



## **PUBLIC DISCLOSURE**

August 25, 2025

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

Bank of Commerce  
RSSD# 547550

221 3<sup>rd</sup> Street  
Rawlins, Wyoming 82301

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**

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

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

## **SCOPE OF EXAMINATION**

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered 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. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's single AA. Examiners reviewed the following data:

- The bank's 15-quarter average NLTD ratio;
- A statistical sample of 42 commercial loans selected from a universe of 53 outstanding loans originated between January 1, 2024 and December 31, 2024; and
- A statistical sample of 47 home mortgage loans selected from a universe of 62 outstanding loans originated between January 1, 2024 and December 31, 2024.

**DESCRIPTION OF INSTITUTION**

Bank of Commerce is a community bank headquartered in Rawlins, Wyoming. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Rawlins Bankshares, Inc.
- The bank has total assets of \$197.8 million as of March 31, 2025.
- In addition to its main office in Rawlins, the bank has one additional office located in Saratoga, Wyoming.
- The bank operates two cash-dispensing automated teller machines (ATMs) with one ATM located at each office location.
- As shown in the table below, the bank's primary business focus is commercial and residential real estate lending.

**Table 1**

<b>Composition of Loan Portfolio as of March 31, 2025</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>Percent Change</b>
Construction and Land Development	8,513	8.1
Farmland	8,898	8.4
1-4 Family Residential Real Estate	31,213	29.6
Multifamily Residential Real Estate	7,347	7.0
Non-Farm Non-Residential Real Estate	25,369	24.1
Agricultural	1,040	1.0
Commercial and Industrial	14,989	14.2
Consumer	7,956	7.6
Other	44	0.0
<b>Gross Loans</b>	<b>105,369</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its November 1, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

**DESCRIPTION OF ASSESSMENT AREA**

The bank's Carbon County AA consists of Carbon County in its entirety (see Appendix A for an AA map and Appendix B for additional demographic data).

- The bank's AA includes one moderate- and four middle-income census tracts.
- The AA delineation has remained unchanged since the 2021 performance evaluation and there have been no changes to the AA composition.
- Based on the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks second out of the three FDIC-

insured financial institutions in Carbon County, with a market share of 43.5 percent.

- To further augment the CRA evaluation, one interview with a member of the community was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and the local economic conditions within the AA. This community member is affiliated with an economic development organization within the AA.

**Table 2**

Population Change Assessment Area: Carbon County			
Area	2015 Population	2020 Population	Percent Change
Carbon County	15,739	14,537	(7.6)
NonMSA Wyoming	404,237	396,384	(1.9)
Wyoming	579,679	576,851	(0.5)
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- The AA's population has slowly declined to 14,250 as of 2024. The community member stated the AA's population has been declining due to having no major natural resource projects in Carbon County within the last three years to help stimulate the local economy.
- Rawlins, Wyoming is the county seat for Carbon County. As of 2024, Rawlins, Wyoming had a population of 7,748 and comprises 54.4 percent of the AA population.

**Table 3**

Median Family Income Change Assessment Area: Carbon County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Carbon County	77,181	75,740	(1.9)
NonMSA Wyoming	79,576	81,346	2.2
Wyoming	79,970	81,290	1.7
<i>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.</i>			

- According to Data USA, the 2023 median household income in Carbon County is \$66,721.
- There are 400 families living below poverty in Carbon County, which is 9.7 percent of the AA's families.

**Table 4**

Housing Cost Burden Assessment Area: Carbon County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Carbon County	36.0	11.7	19.4	56.1	20.3	16.1
NonMSA Wyoming	65.8	21.4	34.8	50.9	24.6	16.4
Wyoming	68.7	24.1	36.4	53.9	28.2	17.2
<i>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</i>						

- According to Data USA, the 2023 median property value in the AA was \$214,500.

**Table 5**

Unemployment Rates Assessment Area: Carbon County					
Area	2020	2021	2022	2023	2024
Carbon County	5.3	4.6	4.1	3.4	3.7
NonMSA Wyoming	5.7	4.4	3.4	2.9	3.2
Wyoming	5.9	4.5	3.4	2.9	3.2
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- As of June 2025, the unemployment rate for Carbon County is 4.3 percent.
- The AA's largest employers are HF Sinclair Oil Refinery, Wyoming State Penitentiary, and Walmart Supercenter.
- The community contact stated that the local economy, including employment, is driven by large projects in gas, energy, and other natural resources; however, these projects do not provide long-term, stable jobs.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. This conclusion was reached based on a reasonable NLTD ratio, a majority of loans originated within the bank's AA, a reasonable geographic distribution of lending, and a reasonable borrower distribution of lending.

### 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 AA, and in comparison, to similarly situated FDIC-insured institutions. The

similarly situated institutions were selected based on asset size, product offerings, portfolio concentration, and area of operations in proximity to the bank's AA.

The bank's NLTD ratio is reasonable. The bank's 15-quarter NLTD ratio was within range of the four similarly situated institutions with ratios ranging from 34.5 percent to 63.1 percent.

**Table 6**

Comparative NLTD Ratios September 30, 2021- March 31, 2025			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			15 Quarter Average
Bank of Commerce	Rawlins, Wyoming	197,776	54.5
Similarly Situated Institutions			
RNB State Bank	Rawlins, Wyoming	268,264	61.6
Uinta Bank	Mountain View, Wyoming	213,050	34.5
Central Bank and Trust	Lander, Wyoming	204,028	56.7
Wyoming Community Bank	Riverton, Wyoming	244,837	63.1

**Assessment Area Concentration**

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

**Table 7**

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Residential Loans	39	83.0	4,786	69.6	8	17.0	2,086	30.4
Small Business	37	88.1	4,334	72.5	5	11.9	1,640	27.5
<b>TOTAL LOANS</b>	<b>76</b>	<b>85.4</b>	<b>9,120</b>	<b>71.0</b>	<b>13</b>	<b>14.6</b>	<b>3,726</b>	<b>29.0</b>
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.

### Small Business Lending

The geographic distribution of small business lending is reasonable. Further, a review of the dispersion of loans among the various census tracts throughout the AA revealed no conspicuous gaps or lapses. The bank's lending to small businesses in the moderate-income census tract was below the percentage of total businesses operating in that tract. The bank encounters proximity, geographic, and demand limitations that present a barrier to lending in the single moderate-income census tract within the AA. The bank's Rawlins and Saratoga, Wyoming branch locations are a considerable driving distance from the towns located within the moderate-income census tract. In addition, a river flowing in between the bank's branch locations and the moderate-income census tract acts as a geographic barrier which limits credit demand in the tract. The moderate-income census tract is comprised of 42 businesses, demonstrating restricted credit demand from limited number of businesses in the tract.

**Table 8**

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Carbon County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	6.1
Middle	37	100.0	4,334	100.0	93.9
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	<b>37</b>	<b>100.0</b>	<b>4,334</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: 2024 FFIEC Census Data 2024 Dun &amp; Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

### Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. Further, a review of the dispersion of loans among the various census tracts throughout the AA revealed no conspicuous gaps or lapses. The bank's lending to borrowers in the moderate-income census tract was below the percentage of total owner-occupied units in that tract. The northeast portion of the AA, comprised of the only moderate-income census tract, has a 49.0 percent vacancy rate for total housing units, which demonstrates limited housing demand for the census tract. Additionally, as previously stated, the bank's proximity from the moderate-income census tract presents a lending barrier for the bank.



**Table 9**

Distribution of 2024 Residential Lending By Income Level of Geography					
Assessment Area: Carbon County					
Geographic Income Level	Bank Loans				Owner Occupied
	#	#%	\$(000)	\$%	Units %
Low	0	0.0	0	0.0	0.0
Moderate	1	2.6	48	1.0	9.3
Middle	38	97.4	4,738	99.0	90.7
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	<b>39</b>	<b>100.0</b>	<b>4,786</b>	<b>100.0</b>	<b>100.0</b>
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.					

## **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 a reasonable distribution among individuals of different income levels and businesses of different sizes.

### Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to small businesses with revenues of less than \$1 million is comparable to percentage of total business. Additionally, 91.9 percent of loans were originated in amounts of \$250,000 or less, which indicates the bank's willingness to lend to small businesses.

**Table 10**

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Carbon County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	30	81.1	3,243	74.8	90.2
Over \$1 Million	7	18.9	1,091	25.2	7.2
Revenue Unknown	0	0.0	0	0.0	2.6
Total	37	100.0	4,334	100.0	100.0
By Loan Size					
\$100,000 or Less	26	70.3	1,297	29.9	
\$100,001 - \$250,000	8	21.6	1,634	37.7	
\$250,001 - \$1 Million	3	8.1	1,403	32.4	
Total	37	100.0	4,334	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	23	76.7	1,057	32.6	
\$100,001 - \$250,000	4	13.3	783	24.1	
\$250,001 - \$1 Million	3	10.0	1,403	43.3	
Total	30	100.0	3,243	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.					

### Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank's lending to low-income borrowers is comparable to the percentage of low-income families in the AA. The bank's lending to moderate-income borrowers is also comparable to the percentage of moderate-income families in the AA.

**Table 11**

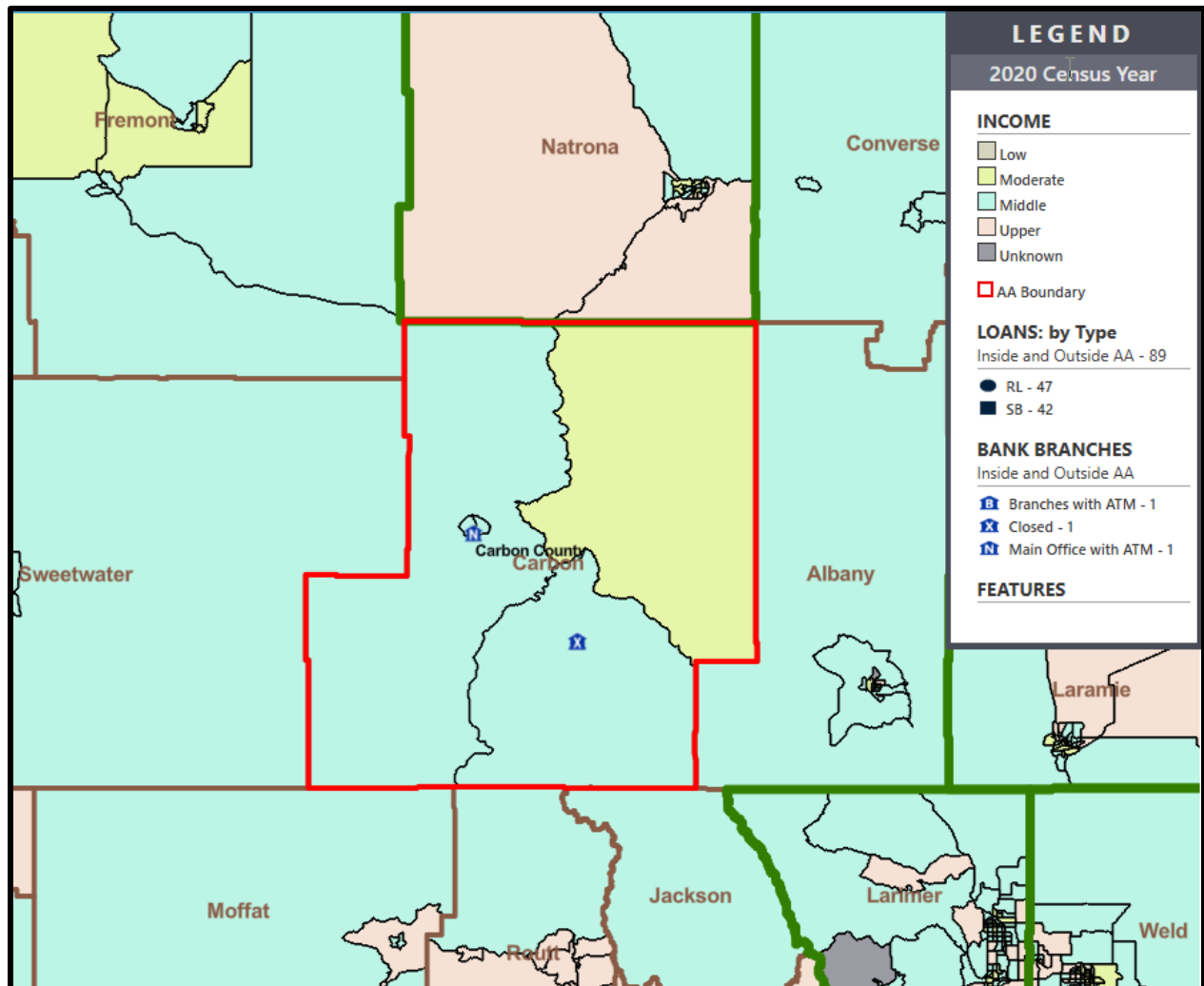
Distribution of 2024 Residential Lending By Borrower Income Level					
Assessment Area: Carbon County					
Borrower Income Level	Bank Loans				Families by Family
	#	#%	\$(000)	\$%	Income %
Low	7	17.9	590	12.3	23.6
Moderate	9	23.1	882	18.4	18.9
Middle	12	30.8	1,097	22.9	23.7
Upper	11	28.2	2,217	46.3	33.9
Unknown	0	0.0	0	0.0	0.0
Total	39	100.0	4,786	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.					

## 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 – MAP OF THE ASSESSMENT AREA**

**Table A-1: 2024**



**APPENDIX B – DEMOGRAPHIC INFORMATION**

**Table B-1**

2024 Carbon 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	975	23.6
Moderate	1	20.0	448	10.8	37	8.3	779	18.9
Middle	4	80.0	3,683	89.2	363	9.9	977	23.7
Upper	0	0.0	0	0.0	0	0.0	1,400	33.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	4,131	100.0	400	9.7	4,131	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	1,292	411	9.3	31.8	248	19.2	633	49.0
Middle	7,517	3,987	90.7	53.0	1,580	21.0	1,950	25.9
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	8,809	4,398	100.0	49.9	1,828	20.8	2,583	29.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	42	6.1	35	5.7	2	4.1	5	27.8
Middle	643	93.9	583	94.3	47	95.9	13	72.2
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	685	100.0	618	100.0	49	100.0	18	100.0
Percentage of Total Businesses:				90.2		7.2		2.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	17.2	11	17.7	0	0.0	0	0.0
Middle	53	82.8	51	82.3	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
Total AA	64	100.0	62	100.0	2	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0
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.								

## **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, 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.