



## **PUBLIC DISCLOSURE**

FEBRUARY 22, 2021

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**NEW CENTURY BANK  
RSSD# 392152**

**1211 28<sup>TH</sup> STREET  
BELLEVILLE, KANSAS 66935**

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

**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 institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution 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**

New Century Bank's (the bank) initial satisfactory Community Reinvestment Act (CRA) rating has been lowered to Needs to Improve based on substantive violations of the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA). These violations were detected during the consumer compliance examination that was conducted concurrently with this CRA performance evaluation. The bank's management is committed to correcting the violations and instituting controls to ensure future compliance with the ECOA and the FHA. The discriminatory credit practices contributed to the downgrade of an otherwise satisfactory performance that had the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is more than reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated outside the AA.
- The geographic distribution of loans was not evaluated as the full scope AA consists entirely of middle-income census tracts and the analysis would not have been meaningful.
- Lending reflects an excellent penetration among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- 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 Republic County AA and the Manhattan Metropolitan AA. The Republic County AA was assessed using a full-scope review, while the Manhattan Metropolitan AA was assessed using a limited scope review. The following data was reviewed:

- The bank's 17-quarter average NLTD ratio;
- The universe of 71 home purchase and home refinance loans reported on the bank's 2019 Home Mortgage Disclosure Act loan/application register;
- A statistical sample of 84 small business loans was selected from a universe of 144 loans originated from October 18, 2016 through December 31, 2019; and
- A statistical sample of 49 motor vehicle-secured loans was selected from a universe of 64 loans originated from January 1, 2019 through December 31, 2019.

When determining the overall institutional rating, more weight was placed on the Republic County AA given the substantial percentage of loan and deposit volume. In the lending analysis, greater weight was placed on the bank's small business lending given the bank's strategic focus and percentage of commercial lending in the overall loan portfolio.

## **DESCRIPTION OF INSTITUTION**

New Century Bank is a community bank headquartered in Belleville, Kansas. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Republic Bancorp Inc., Belleville, Kansas.
- The bank has total assets of \$60.7 million (MM) as of September 30, 2020.
- In addition to its main office in Belleville, the bank has one additional office located in Manhattan, Kansas.
- The bank operates two cash-dispensing automated teller machines, one in each branch location, Belleville, and Manhattan, Kansas.
- The bank's primary lending focus is commercial and residential real estate lending.

<b>TABLE 1 COMPOSITION OF LOAN PORTFOLIO AS OF SEPTEMBER 30, 2020</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Commercial	22,510	43.1
Residential Real Estate	22,333	42.7
Agricultural	4,138	7.9
Other	1,684	3.2
Consumer	1,620	3.1
Gross Loans	52,285	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its October 17, 2016 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.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

### **Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank's average NLTD 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 AAs, and in comparison to several similarly situated Federal Deposit Insurance Corporation (FDIC) insured institutions. The similarly situated institutions were selected based on asset size and operations within the bank's AA or in a contiguous county. The bank's NLTD ratio is more than reasonable. The bank's NLTD ratio is above the three similarly situated institutions.

<b>TABLE 2 COMPARATIVE NLTD RATIOS</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size (\$000s)</b>	<b>NLTD Ratio (%)</b>
			<b>17 - Quarter Average</b>
New Century Bank	Belleville, KS	60,677	99.2
The Riley State Bank of Riley, Kansas	Riley, KS	102,685	79.0
The Elk State Bank	Clyde, KS	98,215	75.9
FNB Washington	Washington, KS	77,639	65.1

### Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. A majority of the bank's loans, by number and dollar, are originated outside the bank's AAs.

As illustrated in Table 3, a majority of the bank's home mortgage lending, by number and dollar, are originated outside the bank's AA. The bank's 1-to 4-family modular home loan product reaches a broader market area than the bank's delineated AAs, contributing to the high percentage of loans originated outside the assessment area. In addition, a majority of the home mortgage loans are sold to investors on the secondary market, and thus not funded by customer deposits.

The bank's small business lending, by number, was originated inside the AAs, while a majority, by dollar volume, was originated outside the AAs. A majority of the lending outside of the AAs was made to businesses in adjoining counties that are part of the bank's broader trade areas. In addition, the dollar volume outside of the AA is primarily driven by a few large dollar volume loans to a single business and loans to businesses in adjoining counties.

A majority of the bank's motor vehicle-secured lending, by number and dollar, was originated inside the AAs.

<b>TABLE 3 LENDING INSIDE AND OUTSIDE THE AA</b>								
<b>Loan Type</b>	<b>Inside</b>				<b>Outside</b>			
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>
Home Purchase	3	106	20.0	4.1	12	2,504	80.0	95.9
Home Refinance	6	747	10.7	5.8	50	12,197	89.3	94.2
<b>Total Home Mortgage Loans</b>	<b>9</b>	<b>853</b>	<b>12.7</b>	<b>5.5</b>	<b>62</b>	<b>14,701</b>	<b>87.3</b>	<b>94.5</b>
Motor Vehicle Secured Loans	36	469	73.5	71.4	13	188	26.5	28.6
Small Business Loans	50	1,296	59.5	29.2	34	3,136	40.5	70.7
<b>Total Loans</b>	<b>95</b>	<b>2,618</b>	<b>46.6</b>	<b>12.7</b>	<b>109</b>	<b>18,026</b>	<b>53.4</b>	<b>87.3</b>
<i>Note: Percentages may not add to 100.0 percent due to rounding.</i>								

### **Geographic Distribution of Loans**

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts. The bank's performance under this criterion was not evaluated as the Republic County AA is comprised of only middle-income census tracts; thus, an analysis would not have been meaningful.

### **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 revenue sizes. The bank's lending has an excellent penetration among individuals of different income levels and businesses of different revenue sizes. For home mortgage lending, a meaningful analysis could not be conducted for the geographic distribution and borrower distribution given the low loan volume inside the AAs.

The bank's lending performance in the Republic County AA was excellent. The bank's lending performance in the Manhattan Metropolitan AA is consistent with the performance in the Republic County AA.

### **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. The concurrent consumer compliance examination identified substantive violations of the ECOA and the FHA. The bank's policies were insufficient to prevent these violations. As a result of the examination, management will be expected to take action to address the violations and implement procedures to prevent such violations going forward. These discriminatory credit practices contributed to the downgrade from Satisfactory to Needs to Improve.

**REPUBLIC COUNTY ASSESSMENT AREA  
NONMETROPOLITAN AREA  
(Full Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN REPUBLIC COUNTY AA**

The bank's AA is comprised of Republic County in its entirety (see Appendix A for an AA map).

- The Republic County AA, which remains unchanged since the October 17, 2016 performance evaluation, is comprised of three middle-income census tracts.
- The bank operates its main office in Belleville, Kansas, and a full-service branch in Manhattan, Kansas.
- Based on the June 30, 2020 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank's AA deposit market share, at 18.1 percent, ranks third of five FDIC-insured institutions operating from a total of six offices within the AA.
- To augment the evaluation and ascertain credit needs of the communities, one member of the community was interviewed. The community member is a representative of an economic development organization.

<b>TABLE 4 POPULATION CHANGE</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Republic County	4,980	4,806	(3.5)
Nonmetropolitan Kansas	929,981	922,403	(0.8)
State of Kansas	2,853,118	2,892,987	1.4
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- Republic County has an aging population with 27.2 percent of its residents over 65 years of age, compared to the Kansas statewide rate of 14.0 percent.

<b>TABLE 5 MEDIAN FAMILY INCOME CHANGE</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Republic County	54,478	54,508	0.1
Nonmetropolitan Kansas	57,322	57,229	(0.2)
State of Kansas	67,977	66,389	(2.3)
<i>Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- According to the 2015 American Community Survey (ACS), 44.7 percent of the AA households were designated as LMI, which was greater than the statewide figure of 38.4 percent.

**TABLE 6  
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Republic County	47,796	48,868	2.2	384	474	23.4
Nonmetropolitan Kansas	81,447	88,625	8.8	560	623	11.3
State of Kansas	122,600	132,000	7.7	671	757	12.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey

- Based on the 2015 ACS data, the AA had 2,877 total housing units; 62.0 percent were owner-occupied, 17.0 percent were rental units, and 20.9 percent were vacant.
- The AA had a higher affordability ratio<sup>1</sup> at 82.9 percent compared to 39.6 percent for the state of Kansas.
- Homes in the AA are older with a median age of 61 years compared to the statewide median age of housing at 43 years.
- A community member indicated housing stock in the area is deteriorating and very few homes have been built since the 1970s.
- A community member indicated there is a lack of developers in the AA, only noting one such developer, to support housing development. In addition, it was indicated this developer has an approximate wait list of one to two years to build a home.

**TABLE 7  
UNEMPLOYMENT RATES**

Region	2015	2016	2017	2018	2019
Republic County	2.7	2.8	2.8	2.7	2.6
Nonmetropolitan Kansas	4.1	4.1	3.5	3.1	3.1
State of Kansas	4.2	4.0	3.6	3.3	3.2

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- A community member advised the local economy is stable, and this is supported by the historical and current unemployment figures in Republic County.
- A community member also advised there are a handful of economic development organizations operating in the area, which connect businesses to financing opportunities.
- Major employers in the area include Republic County government, Republic County Hospital; City of Belleville; and the school districts of Republic County, Pike Valley, and Courtland/Scandia.

<sup>1</sup> The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.



**CONCLUSIONS WITH RESPECT TO PERFORMANCE TEST IN REPUBLIC COUNTY AA**

**Geographic Distribution of Loans**

The bank's performance under this criterion was not evaluated because the AA is comprised of only middle-income census tracts and the analysis would not have been meaningful.

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

The bank's lending has an excellent penetration among individuals of different income levels and businesses of different sizes.

**Small Business Lending**

The borrower distribution of small business lending is excellent. As illustrated in Table 8, the bank's lending performance was above the percentage of total businesses operating in the AA with revenues of \$1 MM or less. In addition, when reviewing business loans by loan size, 100 percent were originated in loan amounts of \$250,000 or less. This indicates the bank's willingness to loan to small businesses. Typically, smaller businesses do not have the need or capacity to borrow large amounts, and as such, smaller loan amounts are used as a proxy to estimate the bank's support of smaller businesses.

TABLE 8 DISTRIBUTION OF 2016-2019 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES					
	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	48	981	98.0	79.7	88.3
Over \$1 Million	1	250	2.0	20.3	8.5
Not Known	0	0	0.0	0.0	3.2
Total	49	1,231	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	48	981	98.0	79.7	
\$100,001 – \$250,000	1	250	2.0	20.3	
\$250,001 – \$1 Million	0	0	0.0	0.0	
Total	49	1,231	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	48	981	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$1 Million	0	0	0.0	0.0	
Total	48	981	100.0	100.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011 – 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.					

Motor Vehicle-Secured Lending

The borrower distribution of motor vehicle-secured lending is excellent. As illustrated in Table 9, the bank's lending to low- and moderate-income borrowers was above the percentage of low- and moderate-income households in the AA.

<b>TABLE 9 DISTRIBUTION OF 2019 MOTOR VEHICLE-SECURED LENDING BY BORROWER INCOME LEVEL</b>					
<b>Borrower Income Level</b>	<b>Bank Loans</b>				<b>% of Households</b>
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	
<b>Low</b>	14	81	41.2	18.3	25.3
<b>Moderate</b>	9	143	26.5	32.3	19.4
<b>Middle</b>	4	68	11.8	15.3	20.4
<b>Upper</b>	7	151	20.6	34.1	34.9
<b>Unknown</b>	0	0	0.0	0.0	0.0
<i>Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.</i>					

**MANHATTAN METROPOLITAN ASSESSMENT AREA  
METROPOLITAN AREA  
(Limited Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MANHATTAN METROPOLITAN  
AA**

The bank's AA delineation includes Riley County, Kansas, in its entirety, which is part of the Manhattan, Kansas Metropolitan Statistical Area. The bank's presence within the AA includes one full-service branch in Manhattan, Kansas and is located in a middle-income census tract.

The AA is comprised of two moderate-, six middle-, four upper-, and two unknown-income census tracts. This represents a change from the previous evaluation in which the AA consisted of five moderate-, six middle-, two upper-, and one unknown-income census tract. The unknown-income census tract located in the southwest portion of the county is home to U.S. Army Fort Riley, home of the 1<sup>st</sup> Infantry Division. Based on 2015 ACS data, the AA population was 75,022.

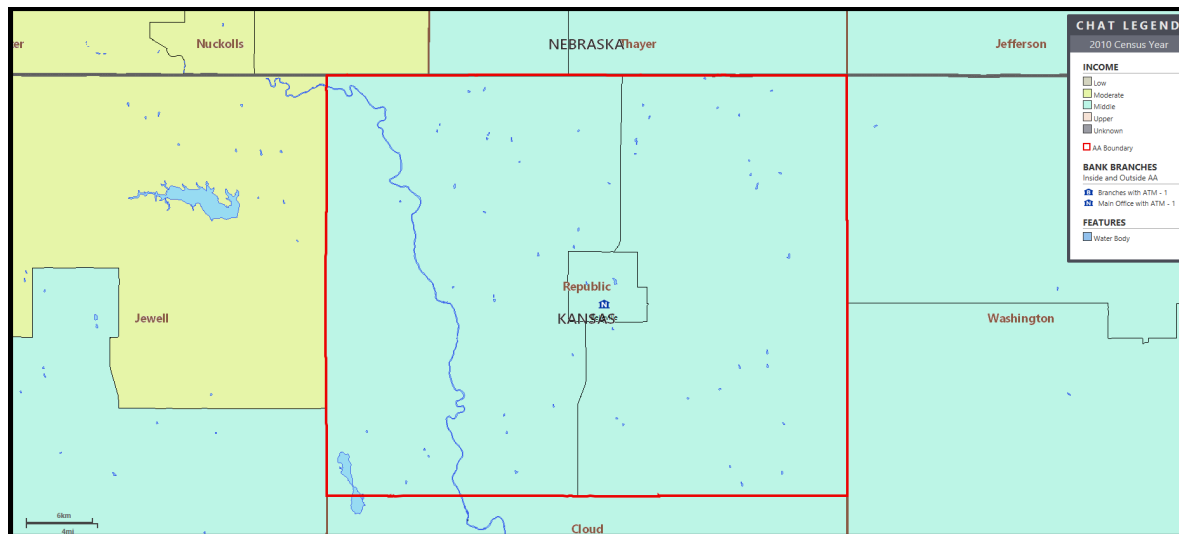
According to the June 30, 2020 FDIC Deposit Market Share Report, the bank ranked 13<sup>th</sup> out of 15 FDIC-insured institutions in the AA with a deposit market share of 0.6 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MANHATTAN  
METROPOLITAN AA**

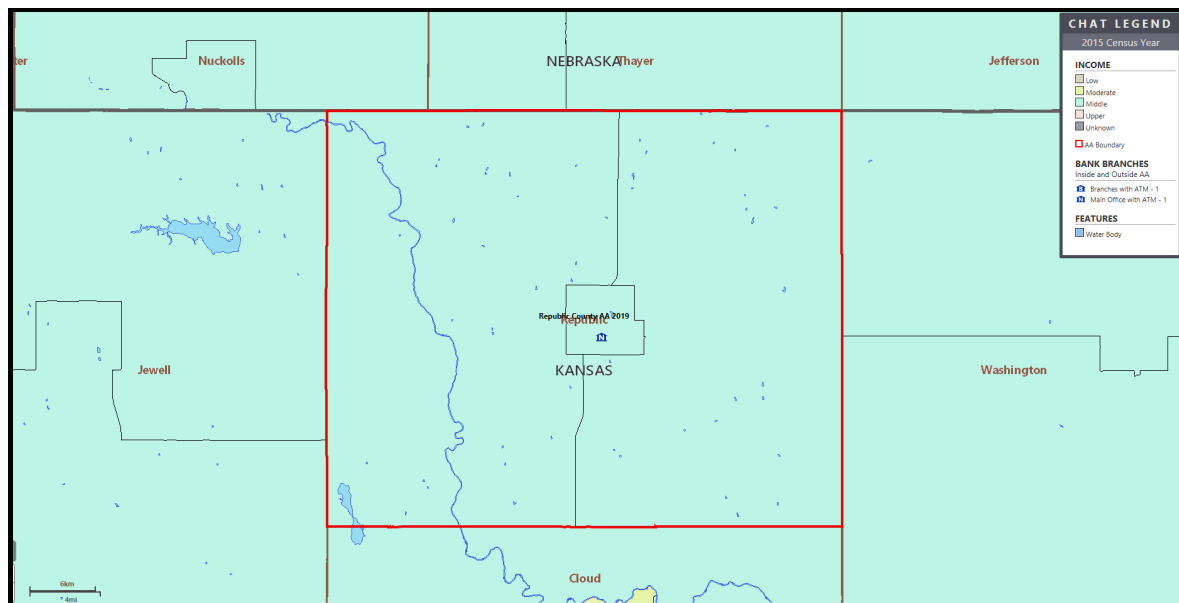
The bank's lending performance in the Manhattan Metropolitan AA is consistent with the bank's lending performance in the Republic County AA. The conclusions for this AA were based on a limited scope review. Lending and demographic tables for this AA are located in Appendix B.

**APPENDIX A – MAPS OF THE ASSESSMENT AREAS**

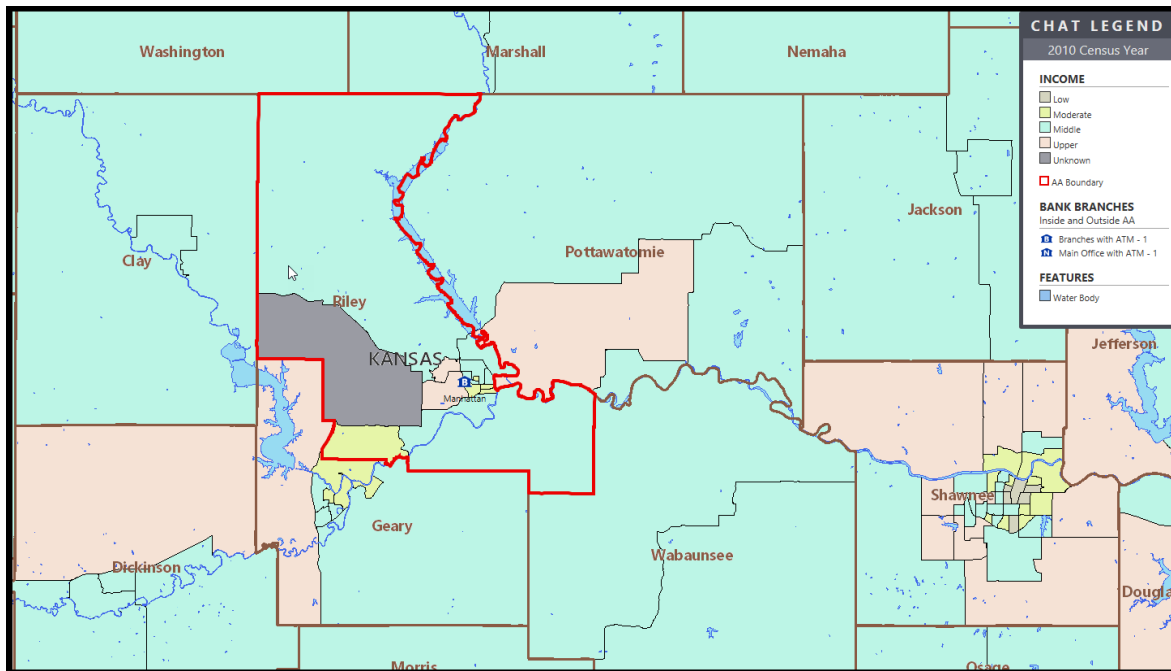
**2016 Republic County AA**



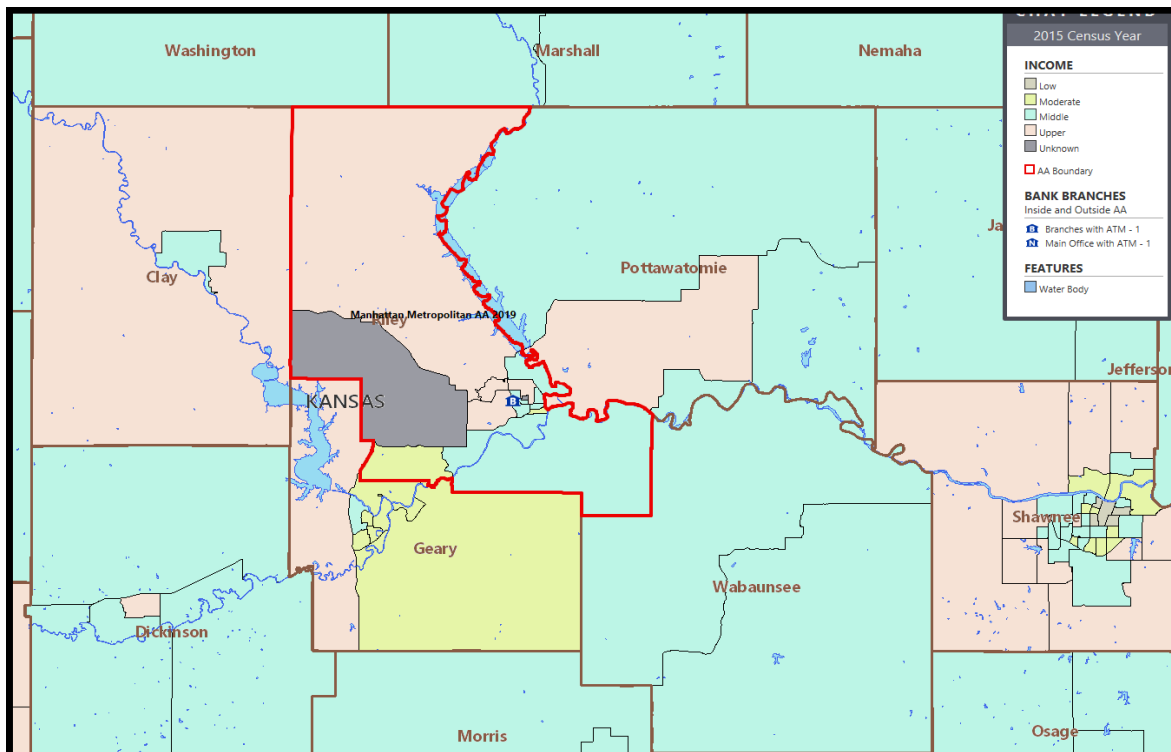
**2019 Republic County AA**



2016 Manhattan Metropolitan AA



2019 Manhattan Metropolitan AA



**APPENDIX B – DEMOGRAPHIC INFORMATION**

TABLE B-1 2019 REPUBLIC COUNTY AA 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	225	17.3
Moderate	0	0.0	0	0.0	0	0.0	271	20.9
Middle	3	100.0	1,297	100.0	86	6.6	328	25.3
Upper	0	0.0	0	0.0	0	0.0	473	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	1,297	100.0	86	6.6	1,297	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,877	1,785	100.0	62.0	490	17.0	602	20.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	2,877	1,785	100.0	62.0	490	17.0	602	20.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	281	100.0	248	100.0	24	100.0	9	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	281	100.0	248	100.0	24	100.0	9	100.0
Percentage of Total Businesses:			88.3		8.5		3.2	
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	106	100.0	105	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	106	100.0	105	100.0	1	100.0	0	0.0
Percentage of Total Farms:			99.1		0.9		0.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

**TABLE B-2  
2018 REPUBLIC COUNTY AA 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	222	17.1
Moderate	0	0.0	0	0.0	0	0.0	269	20.7
Middle	3	100.0	1,297	100.0	86	6.6	328	25.3
Upper	0	0.0	0	0.0	0	0.0	478	36.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3</b>	<b>100.0</b>	<b>1,297</b>	<b>100.0</b>	<b>86</b>	<b>6.6</b>	<b>1,297</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,877	1,785	100.0	62.0	490	17.0	602	20.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,877</b>	<b>1,785</b>	<b>100.0</b>	<b>62.0</b>	<b>490</b>	<b>17.0</b>	<b>602</b>	<b>20.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	281	100.0	247	100.0	24	100.0	10	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>281</b>	<b>100.0</b>	<b>247</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>87.9</b>		<b>8.5</b>		<b>3.6</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	111	100.0	109	100.0	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>111</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.2</b>		<b>1.8</b>		<b>0.0</b>
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

**TABLE B-3  
2017 REPUBLIC COUNTY AA 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	222	17.1
Moderate	0	0.0	0	0.0	0	0.0	269	20.7
Middle	3	100.0	1,297	100.0	86	6.6	328	25.3
Upper	0	0.0	0	0.0	0	0.0	478	36.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3</b>	<b>100.0</b>	<b>1,297</b>	<b>100.0</b>	<b>86</b>	<b>6.6</b>	<b>1,297</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,877	1,785	100.0	62.0	490	17.0	602	20.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,877</b>	<b>1,785</b>	<b>100.0</b>	<b>62.0</b>	<b>490</b>	<b>17.0</b>	<b>602</b>	<b>20.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	280	100.0	248	100.0	22	100.0	10	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>280</b>	<b>100.0</b>	<b>248</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.6</b>		<b>7.9</b>		<b>3.6</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	130	100.0	127	100.0	3	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>130</b>	<b>100.0</b>	<b>127</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.7</b>		<b>2.3</b>		<b>0.0</b>
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								



**TABLE B-4  
2016 REPUBLIC COUNTY AA 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	305	20.3
Moderate	0	0.0	0	0.0	0	0.0	317	21.1
Middle	3	100.0	1,503	100.0	123	8.2	298	19.8
Upper	0	0.0	0	0.0	0	0.0	583	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3</b>	<b>100.0</b>	<b>1,503</b>	<b>100.0</b>	<b>123</b>	<b>8.2</b>	<b>1,503</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,938	1,928	100.0	65.6	449	15.3	561	19.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,938</b>	<b>1,928</b>	<b>100.0</b>	<b>65.6</b>	<b>449</b>	<b>15.3</b>	<b>561</b>	<b>19.1</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	293	100.0	262	100.0	21	100.0	10	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>293</b>	<b>100.0</b>	<b>262</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.4</b>		<b>7.2</b>		<b>3.4</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	106	100.0	105	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>106</b>	<b>100.0</b>	<b>105</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>99.1</b>		<b>0.9</b>		<b>0.0</b>
Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

**TABLE B-5  
2019 MANHATTAN METROPOLITAN AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,657	18.8
Moderate	2	14.3	1,826	12.9	182	10.0	2,615	18.5
Middle	6	42.9	6,345	44.8	555	8.7	2,487	17.6
Upper	4	28.6	5,843	41.2	214	3.7	6,411	45.2
Unknown	2	14.3	156	1.1	37	23.7	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>14,170</b>	<b>100.0</b>	<b>988</b>	<b>7.0</b>	<b>14,170</b>	<b>100.0</b>
	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	3,021	389	3.5	12.9	2,240	74.1	392	13.0
Middle	15,415	5,343	48.4	34.7	8,631	56.0	1,441	9.3
Upper	10,601	5,245	47.5	49.5	4,145	39.1	1,211	11.4
Unknown	520	73	0.7	14.0	401	77.1	46	8.8
<b>Total AA</b>	<b>29,557</b>	<b>11,050</b>	<b>100.0</b>	<b>37.4</b>	<b>15,417</b>	<b>52.2</b>	<b>3,090</b>	<b>10.5</b>
	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	354	16.0	309	15.6	41	20.4	4	16.7
Middle	1,042	47.1	932	46.9	102	50.7	8	33.3
Upper	792	35.8	724	36.4	56	27.9	12	50.0
Unknown	24	1.1	22	1.1	2	1.0	0	0.0
<b>Total AA</b>	<b>2,212</b>	<b>100.0</b>	<b>1,987</b>	<b>100.0</b>	<b>201</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.8</b>		<b>9.1</b>		<b>1.1</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	19	21.8	18	21.2	1	50.0	0	0.0
Upper	68	78.2	67	78.8	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>87</b>	<b>100.0</b>	<b>85</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.7</b>		<b>2.3</b>		<b>0.0</b>
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

**TABLE B-6  
2018 MANHATTAN METROPOLITAN AA 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	3,185	22.5
Moderate	3	21.4	2,221	15.7	253	11.4	2,579	18.2
Middle	7	50.0	8,320	58.7	634	7.6	2,717	19.2
Upper	2	14.3	3,473	24.5	64	1.8	5,689	40.1
Unknown	2	14.3	156	1.1	37	23.7	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>14,170</b>	<b>100.0</b>	<b>988</b>	<b>7.0</b>	<b>14,170</b>	<b>100.0</b>
	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	5,191	647	5.9	12.5	3,965	76.4	579	11.2
Middle	18,506	7,523	68.1	40.7	9,043	48.9	1,940	10.5
Upper	5,340	2,807	25.4	52.6	2,008	37.6	525	9.8
Unknown	520	73	0.7	14.0	401	77.1	46	8.8
<b>Total AA</b>	<b>29,557</b>	<b>11,050</b>	<b>100.0</b>	<b>37.4</b>	<b>15,417</b>	<b>52.2</b>	<b>3,090</b>	<b>10.5</b>
	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	393	17.8	342	17.2	49	24.1	2	9.5
Middle	1,400	63.3	1,253	63.1	132	65.0	15	71.4
Upper	394	17.8	370	18.6	20	9.9	4	19.0
Unknown	24	1.1	22	1.1	2	1.0	0	0.0
<b>Total AA</b>	<b>2,211</b>	<b>100.0</b>	<b>1,987</b>	<b>100.0</b>	<b>203</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.9</b>		<b>9.2</b>		<b>0.9</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	1.1	1	1.1	0	0.0	0	0.0
Middle	84	92.3	82	92.1	2	100.0	0	0.0
Upper	6	6.6	6	6.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>91</b>	<b>100.0</b>	<b>89</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.8</b>		<b>2.2</b>		<b>0.0</b>
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

**TABLE B-7  
2017 MANHATTAN METROPOLITAN AA 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	3,185	22.5
Moderate	3	21.4	2,221	15.7	253	11.4	2,579	18.2
Middle	7	50.0	8,320	58.7	634	7.6	2,717	19.2
Upper	2	14.3	3,473	24.5	64	1.8	5,689	40.1
Unknown	2	14.3	156	1.1	37	23.7	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>14,170</b>	<b>100.0</b>	<b>988</b>	<b>7.0</b>	<b>14,170</b>	<b>100.0</b>
	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	5,191	647	5.9	12.5	3,965	76.4	579	11.2
Middle	18,506	7,523	68.1	40.7	9,043	48.9	1,940	10.5
Upper	5,340	2,807	25.4	52.6	2,008	37.6	525	9.8
Unknown	520	73	0.7	14.0	401	77.1	46	8.8
<b>Total AA</b>	<b>29,557</b>	<b>11,050</b>	<b>100.0</b>	<b>37.4</b>	<b>15,417</b>	<b>52.2</b>	<b>3,090</b>	<b>10.5</b>
	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	349	18.9	294	18.1	54	26.3	1	6.3
Middle	1,190	64.5	1,044	64.3	132	64.4	14	87.5
Upper	287	15.6	269	16.6	17	8.3	1	6.3
Unknown	19	1.0	17	1.0	2	1.0	0	0.0
<b>Total AA</b>	<b>1,845</b>	<b>100.0</b>	<b>1,624</b>	<b>100.0</b>	<b>205</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>88.0</b>		<b>11.1</b>		<b>0.9</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	1.1	1	1.2	0	0.0	0	0.0
Middle	82	94.3	80	94.1	2	100.0	0	0.0
Upper	4	4.6	4	4.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>87</b>	<b>100.0</b>	<b>85</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.7</b>		<b>2.3</b>		<b>0.0</b>
Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

**TABLE B-8  
2016 MANHATTAN METROPOLITAN AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,723	20.4
Moderate	5	35.7	3,727	28.0	846	22.7	2,737	20.5
Middle	6	42.9	7,168	53.8	635	8.9	2,824	21.2
Upper	2	14.3	2,434	18.3	22	0.9	5,045	37.8
Unknown	1	7.1	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>14</b>	<b>100.0</b>	<b>13,329</b>	<b>100.0</b>	<b>1,503</b>	<b>11.3</b>	<b>13,329</b>	<b>100.0</b>
	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	8,006	1,575	14.5	19.7	5,774	72.1	657	8.2
Middle	15,379	7,113	65.5	46.3	6,652	43.3	1,614	10.5
Upper	3,872	2,178	20.0	56.3	1,546	39.9	148	3.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>27,257</b>	<b>10,866</b>	<b>100.0</b>	<b>39.9</b>	<b>13,972</b>	<b>51.3</b>	<b>2,419</b>	<b>8.9</b>
	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	655	30.7	585	30.5	62	33.2	8	29.6
Middle	1,088	51.0	971	50.6	102	54.5	15	55.6
Upper	391	18.3	364	19.0	23	12.3	4	14.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>2,134</b>	<b>100.0</b>	<b>1,920</b>	<b>100.0</b>	<b>187</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.0</b>		<b>8.8</b>		<b>1.3</b>
	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	2	2.4	2	2.4	0	0.0	0	0.0
Middle	78	91.8	76	91.6	2	100.0	0	0.0
Upper	5	5.9	5	6.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>85</b>	<b>100.0</b>	<b>83</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.6</b>		<b>2.4</b>		<b>0.0</b>
Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data 2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.								

**TABLE B-9  
MANHATTAN METROPOLITAN AA  
DISTRIBUTION OF 2016-2019 SMALL BUSINESS LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
<b>Low</b>	0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0	0.0	0.0	16.0
<b>Middle</b>	1	65	100.0	100.0	47.1
<b>Upper</b>	0	0	0.0	0.0	35.8
<b>Unknown</b>	0	0	0.0	0.0	1.1
<b>Not Reported</b>	0	0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2019 Dun & Bradstreet Data  
2011 – 2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-10  
MANHATTAN METROPOLITAN AA  
DISTRIBUTION OF 2019 MOTOR VEHICLE-SECURED LENDING  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
<b>Low</b>	0	0	0.0	0.0	0.0
<b>Moderate</b>	0	0	0.0	0.0	9.9
<b>Middle</b>	0	0	0.0	0.0	52.8
<b>Upper</b>	1	21	50.0	80.8	35.5
<b>Unknown</b>	1	5	50.0	19.2	1.8
<b>Not Reported</b>	0	0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-11  
MANHATTAN METROPOLITAN AA  
DISTRIBUTION OF 2016-2019 SMALL BUSINESS LENDING  
BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	1	65	100.0	100.0	89.8
Over \$1 Million	0	0	0.0	0.0	9.1
Not Known	0	0	0.0	0.0	1.1
Total	1	65	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	1	65	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$1 Million	0	0	0.0	0.0	
Total	1	65	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	1	65	100.0	100.0	
\$100,001 – \$250,000	0	0	0.0	0.0	
\$250,001 – \$1 Million	0	0	0.0	0.0	
Total	1	65	100.0	100.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011 – 2015 U.S. Census Bureau: American Community Survey					
NOTE: Percentages may not add up to 100.0 due to rounding.					

**TABLE B-12  
MANHATTAN METROPOLITAN AA  
DISTRIBUTION OF 2019 MOTOR VEHICLE-SECURED LENDING  
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				% of Households
	#	\$(000)	#%	\$%	
<b>Low</b>	0	0	0.0	0.0	24.9
<b>Moderate</b>	0	0	0.0	0.0	17.7
<b>Middle</b>	0	0	0.0	0.0	17.3
<b>Upper</b>	1	21	50.0	80.8	40.1
<b>Unknown</b>	1	5	50.0	19.7	0.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
NOTE: Percentages may not add up to 100.0 due to rounding.					

## **APPENDIX C – 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, home equity 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 under the Lending, Investment, and Service Tests 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 under the Lending, Investment, and Service Tests 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.

**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.

**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) and the Thrift Financial Reporting (TFR) 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 instructions for preparation of the Consolidated Report 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.

**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.