

PUBLIC DISCLOSURE

August 17, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The Bank of Holyrood
RSSD# 871358

100 South Main Street
Holyrood, Kansas 67450

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.

TABLE OF CONTENTS

Institution's Community Reinvestment Act Rating 2
Scope of Examination 2
Description of Institution 3
Description of Assessment Area 3
Conclusions With Respect to Performance Criteria 6
Fair Lending or Other Illegal Credit Practices Review 11
Appendix A – Demographic Information 12
Appendix B – Glossary 13

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

- The bank's loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A 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 individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs. Lending performance was assessed within the bank's single AA**.** In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units by census tract income level for home mortgage lending, the percentage of businesses by census tract income level for small business lending, and the percentage of farms by census tract income level for small farm lending. In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to the percentage of families by income level for home mortgage lending, the percentage of businesses in the AA with revenues of $1 million or less for small business lending, and the percentage of farms in the AA with revenues of $1 million or less for small farm lending. Examiners reviewed the following data:

- The bank's 16-quarter average LTD ratio.
- The universe of 79 residential real estate loans originated between June 7, 2022 and December 31, 2024.
- A statistical sample of 71 small business loans from a universe of 110 loans originated between January 1, 2024 and December 31, 2024.
- A statistical sample of 55 small farm loans from a universe of 75 loans originated between January 1, 2024 and December 31, 2024.

Equal weight was applied to all products due to the volume of originations and composition of the bank's loan portfolio.

DESCRIPTION OF INSTITUTION

The Bank of Holyrood is a community bank headquartered in Holyrood, Kansas**.** The bank's characteristics include the following.

- The bank is a wholly owned subsidiary of Holyrood Bancshares.
- The bank has total assets of $69.3 million as of March 31, 2026.
- The bank has one location in Holyrood, Kansas.
- The bank does not own or operate any automated teller machines.
- As shown in the table below, the bank's primary business focuses are commercial, agricultural, and residential real estate lending.

Table 1

Composition of Loan Portfolio as of March 31, 2026		
Loan Type	**$(000)**	**%**
Construction and Land Development	0	0.0
Farmland	8,028	20.2
1- to 4-Family Residential Real Estate	8,388	21.1
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	2,701	6.8
Agricultural	6,223	15.7
Commercial and Industrial	12,761	32.1
Consumer	1,628	4.1
Other	1	0.0
Gross Loans	39,730	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its June 6, 2022, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Central Kansas AA consists of Ellsworth, Barton, and Rice Counties in their entireties (see Appendix A for additional demographic data).

- There have been no changes to the AA delineation since the prior exam.
- The AA's census tract composition includes one moderate- and 12 middle-income census 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 12 middle- and 1 upper-income census tracts.

- According to the June 30, 2025, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank had a 3.0 percent market share among all FDIC-Insured institutions operating in the AA, which ranked 13th out of 15 institutions.
- One previously conducted interview with a member of the community was leveraged to gain insight into local economic conditions and credit needs of the community. The community member represented an organization that focuses on agricultural producers.

Table 2

Population Change Assessment Area: Central Kansas			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Central Kansas	43,823	41,296	(5.8)
Barton County, KS	27,399	25,493	(7.0)
Ellsworth County, KS	6,410	6,376	(0.5)
Rice County, KS	10,014	9,427	(5.9)
NonMSA Kansas	901,451	872,644	(3.2)
Kansas	2,892,987	2,937,880	1.6

Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census

- According to the July 1, 2025 U.S. Census Bureau data, the population estimate of the Central Kansas AA is 40,313 which represents a 2.4 percent decrease in population since 2020.
- The bank is located in Ellsworth County, which has a population of 6,257 according to 2025 U.S. Census Bureau population estimates. This represents a 1.9 percent decrease in population since 2020.
- Barton County is the largest county in the AA and represents approximately 61.5 percent of the AA's population according to 2025 U.S. Census Bureau population estimates.

Table 3

Median Family Income Change Assessment Area: Central Kansas			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Central Kansas	65,605	64,674	(1.4)
Barton County, KS	63,979	65,821	2.9
Ellsworth County, KS	66,920	75,156	12.3
Rice County, KS	68,727	61,239	(10.9)
NonMSA Kansas	62,676	65,183	4.0
Kansas	72,535	77,620	7.0

Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Note: Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.

- According to the 2020 ACS data, the AA is comprised of 18.4 percent low- and 19.2 percent moderate-income families, which is slightly higher than the statewide percentages of 18.3 percent and 17.6 percent, respectively.
- In 2020, 8.0 percent of families were below the poverty level, which is slightly higher than the statewide percentage of 7.6 percent.

Table 4

Housing Cost Burden Assessment Area: Central Kansas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Central Kansas	65.0	27.7	33.2	43.2	20.6	13.1
Barton County, KS	72.1	29.1	36.9	44.4	17.2	13.2
Ellsworth County, KS	58.5	30.0	33.5	47.0	38.0	16.1
Rice County, KS	36.2	24.2	20.1	38.5	16.2	10.8
NonMSA Kansas	67.9	23.1	34.7	53.5	21.9	14.9
Kansas	76.5	31.1	38.9	58.1	26.8	15.5

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 $93,871 and ranged from $79,500 in Rice County to $110,100 in Ellsworth County.
- The percentage of owner-occupied units in the AA was 58.2 percent, and the percentage of rental units was 24.4 percent.
- A community member noted that there is a need for affordable housing in the area.

Table 5

Unemployment Rates Assessment Area: Central Kansas					
Area	2020	2021	2022	2023	2024
Central Kansas	4.5	3.0	2.6	2.9	3.5
Barton County, KS	4.8	3.2	2.8	2.9	3.5
Ellsworth County, KS	3.0	2.3	2.3	2.5	3.8
Rice County, KS	4.4	2.8	2.5	2.9	3.4
NonMSA Kansas	4.6	2.9	2.6	2.8	3.4
Kansas	5.8	3.4	2.7	2.9	3.6

Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics

- As indicated in Table 5, the unemployment rate in the AA trended downward in 2021 and 2022 and then upward in 2023 and 2024. This trend is similar to the state of Kansas.
- According to the U.S. Census Bureau, major industries in Ellsworth and Rice Counties are educational services; healthcare and social assistance; manufacturing; and agriculture, forestry, fishing, hunting, and mining. Major

industries in Barton County are educational services, healthcare, social assistance, construction, and retail trade.

- A community member noted that oilfield production is a source of income for many people in Barton County and that when oil prices were lower, oil production slowed, resulting in a loss of work.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

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

Loan-to-Deposit Ratio

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

The bank's LTD ratio is reasonable. The bank's LTD ratio ranks fourth out of the similarly situated institutions, which range from a low of 74.9 percent to a high of 80.2 percent.

Table 6

Comparative LTD Ratios June 30, 2022 – March 31, 2026			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%) 16-Quarter Average**
Bank of Holyrood	**Holyrood, KS**	**69,263**	**76.0**
Similarly Situated Institutions			
Wilson State Bank	Wilson, KS	127,707	76.1
First Bank	Sterling, KS	156,491	74.9
Lyons Federal Bank	Lyons, KS	190,505	80.2
Citizens State Bank & Trust Company	Ellsworth, KS	275,191	77.9

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 Mortgage	67	84.8	4,617	81.4	12	15.2	1,055	18.6
Small Business	48	67.6	2,458	64.3	23	32.4	1,364	35.7
Small Farm	45	81.8	3,179	82.2	10	18.2	689	17.8
Total Loans	**160**	**78.0**	**10,254**	**76.7**	**45**	**22.0**	**3,108**	**23.3**
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 excellent. The distribution of home mortgage lending in the AA's moderate-income tract was above aggregate lending data and above the demographic figure. The distribution of home mortgage lending in the middle-income tracts was comparable to aggregate lending data and comparable to the demographic figure.

A review of dispersion of loans among various census tracts throughout the AA revealed conspicuous gaps or lapses; however, these gaps did not include any low- or moderate-income census tracts and did not impact the overall conclusion.

Table 8

Distribution of 2022 to 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Kansas							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	14.9	7.8	1,001	21.7	6.7	6.4
Middle	57	85.1	92.2	3,616	78.3	93.3	93.6
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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	67	100.0	100.0	4,617	100.0	100.0	100.0
Source: 2022 - 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 the AA's moderate-income tract was above aggregate lending data and above the demographic figure. The distribution of small business lending in the middle-income tracts was comparable to aggregate lending data and comparable to the demographic figure.

A review of dispersion of loans among various census tracts throughout the AA revealed conspicuous gaps or lapses; however, these gaps did not include any low- or moderate-income census tracts and did not impact the overall conclusion.

Table 9

Distribution of 2024 Small Business Lending By Income Level of Geography
Assessment Area: Central Kansas

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	14.6	4.6	394	16.0	3.6	5.0
Middle	41	85.4	94.4	2,064	84.0	95.9	95.0
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
Tract-Unk	0	0.0	1.0	0	0.0	0.5	
Total	48	100.0	100.0	2,458	100.0	100.0	100.0

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of small farm lending in the AA's moderate-income tract was comparable to aggregate lending data and comparable to the demographic figure. While the bank did not originate any small farm loans in the moderate-income tract, this is considered comparable to the aggregate performance by peers in number and dollar volume due to the AA containing a relatively low volume of small farms in its single moderate-income tract, as indicated by the demographic figure. The distribution of small farm lending in the middle-income tracts was comparable to aggregate lending data and comparable to the demographic figure.

A review of dispersion of loans among various census tracts throughout the AA revealed conspicuous gaps or lapses; however, these gaps did not include any low- or moderate-income census tracts and did not impact the overall conclusion.

Table 10

Distribution of 2024 Small Farm Lending By Income Level of Geography Assessment Area: Central Kansas							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.9	0	0.0	0.1	3.4
Middle	45	100.0	99.1	3,179	100.0	99.9	96.6
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
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	3,179	100.0	100.0	100.0

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

Borrower Distribution of Loans

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

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The distribution of home mortgage lending to low-income borrowers is above aggregate lending data and above the demographic figure. The distribution of home mortgage lending to moderate-income borrowers is above aggregate lending data by number, comparable to aggregate lending data by dollar, and above the demographic figure.

Table 11

Distribution of 2022 to 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Central Kansas							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	16	23.9	10.2	621	13.5	6.0	18.5
Moderate	19	28.4	20.4	933	20.2	16.9	19.3
Middle	23	34.3	23.2	1,580	34.2	22.9	22.2
Upper	7	10.4	23.2	1,211	26.2	27.8	40.0
Unknown	2	3.0	23.0	273	5.9	26.3	0.0
Total	67	100.0	100.0	4,617	100.0	100.0	100.0

Source: 2022 - 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 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. More weight was given to the comparison to aggregate data as it was a better reflection of the demand for credit in the area. Additionally, 100.0 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 smaller amounts that are typically requested by small business entities.

Table 12

Distribution of 2024 Small Business Lending By Revenue Size of Businesses
Assessment Area: Central Kansas

	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	36	75.0	47.3	1,910	77.7	40.4	87.3
Over $1 Million	3	6.3		427	17.4		10.0
Revenue Unknown	9	18.8		121	4.9		2.7
Total	48	100.0		2,458	100.0		100.0
By Loan Size							
$100,000 or Less	42	87.5	95.9	1,300	52.9	46.6	
$100,001 - $250,000	6	12.5	2.8	1,158	47.1	20.5	
$250,001 - $1 Million	0	0.0	1.3	0	0.0	32.8	
Total	48	100.0	100.0	2,458	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	32	88.9		1,084	56.8		
$100,001 - $250,000	4	11.1		826	43.2		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	36	100.0		1,910	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.

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of small farm lending to farms with annual revenues of one million dollars or less was above aggregate lending data and comparable to the demographic figure. More weight was given to the comparison to aggregate data as it was a better reflection of demand for credit in the area. Additionally, 93.3 percent of the bank's small farm loans were originated in amounts of $250,000 or less, which reflects the bank's willingness to meet the credit needs of small farms in the AA.

Table 13

Distribution of 2024 Small Farm Lending By Revenue Size of Businesses Assessment Area: Central Kansas							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	42	93.3	22.0	2,951	92.8	45.0	97.0
Over $1 Million	3	6.7		228	7.2		3.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	45	100.0		3,179	100.0		100.0
By Loan Size							
$100,000 or Less	38	84.4	86.2	1,393	43.8	37.1	
$100,001 - $250,000	4	8.9	11.0	529	16.6	42.7	
$250,001 - $500,000	3	6.7	2.8	1,257	39.5	20.1	
Total	45	100.0	100.0	3,179	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	36	85.7		1,285	43.5		
$100,001 - $250,000	3	7.1		409	13.9		
$250,001 - $500,000	3	7.1		1,257	42.6		
Total	42	100.0		2,951	100.0		

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

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – DEMOGRAPHIC INFORMATION

Table A-1

2024 Central Kansas 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	2,021	18.4
Moderate	1	7.7	898	8.2	155	17.3	2,117	19.2
Middle	12	92.3	10,108	91.8	730	7.2	2,447	22.2
Upper	0	0.0	0	0.0	0	0.0	4,421	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**13**	**100.0**	**11,006**	**100.0**	**885**	**8.0**	**11,006**	**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	1,610	767	6.4	47.6	507	31.5	336	20.9
Middle	18,931	11,178	93.6	59.0	4,505	23.8	3,248	17.2
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	**20,541**	**11,945**	**100.0**	**58.2**	**5,012**	**24.4**	**3,584**	**17.4**

	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	88	5.0	82	5.4	5	2.9	1	2.1
Middle	1,656	95.0	1,440	94.6	170	97.1	46	97.9
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	**1,744**	**100.0**	**1,522**	**100.0**	**175**	**100.0**	**47**	**100.0**
Percentage of Total Businesses:				**87.3**		**10.0**		**2.7**

	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	10	3.4	10	3.5	0	0.0	0	0.0
Middle	287	96.6	278	96.5	9	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	**297**	**100.0**	**288**	**100.0**	**9**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.0**		**3.0**		**0.0**

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

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.