PUBLIC DISCLOSURE

September 11, 2006

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Rogers
RSSD# 2356710

801 N. Dixieland
Rogers, Arkansas 72756

Federal Reserve Bank of St. Louis

P.O. Box 442
St. Louis, Missouri 63166-0442

NOTE: **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 the 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'S CRA RATING: This institution is rated **SATISFACTORY**.

Overall, The Bank of Rogers meets the criteria for a satisfactory CRA rating, in consideration of institutional capacity and constraints, assessment area credit needs and opportunities, relevant demographic and economic factors, and safe and sound banking practices. Loan activity analysis reveals reasonable penetration among individuals of different income levels, including low- and moderate-income (LMI) levels, and businesses and farms of different sizes. The bank's loan-to-deposit ratio is considered reasonable, and the majority of the lending activity reviewed was found to be located within the bank's designated assessment area.

SCOPE OF EXAMINATION

The bank's Community Reinvestment Act (CRA) performance was evaluated using the examination procedures for small banks. The bank's lending performance was evaluated using statistical samples from the bank's loan trial balance of residential real estate and consumer motor vehicle loans originated in 2005. In addition, the bank's small business loan data for loan originated during the period July 1, 2005 through December 31, 2005. These loan products comprise the bank's primary lines of business and are therefore indicative of the bank's overall lending performance. This loan data was used to evaluate the bank's overall lending performance, which included an analysis of lending by borrower income and business revenues, lending volume, and lending within the designated assessment area. There are no legal impediments or financial constraints that would hinder the bank from serving the credit needs within its delineated assessment areas.

In addition, two community contacts were performed in order to establish a context for the communities in which the bank operates and to solicit information on the bank's performance. Specific comments from the community contacts are addressed in the applicable section relating to the assessment area.

DESCRIPTION OF INSTITUTION[1]

Bank of Rogers is wholly owned by First Bank Corp. Inc., a multi-bank holding company headquartered in Fort Smith, Arkansas. Both the main bank facility and one branch are located in the city of Rogers, which is in the Fayetteville-Springdale metropolitan statistical area (MSA #22220). The bank's branch network consists of three full-service branches (including its main office). The bank received a satisfactory CRA rating at the last examination which was performed on August 12, 2002 by this Reserve Bank.

The bank has the ability to meet the credit needs of its assessment area based on the bank's asset size, financial condition and other resources. As of June 30, 2006, the bank reported total assets of $171.1 million. As of the same date, outstanding loans and leases were $124.6 million (72.8

[1] Any percentage row or column "TOTAL" figure displayed throughout this evaluation that does not equal exactly 100 percent is strictly due to rounding differences, which are considered immaterial to overall performance conclusions.

percent of total assets) and deposits totaled $125.6 million. The bank's loan portfolio composition by credit category is displayed in the following table. [2]

Distribution of Total Loans (as of June 30, 2006)		
Credit Product Type	**Amount in $000s**	**Percentage of Total Loans**
Construction and Development	$ 36,759	29.5%
Commercial Real Estate	$ 32,667	26.2%
Multifamily Residential	$ 349	0.3%
1-4 Family Residential - Revolving	$ 1,298	1.0%
1-4 Family Residential - Other	$ 24,769	19.9%
Farmland	$ 952	0.8%
Agricultural	$ 110	0.1%
Commercial and Industrial	$ 20,354	16.3%
Loans to Individuals	$ 7,214	5.8%
Total Other Loans	$ 184	0.1%
TOTAL Gross Loans	**$ 124,656**	**100%**

As indicated in the preceding table, a significant portion of the bank's lending resources, by dollar amount, is directed to construction and development, commercial real estate and 1-4 family residential loans. This information is consistent with the bank's stated business strategies and lending emphasis.

As part of this evaluation under the CRA, the bank's performance was assessed in relation to the performance of local competitors. Three financial institutions were identified as regional competitors with asset sizes ranging from $1,498.0 million to $153.0 million. [3]

[2] For purposes of this table, total loan information is derived from gross loans and leases data reported on the Consolidated Reports of Condition and Income as of June 30, 2006.
[3] These regional competitor asset sizes are as of June 30, 2006.

DESCRIPTION OF ASSESSMENT AREA[4]

The bank's assessment area[5] consists of 23 census tracts located in Benton and Washington Counties in northwest Arkansas. Of the 23 census tracts in the assessment area, three (3) are moderate income, 17 are middle income and three (3) are upper-income. According to the 2000 census, the assessment area population is 162,847.

Based upon 2000 census data, the median family income for the assessment area was $45,273 which is similar to the median family income of $42,578 for the Fayetteville-Springdale-Rogers, AR-MO MSA. Currently, the Department of Housing and Urban Development (HUD) estimates the 2005 median family income figure for the Fayetteville-Springdale-Rogers, AR-MO MSA to be $50,500, which represents an 11.5 percent increase from 2000. The following table displays population percentages of assessment area families by income level, compared to the non-metropolitan family population as a whole.

Assessment Area Family Population by Income Level						
2000 Census Data	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown**	**TOTAL**
Assessment Area	7,151 15.5%	8,271 17.9%	11,299 24.5%	19,401 42.1%	0 0.0%	**46,122** **100%**
State of Arkansas	148,233 20.1%	131,570 17.9%	163,567 22.2%	292,693 39.8%	0 0.0%	**736,063** **100%**
MSA #22220 Fayetteville-Springdale-Rogers, AR-MO	17,270 18.5%	17,491 18.7%	22,458 24.0%	36,201 38.8%	0 0.0%	**93,420** **100%**

As shown in the preceding table, the distribution of family population by income level in the assessment area is very similar to that of the entire state of Arkansas, and the Fayetteville-Springdale-Rogers MSA. The LMI families make up 33.4 percent of the assessment area, 38.0 percent of the state of Arkansas and 37.2 percent of the MSA. Further, middle-income families and upper-income families make up 24.5 percent and 42.1 percent of the assessment area, respectively. In comparison, middle-income and upper income families make up 22.2 percent and 39.8 percent of the state of Arkansas, respectively. In the Fayetteville MSA, middle-income families and upper-income families make up 24.0 percent and 38.8 percent of the family population, respectively. This table reveals that a significant portion of assessment area families (33.4 percent) are LMI, regardless of where they live.

The assessment area and the MSA are slightly more affluent than the state of Arkansas. As stated earlier, based upon 2000 census data, the median family income for the assessment area was $45,273. As a comparison, the median family income for the Fayetteville-Springdale-

[4] Statistical/demographic information cited in this evaluation, unless otherwise stated, is taken from updated 2000 United States Census Bureau data.

[5] See Appendix A for additional detail regarding the composition of the bank's assessment area.

Rogers MSA was $42,578 but was only $38,663 for the state of Arkansas. In addition, 7.5 percent of the assessment area families are below the poverty level as compared to the MSA rate of 9.0 percent and state of Arkansas rate of 12.0 percent.

The average annual unemployment rate for the assessment area for 2005 was 3.5 percent. In comparison, the unemployment rates for the state of Arkansas and the Fayetteville-Springdale-Rogers MSA for the same time period were 6.1 and 5.5 percent, respectively.

Housing in the assessment area is comparable to the MSA and the state as shown by similar affordability ratio of 42.0 percent compared to 40.0 percent for the MSA and 47.0 percent for the state as of 2004.[6] In addition, 28.4 percent of the renters in the assessment area have rent costs that exceed 30.0 percent of their income while 32.0 percent and 32.3 percent of the renters in the state and the MSA, respectively, have rents that exceed 30.0 percent of their income.

Washington County and the city of Rogers both benefit from the economic growth of the general northwest Arkansas area as major employers such as Wal-Mart and Tyson Foods continue to expand in nearby Bentonville. The bank's assessment area has directly benefited from the continued economic growth of the nearby City of Fayetteville as the City has undertaken some major redevelopment efforts and the University of Arkansas student enrollment is also increasing. However one community contact indicated that the economic growth has lead to an increase in the low and moderate income workers who consequently need housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The Bank of Rogers meets the criteria for a satisfactory rating, based upon its lending performance as measured by the CRA small bank performance standards. The CRA small bank performance standards evaluate the following five criteria, as applicable:

- The distribution of loans by borrower income and business revenue;
- The geographic distribution of loans
- The bank's average loan-to-deposit ratio;
- The level of lending within the assessment area; and
- A review of written complaints.

The remaining sections of this evaluation are based upon analyses of the bank's lending performance under these five performance criteria.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The small bank performance standards evaluate a bank's lending to borrowers of various income levels. Borrowers are classified into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the most recent median family income figure, as estimated

[6] This figure is calculated by dividing the median household income by the median housing value; it represents the amount of single family owner-occupied housing that a dollar of income can purchase for the median household in the geography. Values closer to 100 percent indicate greater affordability.

by HUD. The 2005 HUD adjusted median family income figure for the Fayetteville-Springdale-Rogers, AR-MO MSA was $50,500. This figure was used in categorizing borrowers into income classifications. The following table shows the distribution of real estate loans by income level of the borrower for the assessment area for 2005.

Distribution of Loans (Number and Dollar Volume) Inside Assessment Area by Income Level of Borrower

Loan Type	Borrower Income Classification					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
2005 Residential Real Estate	3	10	6	28	0	**47**
	6.4%	21.3%	12.8%	59.6%	0.0%	**100%**
	$ 101	$ 475	$ 337	$ 2,265	$ -	**$ 3,178**
	3.2%	14.9%	10.6%	71.3%	0.0%	**100%**
2005 Family Population	15.5%	17.9%	24.5%	42.1%	0.0%	**100%**

The bank's distribution of residential real estate loans to LMI borrowers appears commensurate to that of comparison figures. As indicated in the previous table, 27.7 percent of the bank's residential real estate loans by number were made to LMI borrowers, which is below the 33.4 percent of LMI families in the assessment area. However, when reviewing the bank's performance against Aggregate Data[7], the bank's performance of making 27.7 percent of its residential lending to LMI borrowers exceeds the 2004 aggregate of 21.8 percent.

The following table shows the distribution of motor vehicle loans by income level of the borrower.

Distribution of Loans (Number and Dollar Volume) Inside Assessment Area by Income Level of Borrower

Loan Type	Borrower Income Classification					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
2005 Automobile	8	10	21	31	0	**70**
	11.4%	14.3%	30.0%	44.3%	0.0%	**100%**
	$ 37	$ 92	$ 213	$ 424	$ -	**$ 766**
	4.8%	12.0%	27.8%	55.4%	0.0%	**100%**
Household Population 2005	16.9%	16.6%	20.9%	45.6%	0.0%	**100%**

[7] Aggregate Data represent all lending activity collected and reported for this assessment area, based upon all financial institutions that reported such data.

The bank's distribution of motor vehicle loans by borrower income is considered adequate. Of the 70 motor vehicle loans reviewed for this analysis, 25.7 percent by number and 16.8 percent by dollar were extended to LMI borrowers. In comparison, the percentage of households classified as LMI in 2005 was 33.5 percent. The bank's level of lending to low-income borrowers is not as strong, with only 11.4 percent of motor vehicle loans extended to low-income borrowers compared to a low-income household population of 16.9 percent for 2005. However, the bank's level of lending to moderate-income borrowers is considered adequate, with 14.3 percent of motor vehicle loans extended to moderate-income borrowers compared to a moderate-income household population of 16.6 percent for 2005. Based on these considerations, the borrower distribution of motor vehicle loans reflects an adequate penetration among borrowers of different income levels, and especially among LMI borrowers.

Similar to the borrower distribution analysis conducted for residential real estate and motor vehicle lending, the bank's distribution of commercial loans to businesses of various sizes was reviewed. The following table reflects the bank's distribution of business loans by gross annual business revenue and loan amount.

Lending Distribution by Business Revenue Level

Gross Revenue	**Loan Origination Amount (in $000s)**			**TOTAL**
	≤$100	**<100≥250**	**>250≤1,000**	
$1 Million or Less	35 77.8%	7 15.6%	3 6.7%	**45** **100.0%**
Greater Than $1 Million	0 0.0%	0 0.0%	0 0.0%	**0** **0.0%**
TOTAL	**35** **77.8%**	**7** **15.6%**	**3** **6.7%**	**45** **100%**

Based on this analysis of business loans, the bank is meeting the credit needs of small businesses.[8] The preceding table demonstrates that all 45 loans reviewed (100.0 percent) were made to businesses with gross annual revenues of $1 million or less. In comparison, 2004 and 2005 business geo-demographic data from Dun & Bradstreet indicate that 88.7 percent of business institutions inside the assessment area are small businesses, and 2004 CRA Aggregate Data[9] for the assessment area reflect that only 50.4 percent of business lending was to small businesses. Consequently, the bank's lending performance to small businesses is considered reasonable.

[8] Under the CRA, a small business is considered to be one in which gross annual revenues for the preceding calendar year are $1 million or less.
[9] CRA Aggregate Data represent all lending activity collected and reported under the CRA for this assessment area, based upon all financial institutions required to report such data less the subject bank, if applicable.

In summary, based on the activity reviewed for residential real estate, motor vehicle, and small business loans, the bank meets the standard for satisfactory performance for the borrower distribution of loans.

Geographic Distribution

As previously noted, the bank's assessment area contains no low income census tracts and three moderate-income census tracts. The analysis in this section illustrates the distribution of the bank's loans in all census tracts within the bank's assessment area. The following table displays the geographic distribution of the bank's HMDA loans, in comparison to owner-occupied housing statistics for the assessment area.

Distribution of Loans (Number and Dollar Volume in $000s) Inside Assessment Area by Income Level of Geography						
Loan Type	**Geography Income Classification**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown**	
2005 HMDA	0	3	39	5	0	**47**
	0.0%	6.4%	83.0%	10.6%	0.0%	**100%**
	$ -	$ 44	$ 2,801	$ 333	$ -	**$ 3,178**
	0.0%	1.4%	88.1%	10.5%	0.0%	**100%**
Owner Occupied Housing 2005	0.0%	3.7%	83.0%	13.3%	0.0%	**100%**

As illustrated in the preceding table, the bank originated 6.4 percent by number and 1.4 percent by dollar amount of its HMDA loans in moderate-income census tracts. In comparison, the percentage of owner-occupied housing units located in moderate-income census tracts is 3.7 percent. The 2004 HMDA Aggregate Data for the assessment area indicates that 2.8 percent of all originated HMDA loans were to borrowers in moderate-income census tracts. Consequently, the bank's geographic distribution of HMDA loans reflects good penetration throughout its assessment area.

Similar to the geographic distribution analysis conducted for the bank's HMDA loans, the geographic distribution of motor vehicle loans was also analyzed and the bank's performance is displayed in the following table.

Distribution of Loans (Number and Dollar Volume in $000s) Inside Assessment Area by Income Level of Geography						
Loan Type	**Geography Income Classification**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown**	

2005 Automobile	0 0.0%	7 10.0%	48 68.6%	15 21.4%	0 0.0%	**70** **100.0%**
	$ - 0.0%	$ 56 7.3%	$ 496 64.8%	$ 214 27.9%	$ - 0.0%	**$ 766** **100.0%**
Household Population 2005	0.0%	5.7%	81.1%	13.2%	0.0%	**100.0%**

As shown in the preceding table, the bank originated 10.0 percent of its motor vehicle loans, by number, to individuals residing in moderate-income census tracts. In comparison, the household population in moderate income census tract is 5.7 percent. Consequently, the bank's geographic distribution of consumer motor vehicle loans is considered strong.

As with the two consumer loan categories, the bank's geographic distribution of business loans was also reviewed. The following table displays the results of this review, along with estimated percentages of businesses located in each census tract income category used for comparison.

Distribution of Loans (Number and Dollar Volume in $000s) Inside Assessment Area by Income Level of Geography

Loan Type	**Geography Income Classification**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown**	
Small Business 2005	0 0.0%	9 20.0%	28 62.2%	8 17.8%	0 0.0%	**45** **100%**
	$ - 0.0%	$ 1,300 32.1%	$ 2,082 51.5%	$ 663 16.4%	$ - 0.0%	**$ 4,045** **100%**
Business Institutions 2005	0.0%	12.9%	71.9%	15.2%	0.0%	**100%**

The preceding table indicates that by number, the bank made 20.0 percent of its small business loans in moderate-income census tracts. According to Dun & Bradstreet data, 12.9 percent of the reporting small businesses in the assessment area are located in moderate-income census tracts. For further comparison, the 2004 CRA aggregate lending for the assessment area reflect that 11.2 percent of small business loans were made in moderate-income census tracts. Based on these comparisons, the bank's geographic distribution of lending appears favorable.

In summary, based on the review of residential real estate loans, motor vehicle loans and small business loans, the Bank of Rogers meets the standard for satisfactory CRA performance under the geographic distribution of loans criterion.

Loan-to-Deposit Ratio

One indication of the bank's overall level of lending activity is its loan-to-deposit ratio (LTD). The following table[10] displays the bank's average LTD[11] in comparison to that of similarly situated regional competitors.

Loan-to-Deposit Ratio Analysis			
Name	**Asset Size**	**Headquarters**	**Average LTD Ratio**
The Bank of Rogers	$ 171,153	Rogers, AR	89.0%
Regional Bank Competitors	$ 153,403	Rogers, AR	80.0%
	$ 1,498,477	Siloam Springs, AR	84.0%
	$ 314,506	Booneville, AR	88.2%

Based on data from the preceding table, the bank's level of lending indicates a reasonable level of responsiveness to its assessment area credit needs. Since the previous examination, the bank's LTD ranged from a low of 80.8 percent to a high of 98.2 percent. The bank's average LTD ratio since the previous CRA examination is 89.0 percent. In comparison, the average LTD ratios of the bank's three similarly situated competitors ranged from 80.0 percent to 88.2 percent. Based on the strength of the bank's lending performance, the bank meets the standard for satisfactory performance for this performance criterion.

Lending in the Assessment Area

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans originated inside the bank's assessment area.

Lending Inside and Outside of Assessment Area			
Loan Type	**Inside Assessment Area**	**Outside Assessment Area**	**TOTAL**
2005 HMDA	47 88.7%	6 11.3%	**53** **100%**
	$ 3,178 88.6%	$ 408 11.4%	**$ 3,586** **100%**
2005 Automobile	70 93.3%	5 6.7%	**75** **100%**
	$ 766 94.1%	$ 48 5.9%	**$ 814** **100%**

[10] Asset size figures in this table represent total assets as of June 30, 2006 (in $000s).
[11] The average LTD ratio represents a 16-quarter average, dating back to the bank's last CRA evaluation.

2005 Small Business	45 90.0%	5 10.0%	**50** **100%**
	$ 4,044 85.4%	$ 691 14.6%	**$ 4,735** **100%**
TOTAL	**162** **91.0%**	**16** **9.0%**	**178** **100%**
	$ 7,988 **87.4%**	**$ 1,147** **12.6%**	**$ 9,135** **100%**

The previous table demonstrates that overall a majority of loans were extended to borrowers residing inside the bank's assessment area. In total, the bank made 91 percent by number and 87.4 percent by dollar volume of the loan activity reviewed within its assessment area. Based on overall lending activity, the bank meets the standard for satisfactory performance under this criterion.

Review of Complaints

No CRA related complaints have been received by the institution or this Reserve Bank since the bank's last CRA evaluation, conducted as of August 12, 2002.

Fair Lending or Other Illegal Credit Practices Review

During the Consumer Affairs Examination conducted concurrently with this CRA evaluation, a fair lending analysis was performed to assess the bank's compliance under Regulation B (Equal Credit Opportunity) and the Fair Housing Act. The analysis concluded that the bank is in compliance with the substantive provisions of the antidiscrimination laws and regulations for the products and services reviewed.

Bank of Rogers Assessment Area			
County	**Geography Number**	**Geography Income Category**	**MSA**
Benton	0202.01	Moderate	22220
Benton	0203.01	Moderate	22220
Benton	0201.00	Middle	22220
Benton	0202.02	Middle	22220
Benton	0203.02	Middle	22220
Benton	0203.03	Middle	22220
Benton	0204.02	Middle	22220
Benton	0204.03	Middle	22220
Benton	0205.01	Middle	22220
Benton	0205.02	Middle	22220
Benton	0206.02	Middle	22220
Benton	0207.00	Middle	22220
Benton	0208.00	Middle	22220
Benton	0209.00	Middle	22220
Benton	0213.02	Middle	22220
Benton	0214.01	Middle	22220
Benton	0214.02	Middle	22220
Benton	0214.03	Middle	22220
Benton	204.01	Upper	22220
Benton	206.01	Upper	22220
Benton	213.03	Upper	22220
Washington	112.00	Moderate	22220
Washington	104.01	Middle	22220

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.

Community development: All Agencies have adopted the following language. 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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

(i) Low-or moderate-income geographies;
(ii) Designated disaster areas; or
(ii) Distressed or underserved non-metropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-

  a. Rates of poverty, unemployment, and population loss; or
  b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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.

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, 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 under the Lending, Investment, and Service Tests 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 refinancing 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 under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a

MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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 multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

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) and the Thrift Financial Reporting (TFR) 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 non-mortgage, commercial loans.

Small loan(s) to farm(s): 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, 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.