



PUBLIC DISCLOSURE

June 29, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Citizens Bank of Edmond
RSSD# 172457

1 East 1st Street
Edmond, Oklahoma 73034

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

- The bank's loan-to-deposit ratio (LTD) 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 inside the AA.
- An excellent distribution of loans occurs throughout the bank's AA.
- Lending reflects an excellent distribution among 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; 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 businesses by census tract income level for small business lending. In the evaluation of the bank's distribution of loans to businesses of different revenue sizes, the demographic figure refers to the percentage of businesses in the AA with revenues of \$1 million or less for small business lending. Examiners reviewed the following data:

- The bank's 16-quarter average LTD ratio.
- The universe of 82 home mortgage loans reported on the bank's Home Mortgage Loan/Application Register originated between January 1, 2024, and December 31, 2024.
- A statistical sample of 49 small business loans from a universe of 65 outstanding loans originated between March 29, 2022 and December 31, 2024.

DESCRIPTION OF INSTITUTION

The Citizens Bank of Edmond is a community bank headquartered in Edmond, OK. The bank's characteristics include the following.

- The bank is a wholly-owned subsidiary of Citizens Bancshares, Inc. in Edmond, Oklahoma.
- The bank has total assets of \$417.5 million as of December 31, 2025.
- In addition to its full-service main office in Edmond, the bank has one limited-service drive-up facility also located in Edmond, and one electronic banking facility in Oklahoma City, Oklahoma.
- The bank operates four Interactive Teller Machines; two located at the main office in Edmond, one at the limited-service drive-up facility in Edmond, and one at the electronic banking facility in Oklahoma City, Oklahoma.
- As shown in the table below, the bank's primary business focus is commercial and residential real-estate lending.

Table 1

Composition of Loan Portfolio as of December 31, 2025		
Loan Type	\$(000)	%
Construction and Land Development	20,332	5.9
Farmland	1,446	0.4
1- to 4-Family Residential Real Estate	132,970	38.5
Multifamily Residential Real Estate	10,591	3.1
Nonfarm Nonresidential Real Estate	149,856	43.4
Agricultural	0	0.0
Commercial and Industrial	25,938	7.5
Consumer	836	0.2
Other	3,001	0.9
Gross Loans	344,970	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 March 28, 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 Oklahoma City Metropolitan AA consists of Oklahoma and Logan Counties in their entireties, which is comprised of two of the seven counties in the Oklahoma City, Oklahoma Metropolitan Statistical Area (MSA) (see Appendix A for additional demographic data).

- There have been no changes to the AA delineation since the prior exam.
- The AA census tract composition includes 26 low-, 88 moderate-, 76 middle-, 74 upper-, and 15 unknown-income tracts. The census tract composition has changed since the last performance evaluation due to updated American Community Survey (ACS) data. The AA previously consisted of 28 low-, 89 moderate-, 72 middle-, 52 upper-, and 8 unknown-income census tracts.
- According to the June 30, 2025 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank had a 0.8 percent market share among all FDIC-Insured institutions operating in the AA, which ranked 22nd out of 61 institutions.
- To further augment the CRA performance evaluation, an interview with a member of the community in which the bank operates was conducted during the evaluation. The community member represented an organization focused on economic development.

Table 2

Population Change			
Assessment Area: Oklahoma City Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Oklahoma City Metropolitan Area	798,973	845,847	5.9
Logan County, OK	44,493	49,555	11.4
Oklahoma County, OK	754,480	796,292	5.5
Oklahoma City, OK MSA	1,318,408	1,425,695	8.1
Oklahoma	3,849,733	3,959,353	2.8
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- Based on the 2020 Census data, the AA contained 21.4 percent of the population in Oklahoma and outpaced population growth of the statewide population.
- According to the July 1, 2025 U.S. Census Bureau, the population of Oklahoma and Logan Counties were 822,125 and 55,473 people, respectively, indicating a population increase of 3.2 percent and 11.9 percent, respectively.
- A community member noted that Logan County is the third fastest growing county, and Oklahoma County is the third slowest growing county in the greater Oklahoma City region.

Table 3

Median Family Income Change			
Assessment Area: Oklahoma City Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Oklahoma City Metropolitan Area	66,349	70,738	6.6
Logan County, OK	73,817	90,430	22.5
Oklahoma County, OK	65,933	70,629	7.1
Oklahoma City, OK MSA	69,988	75,170	7.4
Oklahoma	63,401	67,511	6.5
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 the 2020 ACS data, the AA is comprised of 23.8 percent low- and 18.4 percent moderate-income families, which is slightly higher than the statewide percentages of 21.4 percent and 17.7 percent, respectively.
- In 2020, 11.5 percent of families in the AA were below the poverty level, which is comparable to the statewide percentage of 11.3 percent.

Table 4

Housing Cost Burden						
Assessment Area: Oklahoma City Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Oklahoma City Metropolitan Area	78.7	34.7	42.7	56.7	28.0	16.7
Logan County, OK	65.8	13.9	36.2	46.7	32.5	15.5
Oklahoma County, OK	78.9	35.1	42.9	57.5	27.7	16.8
Oklahoma City, OK MSA	77.4	36.1	41.4	56.6	30.0	16.1
Oklahoma	73.4	35.7	38.6	53.6	26.4	15.7
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						

- The 2020 median housing value in the AA was \$158,442 and ranged from \$157,500 in Oklahoma County to \$176,000 in Logan County.
- The percentage of owner-occupied units in the AA was 54.3 percent, and the percentage of rental units was 35.2 percent.
- A community member noted that while housing costs have increased, affordable housing is still generally available for residents in the AA.

Table 5

Unemployment Rates					
Assessment Area: Oklahoma City Metropolitan					
Area	2020	2021	2022	2023	2024
Oklahoma City Metropolitan Area	6.4	4.2	2.9	3.1	3.2
Logan County, OK	5.1	3.3	2.7	3.0	3.1
Oklahoma County, OK	6.5	4.2	3.0	3.1	3.2
Oklahoma City, OK MSA	6.1	3.8	2.8	3.0	3.1
Oklahoma	6.3	4.0	3.0	3.2	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to the U.S. Census Bureau, major industries in the AA are education, healthcare and social assistance, professional, scientific, management, administrative, waste management services, and retail trade.
- Major employers in the Greater Oklahoma City Region include the State of Oklahoma, Tinker Air Force Base, Oklahoma State University – Stillwater Campus, University of Oklahoma – Norman, INTEGRIS Health, and Amazon.
- A community member noted that Oklahoma County is the driving engine for job growth in the area. The community member added that many people choose to live in Logan County and commute to work in Oklahoma County.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall Lending Test performance is Outstanding. In determining the lending test rating, more weight was placed on small business loans due to the bank's strategic focus on commercial lending.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and location.

The bank's LTD ratio is more than reasonable. The bank's average LTD ratio ranks first out of the similarly situated institutions, which range from a low of 63.2 percent to a high of 93.7 percent.

Table 6

Comparative LTD Ratios March 31, 2022 – December 31, 2025			
Institution	Location	Asset Size \$(000)	LTD Ratio (%)
			16 Quarter Average
The Citizens Bank of Edmond	Edmond, OK	417,511	93.7
Similarly Situated Institutions			
All American Bank	Oklahoma City, OK	593,707	91.5
City National Bank & Trust Company	Lawton, OK	434,777	82.9
Shamrock Bank, National Association	Coalgate, OK	486,100	63.2
Sooner State Bank	Tuttle, OK	330,965	66.8

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)	%
Home Purchase - Conventional	27	55.1	6,841	55.3	22	44.9	5,539	44.7
Home Improvement	1	50.0	206	85.1	1	50.0	36	14.9
Multi-Family Housing	8	88.9	6,477	72.4	1	11.1	2,466	27.6
Other Purpose Closed-End	2	100.0	271	100.0	0	0.0	0	0.0
Refinancing	15	75.0	3,921	77.3	5	25.0	1,153	22.7
Total HMDA related	53	64.6	17,716	65.8	29	35.4	9,194	34.2
Small Business	40	81.6	10,455	75.3	9	18.4	3,421	24.7
TOTAL LOANS	93	71.0	28,171	69.1	38	29.0	12,615	30.9

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts, with consideration given to the dispersion of loans throughout the AA. The bank's geographic distribution of loans reflects excellent 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 low-income census tracts was above aggregate lending data and above the demographic figure. The distribution of home mortgage lending in moderate-income tracts was comparable to aggregate lending data by number, above aggregate lending data by dollar, and comparable to the demographic figure. When evaluating low- and moderate-income census tracts together as a whole, the distribution

of lending was comparable to the aggregate lending by number, supporting the overall reasonable rating.

A review of dispersion of loans among various census tracts throughout the AA revealed conspicuous gaps or lapses; however, this did not impact the overall conclusion given the high amount of competition in the bank's market.

Table 8

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Oklahoma City Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	4	7.5	4.8	1,548	8.7	3.6	5.5
Moderate	15	28.3	24.3	6,386	36.0	18.7	25.4
Middle	15	28.3	29.9	4,009	22.6	26.0	31.3
Upper	19	35.8	40.2	5,773	32.6	51.2	36.6
Unknown	0	0.0	0.7	0	0.0	0.5	1.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	53	100.0	100.0	17,716	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 Business Lending

The geographic distribution of small business lending is excellent. The distribution of small business lending in low-income census tracts was above aggregate lending data and above the demographic figure. The distribution of small business lending in moderate-income tracts was comparable to aggregate lending data and comparable to the demographic figure. While the distribution of small business lending in moderate-income tracts was comparable to the aggregate lending and demographic figures, lending in low-income tracts was significantly above the aggregate lending and demographic figures. Additionally, when evaluating low- and moderate- income census tracts together as a whole, the distribution of lending was above the aggregate figure by number, supporting the overall excellent rating.

A review of dispersion of loans among various census tracts throughout the AA revealed conspicuous gaps or lapses; however, this did not impact the overall conclusion given the high amount of competition in the bank's market.

Table 9

Distribution of 2022 to 2024 Small Business Lending By Income Level of Geography							
Assessment Area: Oklahoma City Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	5	12.5	5.5	1,361	13.0	6.0	6.4
Moderate	11	27.5	24.9	2,738	26.2	26.6	27.9
Middle	5	12.5	25.6	704	6.7	24.2	28.0
Upper	19	47.5	41.7	5,652	54.1	40.6	34.8
Unknown	0	0.0	1.6	0	0.0	2.4	2.9
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	40	100.0	100.0	10,456	100.0	100.0	100.0
Source: 2022 - 2024 FFIEC Census Data 2022 - 2024 Dun & Bradstreet Data 2016 - 2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to businesses of different sizes. The bank's lending has an excellent distribution among businesses of different sizes. The borrower distribution of home mortgage lending in the AA included a substantial number of loans with unknown incomes. These loans were primarily comprised of business loans exempt from Home Mortgage Disclosure Act (HMDA) income reporting requirements, resulting in insufficient data to perform a meaningful analysis. Therefore, borrower distribution of home mortgage lending was not evaluated.

Small Business Lending

Table 10

Distribution of 2022 to 2024 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Oklahoma City Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	29	72.5	52.3	8,666	82.9	36.5	90.3
Over \$1 Million	9	22.5		1,760	16.8		8.4
Revenue Unknown	2	5.0		30	0.3		1.3
Total	40	100.0		10,456	100.0		100.0
By Loan Size							
\$100,000 or Less	14	35.0	92.4	538	5.1	35.5	
\$100,001 - \$250,000	6	15.0	4.0	1,023	9.8	16.1	
\$250,001 - \$1 Million	20	50.0	3.6	8,895	85.1	48.4	
Total	40	100.0	100.0	10,456	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	8	27.6		326	3.8		
\$100,001 - \$250,000	5	17.2		773	8.9		
\$250,001 - \$1 Million	16	55.2		7,568	87.3		
Total	29	100.0		8,667	100.0		
Source: 2022 - 2024 FFIEC Census Data 2022 - 2024 Dun & Bradstreet Data 2016 - 2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

The borrower distribution of small business lending is excellent. The distribution of small business lending to businesses with annual revenues of one million dollars or less was above aggregate lending data and comparable to the demographic figure. Additionally, 50.0 percent of the bank's small business loans were in amounts of \$250,000 or less, which demonstrates the bank's willingness to originate loans in lower amounts that are typically requested of smaller business entities.

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 Oklahoma City Metropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	26	9.3	15,253	7.7	4,903	32.1	47,270	23.8
Moderate	88	31.5	56,797	28.6	9,634	17.0	36,575	18.4
Middle	76	27.2	58,047	29.2	4,792	8.3	37,199	18.7
Upper	74	26.5	65,746	33.1	2,288	3.5	77,647	39.1
Unknown	15	5.4	2,848	1.4	1,186	41.6	0	0.0
Total AA	279	100.0	198,691	100.0	22,803	11.5	198,691	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	30,957	10,791	5.5	34.9	15,261	49.3	4,905	15.8
Moderate	117,630	49,582	25.4	42.2	53,468	45.5	14,580	12.4
Middle	106,910	61,016	31.3	57.1	35,118	32.8	10,776	10.1
Upper	97,517	71,414	36.6	73.2	19,685	20.2	6,418	6.6
Unknown	6,033	2,320	1.2	38.5	2,793	46.3	920	15.2
Total AA	359,047	195,123	100.0	54.3	126,325	35.2	37,599	10.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,353	6.6	2,052	6.4	270	9.1	31	7.1
Moderate	10,419	29.3	9,329	29.0	970	32.7	120	27.4
Middle	9,922	27.9	9,061	28.1	759	25.6	102	23.3
Upper	11,943	33.5	10,926	33.9	845	28.5	172	39.3
Unknown	961	2.7	828	2.6	120	4.0	13	3.0
Total AA	35,598	100.0	32,196	100.0	2,964	100.0	438	100.0
Percentage of Total Businesses:			90.4		8.3		1.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	18	4.5	16	4.1	2	20.0	0	0.0
Moderate	74	18.3	71	18.0	3	30.0	0	0.0
Middle	125	30.9	123	31.2	2	20.0	0	0.0
Upper	187	46.3	184	46.7	3	30.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	404	100.0	394	100.0	10	100.0	0	0.0
Percentage of Total Farms:			97.5		2.5		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 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 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.