

PUBLIC DISCLOSURE

May 1, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Longview Community Bank
Certificate Number: 11319

130 S Washington St
Mount Pulaski, Illinois 62548

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

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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.

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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 low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- 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 home mortgage, small business, and small farm loans in the AA.
- The bank's AA does not contain any low- or moderate-income census tracts; therefore, examiners did not evaluate the geographic distribution of lending, as it would provide no meaningful conclusions.
- The distribution of borrowers reflects reasonable penetration of loans among individuals of different income levels, and 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 overall rating.

DESCRIPTION OF INSTITUTION

Longview Community Bank (LCB) is a \$68 million financial institution that operates in the City of Mount Pulaski in rural central Illinois. The bank received a satisfactory rating at its previous FDIC Performance Evaluation, dated December 29, 2016, based on Interagency Small Institution Examination Procedures. Longview Capital Corporation, a four-bank holding company located in Newman, Illinois, acquired the bank in August 2022 and subsequently changed the bank’s name from Farmers Bank of Mount Pulaski to Longview Community Bank. Since the acquisition, the bank's affiliates now include Longview Bank, Longview Bank & Trust, and Bank of Gibson City. The bank entered into new agreements to offer VA, RD, and FHA loans and secondary market loans through the affiliate relationship with Longview Bank & Trust. Midwest AgriCredit and Illinois Community Development Corporation are two nonbank lending affiliates that provide specialized agricultural and non-profit financing, respectively.

Longview Community Bank operates one full-service office and one limited-service drive-up facility. The bank has not changed its business strategy, markets, or delivery channels since the previous examination. The bank continues to offer traditional loan products, including agricultural, commercial, home mortgage, and consumer loans for auto and personal purposes. Adjustable rate mortgages and home equity lines of credit are both new loan products for the bank. Deposit products include regular checking, savings, and money market accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, online bill pay, and access to automated teller machines.

LCB reported total assets of \$68.0 million as of March 31, 2023, total loans of \$24.1 million, and total deposits of \$56.5 million. These figures represent growth in all three areas. The bank’s loan composition changed since the previous evaluation. The percentage by volume of residential and agricultural loans decreased by 17.0 percent, while farmland loans increased by 12.7 percent, and commercial loans grew by 18.0 percent. The following table depicts the portfolio composition:

Loan Portfolio Distribution as of 3/31/23		
Loan Category	\$(000s)	%
Construction and Land Development	1,053	4.4
Secured by Farmland	3,552	14.7
1-4 Family Residential	8,503	35.2
Multi-family (5 or more) Residential	661	2.7
Commercial Real Estate	639	2.7
Total Real Estate Loans	14,408	59.7
Commercial and Industrial	6,103	25.3
Agricultural	1,930	8.0
Consumer	1,532	6.4
Obligations of states and political subdivisions in the US	151	0.6
Other	20	0.1
Total Loans	24,144	100.0
<i>Source: Reports of Condition and Income; Due to rounding, totals may not equal 100.0</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which regulators will assess the bank’s performance. LCB designated two adjoining census tracts, 9535 and 9536, as its AA. Both are located in southern Logan County, which is not part of a metropolitan statistical area (MSA). LCB’s AA is consistent with CRA regulatory requirements, as it does not arbitrarily exclude any low- or moderate-income census tracts, does not reflect illegal discrimination, and otherwise meets the requirements of the regulation.

Economic and Demographic Data

The population in the AA is 8,177 as of the 2020 US Census. Both tracts are designated as upper-income according to data from the U.S. Census. The following table provides a summary of the demographics, housing, and business information for the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	0.0	100.0	0.0
Population by Geography	8,177	0.0	0.0	0.0	100.0	0.0
Housing Units by Geography	2,508	0.0	0.0	0.0	100.0	0.0
Owner-Occupied Units by Geography	1,873	0.0	0.0	0.0	100.0	0.0
Occupied Rental Units by Geography	368	0.0	0.0	0.0	100.0	0.0
Vacant Units by Geography	267	0.0	0.0	0.0	100.0	0.0
Businesses by Geography	376	0.0	0.0	0.0	100.0	0.0
Farms by Geography	91	0.0	0.0	0.0	100.0	0.0
Family Distribution by Income Level	1,496	8.2	15.3	24.4	52.1	0.0
Median Family Income Non-MSAs - IL	\$68,958	Median Housing Value				\$122,639
		Median Gross Rent				\$588
		Families Below Poverty Level				2.5%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Under the borrower profile criterion, examiners analyze the bank’s home mortgage lending activities in the AA by the borrowers’ income category using the 2020-2021 FFIEC-updated median family income levels. The following table illustrates the low-, moderate-, middle-, and upper-income thresholds for each year covered by this evaluation.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
IL NA Median Family Income (99999)				
2021 (\$66,700)	<\$33,350	\$33,350 to <\$53,360	\$53,360 to <\$80,040	>\$80,040
2022 (\$76,100)	<\$38,050	\$38,050 to <\$60,880	\$60,880 to <\$91,320	≥\$91,320
<i>Source: FFIEC</i>				

Based on 2022 D&B data, 91 farms operate in the AA, down from the 95 in 2016. Conversely, the number of businesses in the area increased from 279 in 2016 to the current level of 376 entities.

The analysis of small business and small farm lending under the borrower profile criterion compares the distribution of lending by the borrowers' gross annual revenue (GAR) level. According to 2022 D&B data, all farming operations in the AA have GARs of \$1 million or less. Of the 376 non-farm businesses, 81.9 percent have GARs of \$1 million or less. Less than 3.0 percent of businesses in the AA reported GARs greater than \$1 million. Fifteen percent of businesses in the AA have unknown revenues.

Most of the small farms and small businesses in the AA are very small, as 66.8 percent have fewer than four employees, and 89.3 percent operate from a single location. Service industries represent the largest portion of businesses at 22.9 percent, followed by agriculture at 19.0 percent and retail trade at 9.9 percent.

Logan County's unemployment rates followed state and national trends, peaking in 2020 and 2021 due to COVID-19, but are now returning to normal levels. Logan County's average unemployment rate was 4.9 percent in 2021 and 4.2 percent in 2022. These levels were comparable to both the Illinois and national unemployment rates during that time. In March 2023, Logan County's unemployment rate was 4.1 percent, which is similar to both the Illinois (4.3) and national (3.6) unemployment rates. The City of Mount Pulaski, where both LCB facilities are situated, is located within 30 miles of the urban employment centers of Lincoln, Springfield, and Decatur, where a significant percentage of area residents commute to work daily.

Competition

The bank operates in a competitive environment for financial services. According to the FDIC Deposit Market Share data as of June 2022, 12 financial institutions operated 17 full-service branches in Logan County. Of these institutions, LCB ranked 4th with 8.1% percent of the deposit market share. Many local farms and businesses have outgrown small community banks and moved to larger banks that can accommodate larger lines of credit. LCB also faces competition from other entities such as Farm Credit Illinois and several credit unions that operate in the area. Farmers are also financing directly through agricultural companies, effectively bypassing financial institutions altogether.

Community Contact

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying local credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available.

Examiners contacted a representative of a farm cooperative operating in the AA. According to the contact, economic conditions are good, especially for farmers. The contact stated that 20 years ago, almost all small farms and small businesses used small banks for loans, but they estimate only 30.0 to 40.0% use local banks now. This is not due to a fault in the banks' business strategies or practices; farmers and business owners have a positive perception of local financial institutions and do as much business as they can with local banks. As mentioned earlier, many farmers and business owners have outgrown local banks and find it easier to finance through larger banks or other entities. The contact also noted that many borrowers go through larger banks when looking for a home loan. They mentioned that banks could increase efforts to reach borrowers interested in mortgage loans. Overall, the contact indicated that local financial institutions do a good job of meeting the needs of the area.

Credit Needs

Considering information from the community contact, bank management, and economic and demographic data, examiners determined that lending for small farms and home mortgages represent credit needs for the AA. The bank demonstrated adequate performance in meeting these needs, as detailed throughout this evaluation.

SCOPE OF EVALUATION

General Information

Examiners used the Interagency Small Institution Examination Procedures to evaluate LCB's CRA performance. This evaluation covers the period from the prior FDIC performance evaluation dated December 29, 2016, to the current evaluation dated May 1, 2023. The bank's CRA rating is based on its performance in the AA, where a majority of its lending and deposit-taking activities took place. While the bank has three new affiliates, the evaluation includes no affiliate lending activities.

Activities Reviewed

Examiners determined that the bank's major product lines are residential real estate, agricultural, and commercial lending. These products represent the largest share of the bank's number and dollar volume of loans originated during the evaluation period. Additionally, these loan products are business focuses for the bank and are representative of credit needs in the AA. Examiners gave equal weight to all three categories in the overall conclusions and rating.

As of December 31, 2022, residential real estate loans accounted for 37.2 percent of the bank's loan portfolio, while commercial loans accounted for 28.1 percent and agricultural loans accounted for

26.1 percent of the bank's total loan portfolio. Examiners did not analyze consumer loans, because they do not represent a major product line and would therefore, not provide material support for conclusions or ratings.

Bank management confirmed that the lending activity for the period from January 1, 2021 through December 31, 2022 is representative of the bank's performance during the evaluation period. Examiners used the universe of home mortgage, small farm, and small business loans granted in both years to evaluate the bank's AA concentration performance. The bank originated 15 home mortgage loans totaling \$862,686 in 2021 and the 10 loans totaling \$1.3 million in 2022. The bank originated 10 small farm loans totaling \$863,335 in 2021 and 5 totaling \$618,296 in 2022. Lastly, the bank originated 8 small business loans totaling \$743,998 in 2021 and 9 totaling \$552,718 in 2022.

Examiners used the 2015 American Community Survey (ACS) and 2020 US Census data as standards of comparison for the bank's home mortgage lending for 2021 and 2022, respectively. D&B data for 2021 and 2022 was used to evaluate small farm and small business lending. D&B data includes all businesses and farms in a given area that voluntarily respond to a survey request, including a large number of very small operations that have limited or no credit needs. As such, the D&B data is primarily an indicator of demographics in a given area and is not considered an absolute reflection of credit needs or lending opportunities.

Examiners reviewed all applicable loans for the AA concentration, but only those loans inside the AA for the borrower distribution criterion.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Lending levels reflect reasonable responsiveness to the AA credit needs. Performance under the LTD ratio, AA concentration, and borrower profile criteria primarily supports 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 reported since the previous evaluation, averaged 41.1 percent from December 31, 2016 to December 31, 2022. The ratio ranged from a low of 24.3 percent as of March 31, 2022 to a high of 55.5 percent as of June 30, 2017. The ratio was on a generally downward trend until the September call report, following the August 2022 acquisition. The ratio's downward trend is a result of several large deposits from the local school district and municipalities and gradually declining loan balances following the start of the COVID-19 pandemic. Since the September 30, 2022 Call Report, the bank's loans, deposits, and LTD ratio have all surpassed their March 31, 2020 figures.

Examiners compared the bank's performance to three similarly-situated institutions (SSIs), chosen based on asset size, geographic location, and lending focus. LCB maintained a ratio fairly

comparable to two of the SSIs and lower than one of the SSIs, as shown in the following table. All three SSIs experienced similar initial declines in LTD ratios during the COVID-19 pandemic, but appear to have since recovered.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 12/31/2022 \$(000s)	Average Net LTD Ratio (%)
Longview Community Bank	68,257	41.1
Similarly-Situated Institution #1	70,997	36.0
Similarly-Situated Institution #2	40,407	38.4
Similarly-Situated Institution #3	40,609	88.6
<i>Source: Reports of Condition and Income 12/31/16 through 12/31/22</i>		

Assessment Area Concentration

The bank originated a majority of home mortgage, small farm, and small business loans, by number and dollar volume, within its AA. Additional details are included in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	13	86.7	2	13.3	15	654.6	75.9	208.1	24.1	862.7
2022	8	80.0	2	20.0	10	669.4	50.9	645.0	49.1	1,314.4
Subtotals	21	84.0	4	16.0	25	1,324.0	60.8	853.1	39.2	2,177.1
Small Business										
2021	7	87.5	1	12.5	8	444.0	59.7	300.0	40.3	744.0
2022	6	66.7	3	33.3	9	223.4	40.4	329.3	59.6	552.7
Subtotals	13	76.5	4	23.5	17	667.4	51.5	629.3	48.5	1,296.7
Small Farm										
2021	9	90.0	1	10.0	10	783.3	90.7	80.0	9.3	863.3
2022	5	100.0	-	-	5	618.3	100.0	-	-	618.3
Subtotals	14	93.3	1	6.7	15	1,401.6	94.6	80.0	5.4	1,481.6
Total	48	84.2	9	15.8	57	3,393.0	68.5	1,562.4	31.5	4,955.4
<i>Source: Evaluation Period: 1/1/2021 - 12/31/2022 Bank Data</i>										
<i>Due to rounding, totals may not equal 100.0</i>										

Geographic Distribution

The AA does not contain any low- and moderate-income geographies, and a review of the Geographic Distribution criterion would not result in meaningful conclusions. Therefore, this criterion was not evaluated.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels, and farms and businesses of different sizes. Examiners focused on home mortgage loans to low- and moderate-income borrowers, and agricultural and commercial lending to farms and businesses with GARs of \$1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. As shown in the following table, the bank's lending to low-income borrowers significantly exceeded the corresponding percentage of families in 2021. The bank did not grant any mortgage loans to low-income borrowers in 2022. Examiners note that this category includes the 5.3 percent of AA families with incomes below the poverty level, who likely face difficulty qualifying for and/or servicing debts in amounts necessary to finance homes. The bank's lending to moderate-income borrowers matched the percentage of families in 2021 and exceeded it in 2022. Overall, the bank's performance is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2021	12.8	4	30.8	139.0	21.2
2022	8.2	-	-	-	-
Moderate					
2021	15.5	2	15.4	48.0	7.4
2022	15.3	2	25.0	135.0	20.2
Middle					
2021	22.5	1	7.7	53.0	8.1
2022	24.4	2	25.0	272.0	40.6
Upper					
2021	49.3	6	46.2	415.0	63.3
2022	52.1	4	50.0	263.0	39.2
Total					
2021	100.0	13	100.0	655.0	100.0
2022	100.0	8	100.0	670.0	100.0

Sources: 2021-2022 D&B Data, 1/1/2021 - 12/31/2022 Bank Data.

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration among farms of different sizes. All of the bank’s 2021 loans were to farms with GARs of \$1 million or less. In 2022, the bank originated one loan to a farm with a GAR over \$1 million and four loans to farms with GARs \$1 million or less. Farms are not required to report their operations or revenues to D&B. While the D&B data indicates that all 91 farms in the AA have GARs of \$1 million or less, there may be other entities that did not voluntarily report their information to D&B.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2021	100.0	10	100.0	863.3	100.0
2022	100.0	4	80.0	458.3	74.1
>\$1,000,000					
2021	-	-	-	-	-
2022	-	1	20.0	160.0	25.9
Total					
2021	100.0	10	100.0	863.3	100.0
2022	100.0	5	100.0	618.3	100.0
<i>Source: 2021-2022 D&B Data, 2021-2022 Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different sizes. As shown in the following table, all of the small business loans were to businesses with GARs of \$1 million or less in both 2021 and 2022. This activity exceeds area demographics for both years, which is particularly noteworthy given the level of competition in the area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2021	78.4	8	100.0	744.0	100.0
2022	81.9	9	100.0	552.7	100.0
>\$1,000,000					
2021	4.0	-	-	-	-
2022	-	-	-	-	-
Revenue Not Available					
2021	17.7	-	-	-	-
2022	15.2	-	-	-	-
Total					
2021	100.0	8	100.0	744.0	100.0
2022	100.0	9	100.0	552.7	100.0
<i>Source: 2021-2022 D&B Data, 2021-2022 Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion was not considered in the overall 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. Examiners 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.