

PUBLIC DISCLOSURE

July 13, 2009

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Marco Community Bank
1770 San Marco Road
Marco Island, Florida 34146**

RSSD ID Number: 3195653

**FEDERAL RESERVE BANK OF ATLANTA
1000 Peachtree Street, N.E.
Atlanta, Georgia 30309-4470**

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 this institution. The rating assigned to the 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. The major factors supporting the rating are described below.

- The bank's loan-to-deposit ratio was reasonable given the institution's size, financial condition, and assessment area credit needs.
- The distribution of borrowers reflects reasonable penetration among businesses of different sizes.
- The geographic distribution of loans reflects reasonable distribution throughout the assessment area.

SCOPE OF EXAMINATION

The CRA performance evaluation assesses the bank's record of meeting the credit needs of its community, including low- and moderate-income neighborhoods, within the context of information such as asset size and financial condition of the institution, competitive factors, and the economic and demographic characteristics of its assessment area. This CRA performance review was based on lending performance in the bank's assessment area using the Interagency Small Institution Examination Procedures. "Small institution" means an institution that as of December 31 of either of the prior two calendar years, had assets of less than \$1.109 billion. The rating was assessed under the following four core criteria developed for evaluating CRA lending performance for small banks:

- Net Loan-to-Deposit Ratio
- Lending Inside the Assessment Area
- Lending to Businesses of Different Sizes
- Geographic Distribution of Loans

The bank received no comments from the public regarding its CRA performance.

The bank's overall CRA rating was determined by evaluating its performance in its assessment area, which includes five census tracts on Marco Island, Florida. The evaluation included an analysis of commercial loans that were originated between April 1, 2007 and March 31, 2009.

DESCRIPTION OF INSTITUTION

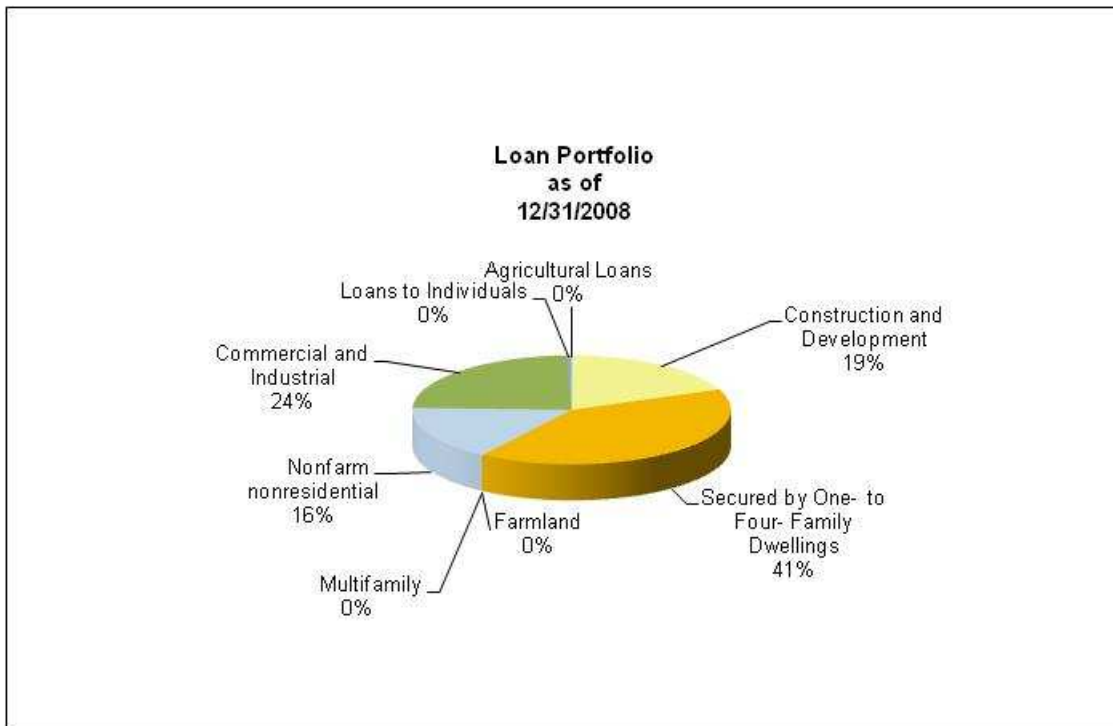
Marco Community Bank is a full-service community bank operating one banking office with an ATM in a middle-income census tract in Collier County, Florida. Between March 31, 2007 and March 31, 2009, the bank's total assets decreased 12.9 percent, from \$165.6 million to \$144.2 million. During the same period, total loans decreased 12.3 percent from \$133.8 million to \$117.4 million, and total deposits decreased 12.2 percent from \$146.6 million to \$128.7 million.

Marco Community Bank offers a variety of loan products including commercial loans, commercial real estate loans, consumer loans, and residential mortgage loans. The composition of the bank's loan portfolio, according to the March 31, 2009 Consolidated Reports of Condition and Income, is displayed on the next page.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	3/31/2009		12/31/2008		12/31/2007	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	\$22,089	18.8%	\$22,358	20.3%	\$33,860	27.9%
Secured by One- to Four- Family Dwellings	\$47,640	40.6%	\$43,580	39.5%	\$43,337	35.8%
Other Real Estate: Farmland	\$0	0.0%	\$0	0.0%	\$0	0.0%
Multifamily	\$0	0.0%	\$0	0.0%	\$0	0.0%
Nonfarm nonresidential	\$18,837	16.1%	\$19,995	18.1%	\$31,178	25.7%
Commercial and Industrial	\$27,988	23.9%	\$23,691	21.5%	\$12,016	9.9%
Loans to Individuals	\$663	0.6%	\$570	0.5%	\$768	0.6%
Agricultural Loans	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total	\$117,217	100.00%	\$110,194	100.00%	\$121,159	100.00%

* This table does not include the entire loan portfolio. Specifically, it excludes loans to depository institutions, bankers acceptances, lease financing receivables, obligations of state and political subdivisions, and other loans that do not meet any other category. Contra assets are also not included in this table.

As illustrated by the table, the loan portfolio consists primarily of loans secured by one- to four-family dwellings, followed by commercial loans and construction and development loans. Although loans secured by one-to-four family dwellings make up nearly 41 percent of the bank’s portfolio, many of these are home equity lines of credit, or business purpose loans secured by residential real estate. The bank is primarily a commercial lender. Marco Community Bank complies with the CRA. No known legal or other impediments exist that would hinder the bank from meeting the needs of its assessment area.



DESCRIPTION OF ASSESSMENT AREA: MARCO ISLAND

The bank's assessment area consists of the five census tracts on Marco Island. Marco Island is located in Collier County, Florida, which is the sole county in the Naples-Marco Island Metropolitan Statistical Area (MSA). Demographic data from the 2000 census was used to define the bank's assessment area. Of the five census tracts, three are middle-income tracts and two are upper-income tracts. The bank's only office is located in a middle-income tract on Marco Island.

Marco Island is a community populated mostly by seasonal residents, generally retirees, who live there between December and April. The area has also become attractive to younger affluent full-time residents. Because it is a popular resort vacation destination, tourism and the service industry account for a large segment of the local economy.

The bank's assessment area was reviewed and it was determined that it does not arbitrarily exclude any low-or moderate-income census tracts and is reasonable in relation to its branch location.

Population Information

The 2000 census indicates that the population of the bank's assessment area was 18,671 persons, which represented 7.4 percent of the population of Collier County at 251,377 persons, and less than 1 percent of the population of the state of Florida at 15,982,378. According to the U.S. Census Bureau, between the 2000 census and July 1, 2008, the population of Collier County increased approximately 25.4 percent to 315,258 persons, while the population for the state of Florida increased 14.7 percent to 18,328,340 persons during this same period. Collier County, which includes the bank's assessment area, is the seventh fastest growing metropolitan area in the nation according to the U.S. Census Bureau.

Housing Characteristics

According to the 2000 census, there were 17,735 housing units in the assessment area, 43 percent of which were owner-occupied. In addition, the median housing value in the assessment area was \$248,508, which is significantly higher than the median housing value for the state at \$93,200. The median age of housing in the assessment area is 17 years, which is less than the state of Florida at 20 years.

Business Size Characteristics

The table on page 6 provides key demographic business data by census tract income level in the Marco Island assessment area. The table indicates that according to the 2000 census, 92.3 percent of the businesses in the assessment area had gross annual revenues of \$1 million or less.

Income Characteristics

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated 2007 – 2009 median family income. The following table shows the estimated median family incomes for 2007 – 2009 for the Naples-Marco Island MSA. It also provides a breakdown of the estimated annual incomes based on income-level.

**Borrower Income Levels
 Naples MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2007	\$63,900	0	- \$31,949	\$31,950	- \$51,119	\$51,120	- \$76,679	\$76,680	- & above
2008	\$69,200	0	- \$34,599	\$34,600	- \$55,359	\$55,360	- \$83,039	\$83,040	- & above
2009	\$70,800	0	- \$35,399	\$35,400	- \$56,639	\$56,640	- \$84,959	\$84,960	- & above

The HUD estimated median family income for the Naples-Marco Island MSA was \$63,900 in 2007, \$69,200 in 2008 and \$70,800 in 2009. According to the 2000 census, there were 6,455 families in the assessment area. Of the total families in the assessment area, 15.5 percent were low-income, 15.4 percent were moderate-income, 18.8 percent were middle-income, and 50.3 percent were upper-income.

Employment Statistics

According to the 2007 Regional Economic Information Systems (REIS), the number of employed persons in the Naples-Marco Island MSA totaled 196,646. The largest number of jobs were in the construction industry, followed by retail trade, real estate and rental and leasing, and accommodation and food services.

The table below provides the unemployment rates for Collier County, including Marco Island, and the state of Florida. The unemployment rate in Collier County has closely mirrored that of the state of Florida for the past two years. The average unemployment rate for Collier County for the first three months of 2009 was 9.2 percent, with the rates increasing steadily from 8.9 percent in January to 9.4 percent in March. In addition, the unemployment rates for the state of Florida also steadily increased from 8.9 percent in January to 9.6 percent in March. The significant increase in unemployment rates between 2007 and 2009 reflected the overall downturn in the nation's economy.

UNEMPLOYMENT RATES (Not Seasonally Adjusted)			
Region	2007 (annualized)	2008 (annualized)	2009 (average for first three months)
Collier County	4.3	6.8	9.2
State of Florida	4.1	6.2	9.3

Competition

The bank operates in a highly competitive market. According to the FDIC Market Share Report as of June 30, 2008, there were 44 financial institutions operating 154 branches in Collier County, including Marco Community Bank. Marco Community Bank ranked 18th in deposit market share among the competing financial institutions in Collier County with \$123.3 million in deposits. This represented approximately 1.1 percent of the deposit market share in the county. The number of locations operated by a single financial institution in the assessment area ranged from 1 to 20 locations. Bank of America NA ranked first in market share, followed by Wachovia Bank and Fifth Third Bank.

Community Contacts

Information was obtained from two community contacts regarding local economic conditions, small business development and credit needs as a part of the CRA examination. One contact mentioned that opportunities exist for banks to lend to small and mid-sized businesses for working capital to finance operating expenses or expansion. However, the contact stated that many banks are unable or unwilling to make loans. The second contact stated that Marco Community Bank plays an active role in supporting business initiatives in its community.

Demographic Data by Census Tracts

The table on the next page provides key demographic information from the 2000 census that was used in analyzing the bank's CRA performance. Certain components of the data in the table are discussed in the evaluation as they apply to particular parts of the analysis.

Assessment Area Demographics

Assessment Area: Marco Island

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	999	15.5
Moderate-income	0	0.0	0	0.0	0	0.0	994	15.4
Middle-income	3	60.0	3,558	55.1	207	5.8	1,214	18.8
Upper-income	2	40.0	2,897	44.9	120	4.1	3,248	50.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5	100.0	6,455	100.0	327	5.1	6,455	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	7,263	4,105	53.9	56.5	810	11.2	2,348	32.3
Upper-income	10,472	3,517	46.1	33.6	539	5.1	6,416	61.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	17,735	7,622	100.0	43.0	1,349	7.6	8,764	49.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	841	53.5	782	53.9	38	47.5	21	51.2
Upper-income	731	46.5	669	46.1	42	52.5	20	48.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,572	100.0	1,451	100.0	80	100.0	41	100.0
Percentage of Total Businesses:				92.3			5.1	2.6

Based on 2000 Census Information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Marco Community Bank’s overall CRA rating was determined by evaluating the bank’s lending in the assessment area. As mentioned previously, an analysis of commercial loans originated from April 1, 2007 through March 31, 2009 was performed. Competition, marketing efforts, and certain economic factors were also considered when evaluating the bank’s lending performance.

Loan-to-Deposit Ratio Analysis

Marco Community Bank’s average loan-to-deposit (LTD) ratio for the 17-quarter period ending March 31, 2009 was 89.2 percent and is considered reasonable given the institution’s size and financial condition. The bank’s LTD ratio ranged from a high of 93.6 percent as of December 31, 2005, to a low of 79 percent as of March 31, 2008. The ratio has remained fairly constant over the last four quarters. The average LTD ratios of three banks of similar asset size in the area ranged from 89.4 percent to 109.3 percent, 40.5 percent to 100.5 percent, and 79.5 percent to 103.0 percent for the same period.

Assessment Area Concentration

An analysis was conducted of the bank’s record of lending inside its assessment area. The following table shows the levels of lending inside and outside the bank’s assessment area, by number and dollar amount:

Lending Inside and Outside the Assessment Area

Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Commercial	22	43.1	\$10,736	33.7	29	56.9	\$21,105	66.3
Total Commercial related	22	43.1	\$10,736	33.7	29	56.9	\$21,105	66.3
TOTAL LOANS	22	43.1	\$10,736	33.7	29	56.9	\$21,105	66.3

Note: Affiliate loans not included

As indicated by the table, 43.1 percent of the bank’s loans by number and 33.7 percent by dollar amount were extended to businesses in the bank’s assessment area. Although less than half of the bank’s commercial loans were originated inside its assessment area, the bank’s level of lending within the assessment area is considered satisfactory based on a number of performance context issues. By 2007 the bank had substantially exhausted its commercial lending opportunities on Marco Island and was obliged to expand further into Collier County and into Lee County. The bank established a loan production office (LPO) in Fort Myers, which is in Lee County, because some of its loan officers either lived in this area or had established business contacts there. The bank has since closed this LPO and has been focusing its more recent lending efforts in southern Collier County just north of Marco Island. The bank’s lending levels and concentration are consistent with lending opportunities in the assessment area and its capacity. The review consisted of an analysis of the 22 commercial loans originated in the bank’s assessment area between April 1, 2007 and March 31, 2009.

The following details the bank’s commercial lending performance with regard to borrower distribution and geographic distribution. Competition, marketing efforts, and certain economic factors were all considered when evaluating the bank’s lending performance.

Lending to Businesses of Different Sizes

The following table shows, by loan size, the number and dollar volume of commercial loans originated by Marco Community Bank from April 1, 2007 through March 31, 2009 within its assessment area.

Commercial Loans by Business Revenue & Loan Size

Assessment Area: Marco Island

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2007 - 2009				
		Bank		\$ (000s)		Total Businesses
		Count				
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	18	81.8%	\$7,736	72.1%	92.3%
	Over \$1 Million	4	18.2%	\$3,000	27.9%	5.1%
	<i>Total where Rev is available</i>	22	100.0%	\$10,736	100.0%	97.4%
	Rev. Not Known	0	0.0%	\$0	0.0%	2.6%
	<i>Total</i>	22	100.0%	\$10,736	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	7	31.8%	\$510	4.8%	
	\$100,001 - \$250,000	6	27.3%	\$1,055	9.8%	
	\$250,000 - \$1 Million	7	31.8%	\$3,670	34.2%	
	Over \$1 Million	2	9.1%	\$5,500	51.2%	
	<i>Total</i>	22	100.0%	\$10,736	100.0%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	7	38.9%	\$510	6.6%	
	\$100,001 - \$250,000	6	33.3%	\$1,055	13.6%	
	\$250,000 - \$1 Million	4	22.2%	\$2,170	28.1%	
	Over \$1 Million	1	5.6%	\$4,000	51.7%	
	<i>Total</i>	18	100.0%	\$7,736	100.0%	

Originations & Purchases

For this analysis, the distribution of commercial lending across business revenue sizes was compared with available demographic information. The bank originated 22 commercial loans in its assessment area during the review period. Of the loans originated, 18 loans (81.8 percent) were made to businesses with revenues of \$1 million or less, which is less than the percentage of small businesses in the assessment area at 92.3 percent. However, 72.2 percent of these loans were in amounts of \$250,000 or less, and 38.9 percent of the 18 loans were in amounts of \$100,000 or less, indicating the bank's willingness to make small loans to small businesses in its assessment area.

Based on the factors discussed above, Marco Community Bank's lending performance reflects reasonable penetration among businesses of different revenue sizes.

Geographic Distribution of Loans

The following table shows the geographic distribution of Marco Community Bank’s commercial loans originated from April 1, 2007 through March 31, 2009 within its assessment area. The bank’s assessment area does not contain any low- or moderate-income census tracts.

Geographic Distribution of Commercial Loans

Assessment Area: Marco Island

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2007 - 2009				
	Bank				Demographics
	Count		\$ (000s)		Small Businesses
	#	%	\$	%	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%
Middle	9	40.9%	\$3,702	34.5%	53.9%
Upper	13	59.1%	\$7,034	65.5%	46.1%
Unknown	0	0.0%	\$0	0.0%	0.0%
<i>Total</i>	22	100.0%	\$10,736	100.0%	100.0%

Originations & Purchases

For this analysis, the geographic distribution of the bank’s commercial lending was compared with available demographic information. 40.9 percent of the bank’s commercial lending was to businesses in middle-income tracts which is less than the percentage of businesses in these tracts in the assessment area at 53.9 percent. A greater percentage of the bank’s commercial lending was in upper-income census tracts, at 59.1 percent, compared to the percentage of businesses in these tracts at 46.1 percent.

Based on the factors discussed above, Marco Community Bank’s lending performance reflects reasonable dispersion throughout the bank’s assessment area.

Responsiveness to Complaints

The bank did not receive any CRA-related complaints during the examination period.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discrimination or the use of illegal credit practices was noted during the examination. The bank is in compliance with the substantive provisions of antidiscrimination laws and regulations.

APPENDIX A: SCOPE OF THE EXAMINATION

TIME PERIOD REVIEWED			
April 1, 2007 through March 31, 2009			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
Marco Community Bank, Marco Island, Florida		Commercial Loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
None	NA	NA	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
Marco Island, Florida	Full-Scope Exam Procedures used, Small Bank CRA	Main Office – San Marco Road, Marco Island	None

APPENDIX B: General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Marco Community Bank prepared by the Federal Reserve Bank of Atlanta, the institution's supervisory agency, as of July 13, 2009. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include visits to some, but not necessarily all, of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

ABBREVIATIONS

ATMs -	Automated Teller Machines
CRA -	Community Reinvestment Act
FDIC -	Federal Deposit Insurance Corporation
FHA -	Federal Housing Administration
HMDA -	Home Mortgage Disclosure Act
HUD -	Department of Housing and Urban Development
LTD -	Loan-to-Deposit Ratio
LTV -	Loan-to-Value Ratio
MD -	Metropolitan Division
MSA -	Metropolitan Statistical Area
OMB -	Office of Management and Budget
REIS -	Regional Economic Information Systems
SBA -	Small Business Administration
USDA -	United States Department of Agriculture

ROUNDING CONVENTION

Because percentages presented in tables were rounded to the nearest tenth in most cases, some columns may not total exactly 100 percent.

APPENDIX C: GLOSSARY

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.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

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.

APPENDIX C: GLOSSARY (Continued)

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.

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 nonmortgage, 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.