

PUBLIC DISCLOSURE

August 3, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The Citizens-Farmers Bank of Cole Camp
RSSD# 385547

121 East Main Street
Cole Camp, Missouri 65325

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

The Citizens-Farmers Bank of Cole Camp (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 reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects an excellent distribution among individuals of different income levels, including low- and moderate-income (LMI), 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; therefore, this criterion did not affect the rating.

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. In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units by census tract income level for home mortgage lending and the percentage of farms by census tract income level for small farm lending. In the evaluation of the bank's distribution of loans to borrowers of different income levels and farms of different revenue sizes, the demographic figure refers to the percentage of families by income level for home mortgage lending and the percentage of farms in the AA with revenues of $1 million or less for small farm lending. Examiners reviewed the following data:

- The bank's 16-quarter average LTD ratio.
- A statistical sample of 84 home mortgage loans was selected from a universe of 142 loans originated between January 1, 2024 and December 31, 2024.
- A statistical sample of 114 farm loans was selected from a universe of 258 loans originated between January 1, 2024 and December 31, 2024.

More weight was placed on the bank's home mortgage lending due to the bank's loan portfolio composition.

DESCRIPTION OF INSTITUTION

The Citizens-Farmers Bank of Cole Camp is a community bank headquartered in Cole Camp, Missouri. The bank's characteristics include the following.

- The bank does not operate under a holding company structure. Instead, common stock is held directly by various stakeholders in the local community.
- The bank has total assets of $208.7 million as of March 31, 2026.
- In addition to its main office in Cole Camp, the bank operates a limited-service drive-up facility in Cole Camp and one full-service office located in Stover, Missouri.
- The bank operates three cash-only automated teller machines (ATM); one ATM is located at each of the bank's offices.
- As shown in the table below, the bank's primary business is home mortgage and agriculture lending.

Table 1

Composition of Loan Portfolio as of March 31, 2026		
Loan Type	**$(000)**	**%**
Construction and Land Development	2,938	2.2
Farmland	9,517	7.2
1- to 4-Family Residential Real Estate	68,417	51.9
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	13,199	10.0
Agricultural	17,093	13.0
Commercial and Industrial	9,376	7.1
Consumer	10,955	8.3
Other	361	0.3
Gross Loans	131,856	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its August 1, 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 Central Missouri AA consists of the northern half of Benton County, the southern third of Pettis County, the northeast census tract of Henry County, and Morgan County in its entirety (see Appendix A for additional demographic data).

- The bank's delineated AA has changed since the last examination to include a portion of Henry County (census tract 9501.00).
- The AA was previously comprised of 1 low-, 3 moderate-, 13 middle-, and 1 upper-income census tracts.

- The AA is now comprised of 6 moderate-, 13 middle-, and 3 upper-income census tracts.
- The census tract composition has changed since the last evaluation due to updated American Community Survey (ACS) data.
- According to June 30, 2025, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank had a deposit market share of 6.0 percent which ranked 6th out of 21 FDIC-insured depository institutions operating in the AA.
- An interview was conducted with a member of a community organization within the AA to ascertain the credit needs of the community, the responsiveness of local banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on community services, housing, and employment training throughout much of the AA.

Table 2

Population Change Assessment Area: Central Missouri			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Central Missouri	103,328	105,326	1.9
Benton County, MO	18,854	19,394	2.9
Henry County, MO	22,034	21,946	(0.4)
Morgan County, MO	20,225	21,006	3.9
Pettis County, MO	42,215	42,980	1.8
NonMSA Missouri	1,550,288	1,505,909	(2.9)
Missouri	6,045,448	6,154,913	1.8
Source: 2020 U.S. Census Bureau: Decennial Census *2011 – 2015 U.S. Census Bureau: American Community Survey*			

- Between 2015 and 2020, the Central Missouri AA saw population growth, while NonMSA Missouri experienced a population decline.
- Cole Camp and Stover, the two cities hosting bank operations, have populations of 1,104 and 1,006 respectively, making up 2.0 percent of the AA's total population.

Table 3

Median Family Income Change Assessment Area: Central Missouri			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Central Missouri	52,286	57,152	9.3
Benton County, MO	45,376	53,943	18.9
Henry County, MO	57,702	57,725	0.0
Morgan County, MO	49,898	54,973	10.2
Pettis County, MO	54,829	58,460	6.6
NonMSA Missouri	52,816	56,957	7.8
Missouri	66,438	72,834	9.6
Source: 2011 - 2015 U.S. Census Bureau American Community Survey *2016 - 2020 U.S. Census Bureau American Community Survey* *Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars*			

- According to 2020 ACS data, the AA is comprised of 39.9 percent LMI families, which is slightly higher than the figure for NonMSA Missouri areas and the statewide figures of 38.4 and 38.9 percent, respectively.
- Of AA families, 13.3 percent of families in the AA have incomes below the poverty line, which is slightly more than NonMSA Missouri at 12.1 percent and more than the statewide figure of 8.9 percent.

Table 4

Housing Cost Burden Assessment Area: Central Missouri						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Central Missouri	69.2	41.2	39.9	53.4	26.7	16.2
Benton County, MO	76.9	47.2	42.6	58.0	26.2	17.8
Henry County, MO	65.2	42.8	40.7	52.1	14.3	14.2
Morgan County, MO	55.0	22.2	34.5	52.3	37.9	21.9
Pettis County, MO	76.1	44.1	40.4	50.8	28.2	13.3
NonMSA Missouri	65.5	29.9	35.8	54.5	25.3	16.4
Missouri	74.0	30.9	39.9	59.0	26.1	16.2
Cost Burden is housing cost that equals 30 percent or more of household income. *Source: U.S. Department of Housing and Urban Development (HUD), 2018-2022 Comprehensive Housing Affordability Strategy*						

- Low-income renters and owners experience more housing cost burden compared to moderate-income renters and owners. Renters overall have experienced more housing cost burden than homeowners.
- The 2020 median housing value in the AA was $119,998, which is below the state of Missouri's figure of $163,600, while comparable to NonMSA Missouri at $119,721.

Table 5

Unemployment Rates Assessment Area: Central Missouri					
Area	2020	2021	2022	2023	2024
Central Missouri	6.6	4.5	3.0	3.5	4.1
Benton County, MO	7.4	5.5	3.9	4.5	5.2
Henry County, MO	5.9	3.8	2.7	3.2	3.7
Morgan County, MO	6.3	4.5	3.1	3.8	4.5
Pettis County, MO	6.9	4.5	2.7	3.2	3.7
NonMSA Missouri	6.2	4.2	2.9	3.5	4.2
Missouri	6.1	4.2	2.6	3.1	3.7
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Unemployment in the AA trended similarly to NonMSA Missouri but remained slightly above the overall state of Missouri.
- A community member noted that the major industries of the area are the service industry, small farms, and manufacturing.

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. When evaluating the bank's loan performance, greater consideration was given to the volume of loan originations rather than the dollar amount, as it is more representative of the number of individuals and entities served.

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. Similarly situated institutions were selected based on asset size, loan portfolio composition, and geographic proximity (operating within the AA or surrounding counties).

The bank's LTD ratio is reasonable. While the bank's LTD ratio is below the ratios of the similarly situated institutions, it is considered reasonable given performance context. The bank obtains a large portion of its deposits from public entities which it is unable to lend against. When compared to the similarly situated institutions, the bank has the highest percentage of public funds as a portion of total deposits. The bank also has a large volume of pledged securities which limits its ability to lend.

Table 6

Comparative LTD Ratios June 30, 2022 – March 31, 2026			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%) 16 Quarter Average**
Citizens Farmers Bank of Cole Camp	**Cole Camp, Missouri**	**208,742**	**79.4**
Similarly Situated Institutions			
Concordia Bank	Concordia, Missouri	131,025	82.3
Community Point Bank	Russellville, Missouri	254,283	87.0
Citizens Bank	Eldon, Missouri	243,538	83.1

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 dollar, inside the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	$(000)	$%	#	#%	$(000)	$%
Residential Loans	74	88.1	10,518	89.9	10	11.9	1,178	10.1
Small Farm	108	94.7	3,725	91.6	6	5.3	343	8.4
TOTAL LOANS	**182**	**91.9**	**14,243**	**90.4**	**16**	**8.1**	**1,521**	**9.6**
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. The distribution of home mortgage lending in moderate-income tracts was comparable to aggregate lending data and comparable to the demographic figure. The bank does not have any low-income census tracts within its AA.

An evaluation of the bank's loan dispersion of home mortgage loans among geographies of different income levels was conducted. No conspicuous gaps or lapses in lending were identified.

Table 8

Distribution of 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Missouri							
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	15	20.3	21.8	1,523	14.5	20.8	20.7
Middle	40	54.1	64.6	7,647	72.7	62.9	63.3
Upper	19	25.7	13.7	1,348	12.8	16.3	16.0
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	74	100.0	100.0	10,518	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 Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of small farm lending in moderate-income tracts was comparable to aggregate lending data and comparable to the demographic figure.

An evaluation of the bank's loan dispersion of small farm loans among geographies of different income levels was conducted. Although some lending gaps were noted in portions of the AA, they were not considered significant given the bank's location, competition from other financial institutions, and low number of farms found in the AA's moderate income census tracts.

Table 9

Distribution of 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Central Missouri

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$0	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	4.6	4.6	64	1.7	6.7	4.6
Middle	85	78.7	79.3	2,958	79.4	78.1	70.7
Upper	18	16.7	16.1	704	18.9	15.2	24.7
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	108	100.0	100.0	3,725	100.0	100.0	100.0

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

Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to borrowers of different income levels and farms of different sizes. The bank's lending has an excellent distribution among individuals of different income levels and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The distribution of home mortgage lending to low-income borrowers is above aggregate lending data while below the demographic figure. The distribution of home mortgage lending to moderate-income borrowers is above aggregate lending data and above the demographic figure. Additional emphasis was placed on the bank's performance in comparison to available aggregate lending data rather than comparisons to relative demographic figures, as aggregate lending data is considered representative of credit demand within a defined geographic area.

Table 10

Distribution of 2024 Home Mortgage Lending By Borrower Income Level
Assessment Area: Central Missouri

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$0	$%	$%	
Low	8	10.8	7.1	278	2.6	3.4	21.2
Moderate	20	27.0	15.4	1,580	15.0	10.1	18.7
Middle	14	18.9	18.6	1,768	16.8	14.5	21.2
Upper	32	43.2	33.1	6,893	65.5	41.5	38.9
Unknown	0	0.0	25.7	0	0.0	30.4	0.0
Total	74	100.0	100.0	10,518	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 Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of small farm lending to farms with annual revenues of one million dollars or less was above aggregate lending data and comparable to the demographic figure, which represents the percentage of farms in the AA by revenue size. Further supporting the conclusion, 99.1 percent of loans were in amounts of $250,000 or less, which are credit amounts typically requested by smaller entities and further demonstrate the bank's willingness to meet the needs of small farms.

Table 11

Distribution of 2024 Small Farm Lending By Revenue Size of Businesses Assessment Area: Central Missouri							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	104	96.3	67.5	3,481	93.4	73.2	98.3
Over $1 Million	4	3.7		244	6.6		1.7
Revenue Unknown	0	0.0		0	0.0		0.0
Total	108	100.0		3,725	100.0		100.0
By Loan Size							
$100,000 or Less	102	94.4	78.3	2,484	66.7	33.1	
$100,001 - $250,000	5	4.6	14.9	771	20.7	32.3	
$250,001 - $500,000	1	0.9	6.8	470	12.6	34.6	
Total	108	100.0	100.0	3,725	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	98	94.2		2,241	64.4		
$100,001 - $250,000	5	4.8		771	22.1		
$250,001 - $500,000	1	1.0		470	13.5		
Total	104	100.0		3,482	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 Central Missouri 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	3,639	21.2
Moderate	6	27.3	3,013	17.6	505	16.8	3,199	18.7
Middle	13	59.1	11,688	68.2	1,597	13.7	3,627	21.2
Upper	3	13.6	2,439	14.2	175	7.2	6,675	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**22**	**100.0**	**17,140**	**100.0**	**2,277**	**13.3**	**17,140**	**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	10,509	3,969	20.7	37.8	1,018	9.7	5,522	52.5
Middle	22,489	12,119	63.3	53.9	5,560	24.7	4,810	21.4
Upper	5,645	3,068	16.0	54.3	486	8.6	2,091	37.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**38,643**	**19,156**	**100.0**	**49.6**	**7,064**	**18.3**	**12,423**	**32.1**
	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	400	15.5	373	15.7	24	14.0	3	9.4
Middle	1,885	72.9	1,725	72.4	138	80.7	22	68.8
Upper	300	11.6	284	11.9	9	5.3	7	21.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**2,585**	**100.0**	**2,382**	**100.0**	**171**	**100.0**	**32**	**100.0**
Percentage of Total Businesses:				**92.1**		**6.6**		**1.2**
	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	8	4.6	7	4.1	1	33.3	0	0.0
Middle	123	70.7	121	70.8	2	66.7	0	0.0
Upper	43	24.7	43	25.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**174**	**100.0**	**171**	**100.0**	**3**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.3**		**1.7**		**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.

Combined Statistical Area (CSA): As defined by the Office of Management and Budget, a CSA is a combination of adjacent metropolitan statistical areas and micropolitan statistical areas that demonstrate economic or social linkage.

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 non-relatives 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, 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 Division (MD): As defined by the Office of Management and Budget, an MD is a division of a metropolitan statistical area based on specific criteria including commuting patterns. Only a metropolitan statistical area that has a population of at least 2.5 million may be divided into MDs.

Metropolitan Statistical Area (MSA): 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.

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.