PUBLIC DISCLOSURE

February 23, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Tompkins State Bank
Certificate Number: 10849

117 South Main Street
Avon, Illinois 61415

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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.

TABLE OF CONTENTS

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The following points summarize Tompkins State Bank's (TSB) Community Reinvestment Act (CRA) performance.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.

- The bank made a majority of its small farm and small business loans in the AA.

- The geographic distribution of loans reflects reasonable dispersion throughout the AA.

- The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes.

- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

TSB is a $305 million financial institution headquartered in Avon (population 704), located in Fulton County, Illinois. The institution is wholly-owned by Tompkins Bancorp, Inc, a one-bank holding company. The bank received a "Satisfactory" rating at its previous FDIC Performance Evaluation dated April 6, 2020 based on Interagency Small Bank Examination Procedures.

In addition to the main office, TSB operates a branch in Abingdon (population 2,951) and two branches in Galesburg (population 30,052), all located in Knox County, Illinois. No branch openings or closures, or merger or acquisition activities have occurred since the previous examination.

The primary lending focus of the bank remains agricultural and commercial loans. Examiners confirmed this focus from a review of the lending activity during the review period, along with interviews with senior management. Agricultural loans are offered for the purchase of farms, land, equipment, and operating lines of credit. Assistance is offered through the U.S. Department of Agriculture's (USDA) Farm Service Agency (FSA) Young Farmers Program, which makes and guarantees loans to start-up farmers. Since the previous evaluation, TSB originated six such loans totaling $2.4 million. Commercial loans are offered for commercial and investment real estate, equipment, and working capital. TSB offers small business grants through the Federal Home Loan Bank's (FHLB) Community First Accelerate Grant Program. Two grants totaling $30,000 were awarded in 2024.

In response to the economic impact on small businesses resulting from the COVID-19 pandemic, the SBA created the Paycheck Protection Program (PPP). The SBA designed this loan program to help small businesses maintain and compensate their workforce during the pandemic. TSB participated in the PPP, originating 549 PPP small business loans totaling over $21 million. An average loan amount of $38,793 indicates that the majority of PPP lending assisted very small businesses.

TSB offers a variety of home mortgage options, including home purchase, refinance, and home improvement loans. Residential mortgage products include adjustable rate mortgages and home equity loans and lines of credit. TSB has a referral arrangement with a third-party to offer secondary market loans, including government sponsored loans. During the review period, TSB originated 409 secondary market loans totaling over $47 million through this arrangement. TSB also offers FHLB Downpayment Plus grants; however, there was no activity during the evaluation period.

The bank also offers a variety of deposit products to customers including checking, savings, money market, and certificates of deposits. The bank provides alternative banking services such as mobile banking, online bill-pay, mobile deposit, electronic statements and night depository. All facilities have 24-hour Automated Teller Machines (ATMs), and another ATM is located on the northeast side of Galesburg, IL.

Ability and Capacity

As of December 31, 2025, average total assets were $281 million, average total securities were $99 million, average total loans were $153 million, and average total deposits were $249 million. TSB experienced organic growth in total assets of 37.6 percent since the previous CRA evaluation, while total loans grew 22.2 percent and deposits increased 47.4 percent.

The loan portfolio, as of the December 31, 2025 Consolidated Report of Condition and Income (Call Report), is shown on the following table.

Loan Portfolio Distribution as of 12/31/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	5,321	3.1
Secured by Farmland	41,084	23.9
Secured by 1-4 Family Residential Properties	20,307	11.8
Secured by Multifamily (5 or more) Residential Properties	4,556	2.6
Secured by Nonfarm Nonresidential Properties	23.483	13.7
Total Real Estate Loans	**94,751**	**55.1**
Commercial and Industrial Loans	30,682	17.8
Agricultural Production and Other Loans to Farmers	42,240	24.6
Consumer Loans	3,244	1.9
Obligations of states and political subdivisions	945	0.5
Other Loans	86	0.1
Total Loans	**171,948**	**100.0**
Source: Reports of Condition and Income		

No legal or financial impediments exist which would prohibit the bank from meeting the credit needs of the community.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AA within which its CRA performance will be evaluated. The AA delineation has not changed as TSB continues to designate one census tract in Fulton County, 15 tracts in Knox County, one tract in McDonough County and two tracts in Warren County as its AA with the following designations: three moderate-income, 13 middle-income, two upper-income, and one with no income classification assigned. All counties are part of the Illinois Non-MSA.

The AA is consistent with the requirements of the CRA as it consists of contiguous, whole geographies where branch offices and deposit-taking ATMs are located, and do not arbitrarily exclude low- and moderate-income geographies or reflect illegal discrimination and otherwise meet the requirements of the CRA regulation.

Economic and Demographic Data

The following table illustrates the changes in census tract designations from the previous evaluation. Changes in Knox County include census tracts 4 and 12 changed from upper-income to middle-income, census tracts 10 and 15 changed from moderate-income to middle-income, census tracts 9 and 11 changed from low-income to moderate-income and census tract 8 changed from low-income to unknown. Other changes include census tract 8703 in Warren County changed from middle-income to upper-income, census tract 101 in McDonough County changed from moderate-income to middle-income, and census tract 9530 in Fulton County changed from moderate-income to middle-income.

Census Tract Designation	2015 American Community Survey Data	2020 U.S. Census Data
Low-income	3	--
Moderate-income	5	3
Middle-income	8	13
Upper-income	3	2
Unknown	--	1
Total Census Tracts	**19**	**19**

Fulton, Knox, McDonough, and Warren Counties are in West Central Illinois. According to the 2020 U.S. Census, the AA has a population of 57,664, the majority of which is represented by tracts in Knox County with a population of 46,956. Galesburg is the largest city in Knox County with a population of 29,653 and where the three moderate-income census tracts are located. Census tracts in Fulton, McDonough and Warren Counties are rural in nature.

The branches in Avon and Abingdon are both in middle-income census tracts, while in Galesburg, one branch is in a middle-income tract, and the other branch is in an upper-income census tract. There is an additional ATM in Galesburg, located in a middle-income tract.

The AA has economic challenges typical of other rural midwestern counties. The region faces an aging population and overall population decline, as well as higher-than-average poverty rates compared to statewide figures. In 2024, McDonough County census tract 101 was designated as a distressed middle-income tract due to poverty and Knox County census tracts 2-6, 10, 12-13 and 15-16 were designated as distressed middle-income tracts due to unemployment. In 2025, Warren County census tract 8702 was designated as an underserved middle-income non-metropolitan tract. As illustrated in the following table, since 2022, AA unemployment rates have risen, reaching levels higher than both State and National averages as of December 2025, due to significant job losses in professional business services, manufacturing, retail, and financial activities.

Tompkins State Bank AA Unemployment Rates				
Area	2022	2023	2024	December 2025
	%	%	%	%
Fulton County	4.9	5.2	4.9	6.0
Knox County	5.4	5.4	5.2	5.8
McDonough County	4.0	4.4	4.4	5.0
Warren County	4.2	4.3	4.6	4.9
State of Illinois	4.6	4.5	5.0	4.8
National Average	3.6	3.6	4.0	4.1
Source: Bureau of Labor Statistics, Illinois Department of Employment Security				

In terms of employment, health care and social assistance services are the most prevalent types of firms, followed by retail trade and educational services. The largest employers in the AA include BNSF Railway, OSF Regional Medical Center and Blick Art Materials. According to 2025 D&B data, 68.8 percent of businesses operate with four or fewer employees and 84.7 percent of businesses operate from a single location.

The following table provides additional demographic details.

Demographic Information of the Assessment Area Tompkins State Bank						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	19	0.0	15.8	68.4	10.5	5.3
Population by Geography	57,664	0.0	10.7	77.7	7.4	4.2
Housing Units by Geography	27,771	0.0	12.1	76.4	7.5	4.1
Owner-Occupied Units by Geography	16,345	0.0	8.6	81.4	9.6	0.5
Occupied Rental Units by Geography	7,406	0.0	16.6	68.7	3.3	11.5
Vacant Units by Geography	4,020	0.0	17.7	70.2	6.5	5.6
Businesses by Geography	3,954	0.0	10.0	70.5	8.0	11.4
Farms by Geography	348	0.0	1.4	73.3	25.3	0.0
Family Distribution by Income Level	13,522	19.8	19.4	22.4	38.4	0.0
Household Distribution by Income Level	23,751	29.3	17.0	17.6	36.1	0.0
Illinois Non-MSA Median Family Income		$67,835	Median Housing Value			$ 91,975
			Median Gross Rent			$628
			Families Below Poverty Level			9.6%
Sources: 2020 US Census and 2025 D&B Data (*) The NA category consists of geographies that have Not been assigned an income classification. Due to rounding, totals may not equal 100%.						

The analysis of small farm loans under the borrower profile criterion compares the distribution of farms by gross annual revenues (GARs). The area is largely rural and dependent on agriculture. According to 2025 D&B data, there were 348 farms in the AA. This is a 24.3 percent decline from the last performance evaluation when there were 460 farms.

The economy is also dependent on small businesses. According to the 2025 D&B data, there are 3,954 non-farm businesses. The number of businesses has also declined 27.9 percent since the last performance evaluation when there were 5,484 non-farm businesses.

Competition

There is strong competition for deposit services in the AA. Data from the June 30, 2025 FDIC Deposit Market Share report, shows 63 offices of 28 financial institutions operating within the AA. TSB maintains a 5.75 percent deposit market share in the AA, ranking fifth among all institutions. The top three institutions have a 42.8 percent deposit market share. In addition to banking competition, financial entities such as farm credit agencies, mortgage and finance companies, and credit unions operate within the area.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also identifies potential credit and community development opportunities. Examiners used one community contact in the AA, a non-profit organization primarily engaged in helping the farming community, to obtain information about credit needs.

According to the contact, agricultural, and commercial lending are two of the biggest lending needs in the AA. Although there has not been a lot of economic growth in recent years, the current business economy is stable. Economic pressures, including rising interest rates and declining commodity prices over the past few years have tightened cash flows for small farmers. The contact stated that banks in the area actively provide agriculture and commercial financing and are generally meeting all the area's credit needs. However, due to the current economic climate, lower prices, and less cash flow, there is less agriculture lending compared to 2021-2023.

The contact stated that it appears that most of the agricultural lending needs have been adequately addressed by local banks or other financing options. There does not seem to be barriers to obtaining the necessary financing.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small farm and small business loans represent primary credit needs in the area. In particular, the 97.4 percent of farms and 80.2 percentage of businesses with GARs of $1 million or less supports this conclusion.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Bank CRA Examination Procedures, as outlined in the Appendix, to evaluate the bank's CRA performance. This evaluation covers the period from the prior CRA evaluation, dated April 6, 2020, to the current evaluation dated February 23, 2026.

Activities Reviewed

Examiners determined the bank's major product lines continue to be small farm and small business loans based on business strategy and number and dollar volume of loans originated during the evaluation period. Performance for both loan products carried equal weight in this evaluation based on the number of originations during the review period and composition of the loan portfolio.

As of December 31, 2025, the loan portfolio was comprised of 48.5 percent agricultural loans and 31.5 percent commercial loans. Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period and management also confirmed this conclusion; therefore, only loans originated or renewed in 2025 are presented in this performance evaluation. Examiners did not analyze any other loan types, such as home mortgage or consumer loans, because they do not represent major product lines and would not provide material support for conclusions or ratings.

TSB is not required to collect and report data on small farm or small business activity. As such, examiners used bank records to identify small farm and small business loans originated in 2025. According to TSB's loan download, 247 small farm loans totaling $30.5 million and 218 small business loans totaling $25.3 million were originated in 2025. Examiners utilized the universe of small farm and small business loans in the AA to analyze AA concentration and geographic distribution, while sampling procedures were used to analyze the borrower profile criteria. D&B data for 2025 provided a standard of comparison for the small farm and small business loans.

While this evaluation includes the number and dollar volume of loans originated, performance by the number of loans is emphasized as it is a better indicator of the number of small farms and small businesses served. The following table shows the number and dollar volume of the loan products reviewed and presented for analysis.

Loan Products Reviewed				
Loan Category	**Universe of Loans**		**Sampled Loans**	
	#	**$(000s)**	**#**	**$(000s)**
Small Farm				
2025	247	30,523	55	7,124
Small Business				
2025	218	25,314	51	4,393
Sources: Bank Records from 1/01/25 through 12/31/25.				

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

TSB demonstrated reasonable performance under the Lending Test. The LTD ratio, assessment area concentration, geographic distribution, and the borrower profile performance support this conclusion.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and AA credit needs. The LTD ratio, calculated from Call Report data, averaged 61.4 percent over the past 23 calendar quarters from June 30,/2020 through December 31, 2025. The ratio ranged from a high of 78.0 percent as of September 30, 2020 to a low of 53.1 percent as of March 31, 2022.

Examiners compared TSB's average LTD ratio to those of similarly-situated institutions (SSI), which were selected based on geographic location, lending focus, and asset size. As shown in the following table, TSB maintained an average LTD ratio higher than one of the institutions and lower than three of the institutions.

During the evaluation period, TSB experienced deposit growth of 47.4 percent compared to loan growth of 22.2 percent, resulting in a lower LTD ratio than the last performance evaluation. Examiners observed a similar trend with two of the SSIs. Performance factors contributing to the decline include a large percentage of municipal deposits, a general decline in agricultural lending due to lower crop prices and higher interest rates and an overall decline in the number of farms and businesses in the AA.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 12/31/2025 ($000s)**	**Average Net LTD Ratio (%)**
Tompkins State Bank	**305,175**	**61.4**
Similarly-Situated Institution #1	234,829	82.0
Similarly-Situated Institution #2	217,954	72.2
Similarly-Situated Institution #3	247,592	63.4
Similarly-Situated Institution #4	170,676	46.7
Source: Reports of Condition and Income 6/30/2020 – 12/31/2025		

Assessment Area Concentration

TSB made a majority of its small farm and small business loans by number and dollar volume within its AA as shown in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000)				Total $(000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Small Farm										
2025	202	81.8	45	18.2	247	24,316	79.7	6,207	20.3	30,523
Small Business										
2025	167	76.6	51	23.4	218	17,052	67.4	8,262	32.6	25,314
Total	**369**	**79.4**	**96**	**20.6**	**465**	**41,368**	**74.1**	**14,469**	**25.9**	**55,837**
Source: Bank Data, as reported *Due to rounding, totals may not equal 100.0%.*										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. The performance of small farm and small business lending supports this conclusion. Examiners only considered loans originated inside the AA, with an emphasis placed on the distribution of loans in moderate-income geographies, particularly since there are no low-income tracts in the designated AA.

Small Farm Loans

TSB originated one small farm loan, representing 0.5 percent of loan volume by number in the moderate-income census tracts during the evaluation period. Given there are only 1.4 percent of farms located in those tracts, this performance is reasonable. The three moderate-income census tracts are located in Galesburg. A majority of the farms in the area are very small and may not seek traditional financing or may utilize alternative forms of funding, such as credit cards.

Geographic Distribution of Small Farm Loans Tompkins State Bank					
Tract Income Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
Moderate					
2025	1.4	1	0.5	100	0.4
Middle					
2025	73.3	170	84.2	21,442	88.2
Upper					
2025	25.3	31	15.4	2,774	11.4
Total					
2025	**100.0**	**202**	**100.0**	**24,316**	**100.0**
Sources: 2025 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%.*					

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. TSB's performance exceeded the percentage of businesses in the moderate-income census tracts. As shown in the following table, the bank made 11.4 percent of its small business loans in the moderate-income tracts, compared to the 10 percent of businesses in those tracts.

Geographic Distribution of Small Business Loans Tompkins State Bank					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Moderate					
2025	10.0	19	11.4	5,343	31.3
Middle					
2025	70.5	115	68.9	7,904	46.4
Upper					
2025	8.0	19	11.4	2,606	15.3
NA					
2025	11.4	14	8.4	1,199	7.0
Total					
2025	**100.0**	**167**	**100.0**	**17,052**	**100.0**
Sources: 2025 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%.*					

Borrower Profile

The distribution of loans to borrowers reflects, given the demographics of the AA, reasonable penetration among small farms and small businesses of different revenue sizes. Examiners focused on the percentage by number of small farm and small business loans to businesses with GARs of $1 million or less. Only loans made inside the AA are included in the analyses.

Small Farm Loans

The distribution of small farm loans, based on sampling procedures, reflects reasonable penetration among farms with GARs of $1 million or less. As shown in the following table, the bank made 87.3 percent of its loans to borrowers with GARs of $1 million or less which trails demographics. However, as previously noted, the area demographics include all of the businesses in the area that reported income levels, but these figures may not be representative of the demand for lending or the percentage of small farms seeking or qualifying for financing.

Although, the bank's lending performance is not directly compared to aggregate lending data for CRA reporters, the data can provide insight into activity in the area. In 2024, the last year aggregate data is available, the top five lenders held an 81.7 percent market share. Additionally, there is a high level of competition from farm credit agencies and financial institutions in the AA. By number, 62.8 percent of TSB's small farm originations were for $100 thousand or less, demonstrating the bank's willingness to assist very small farms.

Distribution of Small Farm Loans by Gross Annual Revenue Category
Tompkins State Bank

Gross Revenue Level	% of Farms	#	%	$(000s)	%
<= $1,000,000					
2025	97.4	48	87.3	5,882	82.6
> $1,000,000					
2025	0.6	7	12.7	1,242	17.4
Revenue Not Available					
2025	2.0	0	0.0	0	0.0
Total					
2025	**100.0**	**55**	**100.0**	**7,124**	**100.0**

Source: 2025 D&B Data; Bank Data
Due to rounding, totals may not equal 100.0%.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses with GARs of $1 million or less. The following table shows that the bank originated 84.3 percent of sampled small business loans to businesses with GARs of $1 million or less, which compares favorably to the 80.2 percent of businesses that reported GARs of $1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category Tompkins State Bank					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000					
2025	80.2	43	84.3	2,283	52.0
> $1,000,000					
2025	4.1	8	15.7	2,110	48.0
Revenue Not Available					
2025	15.8	0	0.0	0	0.0
Total					
2025	**100.0**	**51**	**100.0**	**4,393**	**100.0**
Sources: 2025 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%.*					

Response to Complaints

The institution did not receive any CRA-related complaints since the prior evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners reviewed the bank’s compliance with the laws relating to discrimination and other illegal credit practices, including the Fair Housing Act and the Equal Credit Opportunity Act, and did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

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.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.