Bank
RSSD# 372855

6160 North Broadway
Park City, Kansas 67219

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

Stryv Bank (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 substantial majority of the bank's loans are originated inside the AA.
- A poor 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 14-quarter average LTD ratio.
- The universe of 83 home mortgage loans reported on the bank's Home Mortgage Loan/Application Registers originated between January 1, 2023, and December 31, 2024.
- A statistical sample of 50 small business loans from a universe of 66 outstanding loans originated between January 1, 2024, and December 31, 2024.
- For this evaluation, greater weight was placed on the bank's small business lending in deriving overall conclusions based on the bank's strategic focus and portfolio composition.

DESCRIPTION OF INSTITUTION

Stryv Bank is a community bank headquartered in Park City, Kansas. The bank's characteristics include the following.

- The bank is a wholly owned subsidiary of Chisholm Trail Financial Corporation.
- The bank has total assets of $277.7 million as of September 30, 2025.
- In addition to its main office in the northern Wichita community of Park City, Kansas, the bank has one additional office located in the northeastern Wichita community of Bel Aire, Kansas.
- Each location operates a cash-only automated teller machine (ATM).
- As shown in the table below, the bank's primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of September 30, 2025		
Loan Type	**$(000)**	**%**
Construction and Land Development	38,329	16.2
Farmland	1,190	0.5
1- to 4 - Family Residential Real Estate	52,880	22.3
Multifamily Residential Real Estate	4,601	1.9
Nonfarm Nonresidential Real Estate	96,342	40.7
Agricultural	897	0.4
Commercial and Industrial	17,356	7.3
Consumer	12,534	5.3
Other	12,475	5.3
Gross Loans	236,604	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its June 20, 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 Wichita Metropolitan Statistical Area (MSA) AA consists of Butler, Harvey, Sedgwick, and Sumner Counties (see Appendix A for additional demographic data).

- There have been no changes to the AA delineation since the prior exam.
- The AA includes 8 low-, 44 moderate-, 71 middle-, 42 upper-, and 2 unknown-income census tracts. The tract composition has changed since the last evaluation due to updated American Community Survey (ACS) data. The AA previously consisted of 15 low-, 39 moderate-, 51 middle-, and 44 upper-income census tracts.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank had a 1.0 percent market share among all FDIC-insured institutions operating in the AA, which ranked 16th out of 46 institutions.

- One previously conducted interview with a member of the community was leveraged to gain additional insight into local economic conditions and credit needs of the community. The community member was from a chamber of commerce in the AA.

Table 2

Population Change Assessment Area: Wichita MSA			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Wichita MSA	631,094	647,610	2.6
Butler County, KS	66,092	67,380	1.9
Harvey County, KS	34,835	34,024	(2.3)
Sedgwick County, KS	506,529	523,824	3.4
Sumner County, KS	23,638	22,382	(5.3)
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*			

- The AA has seen a population increase of 2.6 percent, which is slightly above the statewide population increase of 1.6 percent.
- A community member noted that Wichita was known for exporting their young talent after college, whereas now they are keeping college and post graduate students.

Table 3

Median Family Income Change Assessment Area: Wichita MSA			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Wichita MSA	70,287	74,120	5.5
Butler County, KS	79,511	83,602	5.1
Harvey County, KS	71,430	69,739	(2.4)
Sedgwick County, KS	69,683	73,508	5.5
Sumner County, KS	70,945	70,220	(1.0)
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.*			

- According to the 2020 ACS data, the AA is comprised of 19.5 percent low- and 18.4 percent moderate-income families, which is slightly higher than the statewide percentages of 18.3 and 17.6, respectively.
- In 2020, 8.7 percent of families in the AA were below the poverty level, which is slightly higher than the statewide percentage at 7.6 percent.

Table 4

Housing Cost Burden Assessment Area: Wichita MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Wichita MSA	77.5	27.4	38.9	56.0	28.2	15.2
Butler County, KS	75.7	30.3	40.2	50.9	25.2	13.7
Harvey County, KS	78.2	17.2	32.9	54.7	26.0	13.9
Sedgwick County, KS	78.5	27.8	39.3	57.4	28.8	15.4
Sumner County, KS	51.0	21.9	30.2	47.5	27.4	16.0
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 2020 median housing value in the AA was $144,240 and ranged from a low of $94,800 in Sumner County, to a high of $150,300 in Butler County.
- The percentage of owner-occupied units in the AA is 58.1 percent and ranged from a low of 56.3 percent in Sedgwick County to a high of 68.7 percent in Butler County.
- A community member noted Wichita provides affordability, accessibility, and stability to new entrants into the housing market. The community member also noted that the market factors of availability and price helped first-time homebuyers have both options and bargaining power.
- In the low-income tracts in the AA, 24.9 percent of housing units were owner-occupied, 54.5 percent were rentals, and 20.6 percent were vacant. In the moderate-income tracts 39.4 percent were owner-occupied, 46.7 percent were rentals, and 13.9 percent were vacant.

Table 5

Unemployment Rates Assessment Area: Wichita MSA					
Area	2020	2021	2022	2023	2024
Wichita MSA	8.1	4.4	3.1	3.1	3.9
Butler County, KS	6.5	3.6	2.8	2.9	3.7
Harvey County, KS	5.2	3.0	2.5	3.1	4.2
Sedgwick County, KS	8.5	4.6	3.1	3.1	3.9
Sumner County, KS	8.4	4.4	3.1	3.0	3.9
Kansas	5.8	3.4	2.7	2.9	3.6
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- As it was common across the United States, unemployment rose in 2020 due to the COVID-19 pandemic. Since that time, unemployment has consistently dropped in the AA and in 2024 unemployment was 3.9 percent, which is comparable to the statewide percentage of 3.6.
- A community member noted major industries in the area are aerospace, healthcare, transportation and logistics, advanced manufacturing, agriculture, IT, and cybersecurity.
- The largest employers in the area are Spirit AeroSystems, Inc., Textron Aviation, McConnell Air Force Base, Wichita Public Schools, and Ascension via Christi Health, Inc.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. In determining the lending test rating, equal weight was given to each of the performance criteria.

Loan-to-Deposit 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.

The bank's LTD ratio is reasonable as the bank's ratio is within the range of the four similarly situated institutions.

Table 6

Comparative LTD Ratios June 30, 2022 - September 30, 2025			
Institution	Location	Asset Size $(000)	LTD Ratio (%) 14 Quarter Average
Stryv Bank	**Wichita, Kansas**	**277,647**	**91.2**
Similarly Situated Institutions			
Andover State Bank	Andover, Kansas	217,313	98.4
Garden Plain State Bank	Wichita, Kansas	175,086	37.4
Carson Bank	Mulvane, Kansas	205,312	70.6
Community Bank of Wichita, Inc.	Wichita, Kansas	121,733	89.9

Assessment Area Concentration

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

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	$(000)	$%	#	#%	$(000)	$%
Home Purchase - Conventional	38	88.4	15,325	90.9	5	11.6	1,533	9.1
Home Improvement	3	100.0	396	100.0	0	0.0	0	0.0
Multi-Family Housing	2	66.7	3,275	59.8	1	33.3	2,200	40.2
Loan Purpose Not Applicable	1	100.0	62	100.0	0	0.0	0	0.0
Other Purpose Closed-End	4	100.0	461	100.0	0	0.0	0	0.0
Refinancing	26	89.7	5,102	64.4	3	10.3	2,815	35.6
Total HMDA related	**74**	**89.2**	**24,621**	**79.0**	**9**	**10.8**	**6,548**	**21.0**
Small Business	46	92.0	15,689	90.6	4	8.0	1,630	9.4
TOTAL LOANS	**120**	**90.2**	**40,310**	**83.1**	**13**	**9.8**	**8,178**	**16.9**
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 poor distribution among the different census tracts and dispersion throughout the AA.

<u>Home Mortgage Lending</u>

The geographic distribution of home mortgage lending is reasonable. The distribution of home mortgage lending in low-income census tracts was comparable to aggregate lending data and comparable to the demographic figure, which represents the percentage of owner-occupied housing units by income level of census tracts. The distribution of home mortgage lending in moderate-income tracts was below aggregate lending data and comparable to the demographic figure. When evaluating low- and moderate-income census tracts as a whole, the distribution of lending was comparable to aggregate and the demographic figure, supporting the overall reasonable rating.

A review of dispersion of loans among various census tracts throughout the AA revealed conspicuous gaps or lapses; however, this did not impact the overall conclusion. The bank faces high competition given the number of institutions operating in the AA.

Table 8

Distribution of 2023 to 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Wichita MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	1	1.4	1.5	68	0.3	1.1	1.6
Moderate	9	12.2	18.5	1,652	6.7	13.8	17.5
Middle	32	43.2	45.0	5,764	23.4	39.0	47.3
Upper	32	43.2	34.7	17,138	69.6	45.6	33.4
Unknown	0	0.0	0.2	0	0.0	0.5	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	74	100.0	100.0	24,621	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

<u>Small Business Lending</u>

The geographic distribution of small business lending is poor. The distribution of small business lending in low-income census tracts was comparable to aggregate lending data and comparable to the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography. While the bank did not originate any small business loans in low-income tracts, the demand and opportunity to lend in these tracts was also limited. The distribution of small business lending in moderate-income tracts was below aggregate lending data and below the demographic figure.

An analysis of dispersion of loans revealed conspicuous gaps and lapses. However, these gaps and lapses could not be explained by performance context and further support the poor rating.

Table 9

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Wichita MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.3	0	0.0	1.8	2.5
Moderate	2	4.3	18.5	628	4.0	20.4	23.2
Middle	21	45.7	36.6	5,643	36.0	34.9	40.6
Upper	23	50.0	39.8	9,418	60.0	39.3	31.1
Unknown	0	0.0	2.4	0	0.0	3.6	2.5
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	46	100.0	100.0	15,689	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 percent due to rounding.

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 poor. The distribution of home mortgage lending to low-income borrowers is below aggregate lending data and below the demographic figure, which is the percent of families by family income. The distribution of home mortgage lending to moderate-income borrowers is below aggregate lending data and below the demographic figure.

Table 10

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Wichita MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	2	2.8	7.9	120	0.6	3.9	19.5
Moderate	7	9.7	18.9	630	3.0	13.8	18.4
Middle	12	16.7	20.6	1,781	8.3	18.9	21.7
Upper	31	43.1	29.3	12,944	60.6	38.5	40.4
Unknown	20	27.8	23.4	5,872	27.5	24.8	0.0
Total	72	100.0	100.0	21,346	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of small business lending to businesses with annual revenues of one million dollars or less was comparable to aggregate lending data and below the demographic figure, which represents the total percentage of businesses in the AA with revenues of one million dollars or less. Although the bank was below the demographic figure, more emphasis was placed on the bank’s lending as compared to aggregate. Typically, aggregate lending is more indicative of the demand in the area, and the demographic figure represents the opportunities available to lend.

Table 11

Distribution of 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Wichita MSA							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	24	52.2	52.2	6,167	39.3	35.3	88.9
Over $1 Million	15	32.6		6,612	42.1		10.2
Revenue Unknown	7	15.2		2,910	18.5		0.9
Total	46	100.0		15,689	100.0		100.0
By Loan Size							
$100,000 or Less	11	23.9	90.8	472	3.0	30.1	
$100,001 - $250,000	15	32.6	4.7	2,774	17.7	17.5	
$250,001 - $1 Million	20	43.5	4.5	12,443	79.3	52.4	
Total	46	100.0	100.0	15,689	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	10	41.7		448	7.3		
$100,001 - $250,000	7	29.2		1,096	17.8		
$250,001 - $1 Million	7	29.2		4,621	75.0		
Total	24	100.0		6,165	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 percent due to rounding.

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 Wichita MSA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	4.8	4,447	2.8	1,641	36.9	31,171	19.5
Moderate	44	26.3	33,659	21.1	5,802	17.2	29,416	18.4
Middle	71	42.5	71,530	44.8	4,836	6.8	34,616	21.7
Upper	42	25.1	49,528	31.0	1,475	3.0	64,442	40.4
Unknown	2	1.2	481	0.3	185	38.5	0	0.0
Total AA	**167**	**100.0**	**159,645**	**100.0**	**13,939**	**8.7**	**159,645**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,363	2,579	1.6	24.9	5,645	54.5	2,139	20.6
Moderate	70,808	27,873	17.5	39.4	33,083	46.7	9,852	13.9
Middle	118,608	75,188	47.3	63.4	33,784	28.5	9,636	8.1
Upper	71,282	53,015	33.4	74.4	13,858	19.4	4,409	6.2
Unknown	2,500	258	0.2	10.3	1,728	69.1	514	20.6
Total AA	**273,561**	**158,913**	**100.0**	**58.1**	**88,098**	**32.2**	**26,550**	**9.7**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	506	2.5	445	2.5	61	3.0	0	0.0
Moderate	4,677	23.2	4,103	22.9	548	26.8	26	14.1
Middle	8,177	40.6	7,282	40.7	797	39.0	98	53.3
Upper	6,265	31.1	5,654	31.6	551	26.9	60	32.6
Unknown	510	2.5	422	2.4	88	4.3	0	0.0
Total AA	**20,135**	**100.0**	**17,906**	**100.0**	**2,045**	**100.0**	**184**	**100.0**
Percentage of Total Businesses:				**88.9**		**10.2**		**0.9**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.3	2	0.3	0	0.0	0	0.0
Moderate	22	3.6	22	3.6	0	0.0	0	0.0
Middle	409	66.1	404	65.9	5	83.3	0	0.0
Upper	183	29.6	182	29.7	1	16.7	0	0.0
Unknown	3	0.5	3	0.5	0	0.0	0	0.0
Total AA	**619**	**100.0**	**613**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**99.0**		**1.0**		**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.

Table A-2

2023 Wichita MSA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	4.8	4,447	2.8	1,641	36.9	31,171	19.5
Moderate	44	26.3	33,659	21.1	5,802	17.2	29,416	18.4
Middle	71	42.5	71,530	44.8	4,836	6.8	34,616	21.7
Upper	42	25.1	49,528	31.0	1,475	3.0	64,442	40.4
Unknown	2	1.2	481	0.3	185	38.5	0	0.0
Total AA	**167**	**100.0**	**159,645**	**100.0**	**13,939**	**8.7**	**159,645**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,363	2,579	1.6	24.9	5,645	54.5	2,139	20.6
Moderate	70,808	27,873	17.5	39.4	33,083	46.7	9,852	13.9
Middle	118,608	75,188	47.3	63.4	33,784	28.5	9,636	8.1
Upper	71,282	53,015	33.4	74.4	13,858	19.4	4,409	6.2
Unknown	2,500	258	0.2	10.3	1,728	69.1	514	20.6
Total AA	**273,561**	**158,913**	**100.0**	**58.1**	**88,098**	**32.2**	**26,550**	**9.7**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	527	2.4	471	2.4	56	2.6	0	0.0
Moderate	4,837	21.9	4,247	21.6	564	25.9	26	14.0
Middle	8,876	40.3	7,936	40.3	840	38.5	100	53.8
Upper	7,169	32.5	6,502	33.1	608	27.9	59	31.7
Unknown	630	2.9	517	2.6	112	5.1	1	0.5
Total AA	**22,039**	**100.0**	**19,673**	**100.0**	**2,180**	**100.0**	**186**	**100.0**
Percentage of Total Businesses:				**89.3**		**9.9**		**0.8**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.3	2	0.3	0	0.0	0	0.0
Moderate	23	3.0	23	3.1	0	0.0	0	0.0
Middle	518	68.4	512	68.4	6	75.0	0	0.0
Upper	211	27.9	209	27.9	2	25.0	0	0.0
Unknown	3	0.4	3	0.4	0	0.0	0	0.0
Total AA	**757**	**100.0**	**749**	**100.0**	**8**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.9**		**1.1**		**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.

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.