



## **PUBLIC DISCLOSURE**

JANUARY 14, 2019

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**AMERICA'S COMMUNITY BANK  
RSSD #440857**

**1100 WEST MAIN STREET  
BLUE SPRINGS, MISSOURI 64015**

**Federal Reserve Bank of Kansas City  
1 Memorial Drive  
Kansas City, Missouri 64198**

**NOTE:** This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

TABLE OF CONTENTS

Institution's CRA Rating .....	2
Scope of Examination .....	2
Description of Institution.....	3
Description of Assessment Area .....	3
Conclusions with Respect to Performance Criteria .....	5
Fair Lending or Other Illegal Credit Practices Review.....	8
Appendix A – Map of the Assessment Area.....	9
Appendix B – Demographic Information and Lending Tables .....	10
Appendix C – Glossary .....	14

## INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

America's Community Bank (the bank) is rated Satisfactory and was also rated Satisfactory under the Community Reinvestment Act (CRA) at its October 27, 2014 performance evaluation.

- The bank is meeting the credit needs of its community based on an analysis of lending activity.
- The bank's net loan-to-deposit (NLTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- An excellent dispersion of loans occurs throughout the bank's AA.
- Lending reflects a reasonable penetration among businesses of different sizes.
- Neither the bank nor the Reserve Bank received any CRA-related complaints since the previous evaluation.

## SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* were utilized to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, and market competition, as well as AA demographic, economic characteristics, and credit needs. Lending performance was assessed within the bank's Eastern Jackson County Metropolitan AA. The following criteria were reviewed:

- **NLTD** – A 16-quarter average NLTD ratio was calculated for the bank and compared to a sample of similarly situated institutions.
- **Lending in the AA, Geographic Distribution, and Distribution to Businesses of Different Sizes** – Statistical samples of the bank's small business loans originated from October 27, 2014 through December 30, 2017, were reviewed and compared to applicable demographic data. While the evaluation assessed small business loans over a three-year period, loan data for 2017 is presented in the body of this report, while data from 2015 and 2016 is included in Appendix B.
- **Response to Substantiated Complaints** – Neither the bank nor the Reserve Bank received any CRA-related complaints since the previous evaluation. Therefore, this criterion was not evaluated.
- **Community Contacts** – An interview with a member of the community was referenced in order to ascertain the credit needs of small businesses within the AA as well as low- and moderate-income geographies. This interview was conducted previously as part of a public evaluation for another financial institution in the area.

**DESCRIPTION OF INSTITUTION**

America's Community Bank is a community bank headquartered in Blue Springs, Missouri. The bank's characteristics include:

- Total assets of \$27.1 million (MM) as of June 30, 2018.
- The bank has one office and one cash-dispensing automated teller machine, which are located in a moderate-income census tract in Blue Springs, Missouri.
- The bank's primary business focus is commercial lending.

<b>TABLE 1 AMERICA'S COMMUNITY BANK COMPOSITION OF LOAN PORTFOLIO AS OF JUNE 30, 2018</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Commercial	12,998	70.8
Residential Real Estate	4,787	26.1
Consumer	501	2.7
Agriculture	68	0.4
Other	0	0.0
<b>Gross Loans</b>	<b>18,354</b>	<b>100.0</b>

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

**DESCRIPTION OF ASSESSMENT AREA**

The bank's AA is comprised of most of the eastern half of Jackson County, Missouri. (Refer to Appendix A below for an AA map.)

- The AA's composition has changed since the 2014 performance evaluation. The bank expanded its AA to encompass 26 additional census tracts immediately south of its original delineation, including two moderate-income census tracts. Previously, the bank's AA encompassed 23 tracts in the northeast/east central portion of Jackson County.
- The bank's AA now consists of 1 low-, 11 moderate-, 21 middle-, 14-upper, and 2 unknown-income census tracts. (Refer to Appendix B below for additional demographic information.)
- Based on the June 30, 2018 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank's market share measured 0.5 percent, which ranked 29<sup>th</sup> out of 33 institutions operating in the bank's delineated AA.

<b>TABLE 2 POPULATION CHANGE</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Eastern Jackson County Metropolitan AA	226,858	229,178	1.0
Jackson County	674,158	680,905	1.0
State of Missouri	5,988,927	6,045,448	0.9

*Based on U.S. Census Bureau Decennial Census*

- The Eastern Jackson County Metropolitan AA accounts for approximately one-third of the total population of Jackson County.
- The population growth rate of the AA is comparable to both Jackson County and the state of Missouri as a whole.

<b>TABLE 3 MEDIAN FAMILY INCOME CHANGE</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Eastern Jackson County Metropolitan AA	74,019	71,693	(3.1)
Jackson County	58,831	61,076	3.8
State of Missouri	57,661	60,809	5.5

*Based on U.S. Census Bureau Decennial Census*

- According to the 2017 U.S Department of Housing and Urban Development Median Family Income (MFI) Report, the AA MFI exceeds both Jackson County and the state of Missouri. However, while both Jackson County and the state of Missouri realized an increase in MFI from 2010 to 2015, the bank's AA experienced a decline of 3.1 percent.

<b>TABLE 4 HOUSING COSTS CHANGE</b>						
<b>Area</b>	<b>Median Housing Value</b>		<b>Percent Change</b>	<b>Median Gross Rent</b>		<b>Percent Change</b>
	<b>2010</b>	<b>2015</b>		<b>2010</b>	<b>2015</b>	
Eastern Jackson County Metropolitan AA	152,522	148,340	(2.7)	802	869	8.4
Jackson County	129,900	125,500	(3.4)	723	807	11.6
State of Missouri	137,700	138,400	0.5	667	746	11.8

*Based on U.S. Census Bureau Decennial Census*

- Median housing costs and gross rental rates in the AA are greater than Jackson County and the state of Missouri as a whole, suggesting less housing affordability in the AA.
- A community representative indicated there is a shortage of multifamily housing in the AA, which can be attributed to higher rental costs compared to Jackson County and

the state of Missouri as a whole.

- The community representative also indicated a need for more affordable housing for the elderly, noting that a recent tornado demolished a previously available housing facility. While a new housing facility is currently being constructed, the representative asserted that the AA would benefit from more housing opportunities.

<b>TABLE 5 UNEMPLOYMENT RATES</b>					
<b>Region</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Jackson County	7.6	7.1	5.9	5.1	4.4
State of Missouri	6.7	6.1	5.0	4.6	3.8

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

- While the unemployment rate in Jackson County remains low and has experienced a declining trend, it continues to be higher than the state of Missouri as a whole.
- A community representative noted an increase in small businesses opening in the AA, which the representative expects to continue.
- According to a community representative, the largest employers in the area include the local school districts, local government offices, Walmart, and local truck stops. The representative also stated that most AA residents commute to work in Kansas City or other neighboring areas.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

**Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to several similarly situated FDIC-insured institutions. The bank's NLTD ratio is reasonable.

<b>TABLE 6 COMPARATIVE NLTD RATIOS</b>	
<b>Institution</b>	<b>NLTD Ratio (%)</b>
	<b>16-Quarter Average</b>
America's Community Bank	80.0
Summit Bank of Kansas City	91.5
Central Bank of Kansas City	90.1
Bank of Grain Valley	67.9
Commercial Bank	65.6

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside the AA. As reflected in Table 7 below, a majority of the bank's loans, by number and dollar, are originated inside the AA.

<b>TABLE 7 LENDING INSIDE AND OUTSIDE THE AA</b>								
<b>Loan Type</b>	<b>Inside</b>				<b>Outside</b>			
	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>	<b>#</b>	<b>\$(000)</b>	<b>#%</b>	<b>\$%</b>
<b>Small Business Loans</b>	18	3,081	58.1	50.8	13	2,981	41.9	49.2
<b>Total Loans</b>	<b>18</b>	<b>3,081</b>	<b>58.1</b>	<b>50.8</b>	<b>13</b>	<b>2,981</b>	<b>41.9</b>	<b>49.2</b>

The lower percentage of loans extended within the bank's AA, by both number and dollar, is largely attributed to substantial competition from other financial institutions operating in the AA. Additionally, the bank's size and limited resources also hinder its ability to compete with those institutions possessing a larger market share. Together, these factors limit lending opportunities for the bank. However, of the 13 loans located outside the bank's AA, 9 of these loans were made to small businesses located just outside the AA. Despite the competitive challenges posed by the bank's AA, the bank has made viable attempts to meet the credit needs of the AA.

**Geographic Distribution of Loans**

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts. The bank's geographic distribution of small business loans reflects excellent dispersion among the different census tracts within the AA.

Small Business Lending

The geographic distribution of small business lending is excellent. While the bank did not originate any loans within the AA's only low-income census tract, lending opportunities were very limited based on the low number of businesses operating in that census tract. Conversely, the bank originated 58.3 percent of its small business loans in moderate-income census tracts which was more than double the percentage of small businesses located in those tracts (25.9 percent). The bank's small business lending displayed similar performance in both 2016 and 2015.

**TABLE 8  
 DISTRIBUTION OF 2017 SMALL BUSINESS LOANS  
 BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.5
Moderate	7	1,505	58.3	57.3	25.9
Middle	4	873	33.3	33.2	43.4
Upper	1	249	8.3	9.5	30.1
Unknown	0	0	0.0	0.0	0.1

2017 FFIEC Census Data & 2017 Dun & Bradstreet information according to 2015 American Community Survey (ACS).  
 NOTE: Percentages may not add up to 100.0 due to rounding.

**Lending to Businesses of Different Sizes**

This performance criterion evaluates the bank’s lending to businesses of different revenue sizes, with emphasis placed on lending to those with gross annual revenues of \$1MM or less. The bank’s lending displays a reasonable penetration among businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank originated 83.3 percent of its loans, by number, to businesses with revenues of \$1MM or less, which was below the demographic figure of small businesses in the AA (91.8 percent). While lending levels were below demographic data for 2017, the bank still originated a large majority of its small business loans to businesses with gross revenues of \$1MM or less. In comparison, the bank originated 100.0 percent of its small business loans in 2016 and 2015 to business with revenues of \$1MM or less which exceeded demographic data for both years.



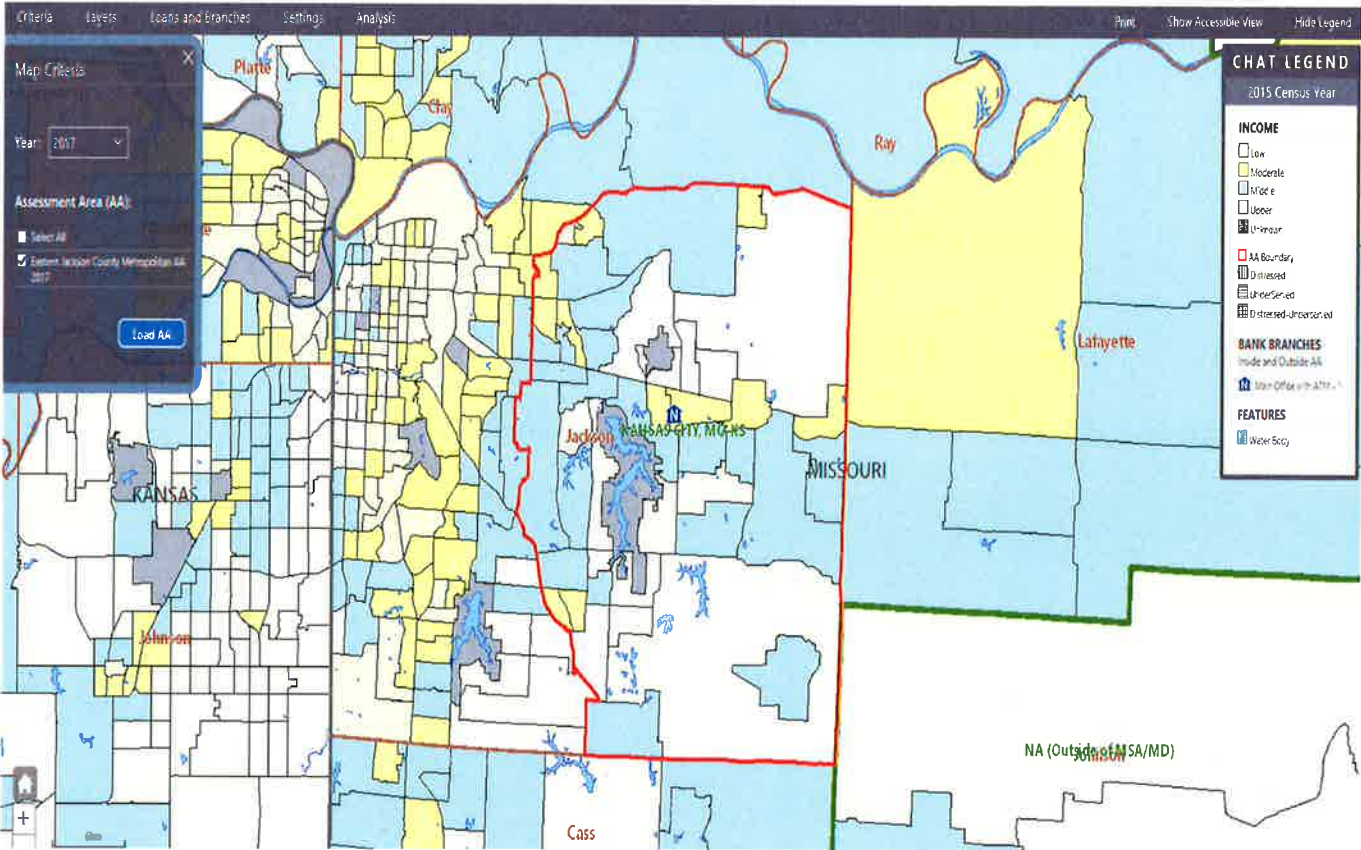
**TABLE 9  
 DISTRIBUTION OF 2017 SMALL BUSINESS LOANS  
 BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
<b>By Revenue</b>					
\$1 Million or Less	10	2,334	83.3	88.9	91.8
Over \$1 Million	2	292	16.7	11.1	7.6
Not Known	0	0	0.0	0.0	0.6
<b>Total</b>	<b>12</b>	<b>2,626</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	3	129	25.0	4.9	
\$100,001 - \$250,000	6	1,063	50.0	40.5	
\$250,001 - \$1 Million	3	1,434	25.0	54.6	
<b>Total</b>	<b>12</b>	<b>2,626</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	2	75	20.0	3.2	
\$100,001 - \$250,000	5	825	50.0	35.3	
\$250,001 - \$1 Million	3	1,434	30.0	61.4	
<b>Total</b>	<b>10</b>	<b>2,334</b>	<b>100.0</b>	<b>100.0</b>	
2017 FFIEC Census Data & 2017 Dun & Bradstreet information according to 2015 ACS. NOTE: Percentages may not add up to 100.0 due to rounding.					

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

An assessment of the bank's fair lending activities was conducted during this evaluation to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – Map of the Assessment Area



APPENDIX B – Demographic Information and Lending Tables

**TABLE B-1  
EASTERN JACKSON COUNTY METROPOLITAN AA  
2017 AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.0	986	1.6	531	53.9	11,742	19.2
Moderate	11	22.4	13,061	21.3	2,119	16.2	11,474	18.7
Middle	21	42.9	27,926	45.6	1,748	6.3	13,871	22.7
Upper	14	28.6	19,247	31.4	526	2.7	24,137	39.4
Unknown	2	4.1	4	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>49</b>	<b>100.0</b>	<b>61,224</b>	<b>100.0</b>	<b>4,924</b>	<b>8.0</b>	<b>61,224</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,383	382	0.6	27.6	897	64.9	104	7.5
Moderate	22,850	10,605	17.6	46.4	9,967	43.6	2,278	10.0
Middle	42,430	28,570	47.5	67.3	11,465	27.0	2,395	5.6
Upper	24,672	20,624	34.3	83.6	2,955	12.0	1,093	4.4
Unknown	4	0	0.0	0.0	4	100.0	0	0.0
<b>Total AA</b>	<b>91,339</b>	<b>60,181</b>	<b>100.0</b>	<b>65.9</b>	<b>25,288</b>	<b>27.7</b>	<b>5,870</b>	<b>6.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	39	0.5	37	0.5	2	0.3	0	0.0
Moderate	2,236	25.9	2,045	25.8	180	27.4	11	22.9
Middle	3,739	43.4	3,421	43.2	293	44.5	25	52.1
Upper	2,594	30.1	2,399	30.3	183	27.8	12	25.0
Unknown	10	0.1	10	0.1	0	0.0	0	0.0
<b>Total AA</b>	<b>8,618</b>	<b>100.0</b>	<b>7,912</b>	<b>100.0</b>	<b>658</b>	<b>100.0</b>	<b>48</b>	<b>100.0</b>
Percentage of Total Businesses:			91.8		7.6		0.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	17	12.3	16	11.8	1	50.0	0	0.0
Middle	46	33.3	45	33.1	1	50.0	0	0.0
Upper	75	54.3	75	55.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>138</b>	<b>100.0</b>	<b>136</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:			98.6		1.4		0.0	

2017 FFIEC Census Data & 2017 Dun & Bradstreet information according to 2015 ACS.  
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-2  
EASTERN JACKSON COUNTY METROPOLITAN AA  
2016 AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	4.1	2,224	3.7	736	33.1	9,933	16.3
Moderate	5	10.2	6,557	10.8	856	13.1	10,199	16.8
Middle	23	46.9	29,430	48.4	1,420	4.8	14,335	23.6
Upper	17	34.7	22,639	37.2	711	3.1	26,383	43.4
Unknown	2	4.1	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>49</b>	<b>100.0</b>	<b>60,850</b>	<b>100.0</b>	<b>3,723</b>	<b>6.1</b>	<b>60,850</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,900	1,278	2.1	32.8	2,357	60.4	265	6.8
Moderate	11,642	5,469	8.8	47.0	5,065	43.5	1,108	9.5
Middle	44,245	30,729	49.4	69.5	10,448	23.6	3,068	6.9
Upper	30,204	24,723	39.7	81.9	3,824	12.7	1,657	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>89,991</b>	<b>62,199</b>	<b>100.0</b>	<b>69.1</b>	<b>21,694</b>	<b>24.1</b>	<b>6,098</b>	<b>6.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	404	4.3	379	4.3	22	3.3	3	6.1
Moderate	1,037	11.0	959	11.0	76	11.4	2	4.1
Middle	4,458	47.2	4,078	46.7	355	53.3	25	51.0
Upper	3,534	37.4	3,302	37.8	213	32.0	19	38.8
Unknown	9	0.1	9	0.1	0	0.0	0	0.0
<b>Total AA</b>	<b>9,442</b>	<b>100.0</b>	<b>8,727</b>	<b>100.0</b>	<b>666</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>92.4</b>			<b>7.1</b>	<b>0.5</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	4	2.7	4	2.7	0	0.0	0	0.0
Moderate	9	6.1	8	5.5	1	50.0	0	0.0
Middle	44	29.7	43	29.5	1	50.0	0	0.0
Upper	91	61.5	91	62.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>148</b>	<b>100.0</b>	<b>146</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>98.6</b>			<b>1.4</b>	<b>0.0</b>

2016 FFIEC Census Data & 2016 Dun & Bradstreet information according to 2010 ACS.  
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-3  
 DISTRIBUTION OF 2016 SMALL BUSINESS LOANS  
 BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	4.3
Moderate	1	48	50.0	57.8	11.0
Middle	0	0	0.0	0.0	47.2
Upper	1	35	50.0	42.2	37.4
Unknown	0	0	0.0	0.0	0.1

2016 FFIEC Census Data & 2016 Dun & Bradstreet information according to 2010 ACS.  
 NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-4  
 DISTRIBUTION OF 2016 SMALL BUSINESS LOANS  
 BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
<b>By Revenue</b>					
\$1 Million or Less	2	83	100.0	100.0	92.4
Over \$1 Million	0	0	0.0	0.0	7.1
Not Known	0	0	0.0	0.0	0.5
<b>Total</b>	<b>2</b>	<b>83</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	2	83	100.0	100.0	
\$100,001 - \$250,000	0	0	0.0	0.0	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>83</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	2	83	100.0	100.0	
\$100,001 - \$250,000	0	0	0.0	0.0	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>83</b>	<b>100.0</b>	<b>100.0</b>	

2016 FFIEC Census Data & 2016 Dun & Bradstreet information according to 2010 ACS.  
 NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-5  
DISTRIBUTION OF 2015 SMALL BUSINESS LOANS  
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Small Business Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	4.1
Moderate	1	51	25.0	13.7	10.8
Middle	3	321	75.0	86.5	47.5
Upper	0	0	0.0	0.0	37.5
Unknown	0	0	0.0	0.0	0.1

2015 FFIEC Census Data & 2015 Dun & Bradstreet information according to 2010 ACS.  
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-6  
DISTRIBUTION OF 2015 SMALL BUSINESS LOANS  
BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
<b>By Revenue</b>					
\$1 Million or Less	4	371	100.0	100.0	93.5
Over \$1 Million	0	0	0.0	0.0	6.3
Not Known	0	0	0.0	0.0	0.2
<b>Total</b>	<b>4</b>	<b>371</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>By Loan Size</b>					
\$100,000 or less	3	143	75.0	38.5	
\$100,001 - \$250,000	1	228	25.0	61.5	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>4</b>	<b>371</b>	<b>100.0</b>	<b>100.0</b>	
<b>By Loan Size and Revenue \$1 Million or Less</b>					
\$100,000 or less	3	143	75.0	38.5	
\$100,001 - \$250,000	1	228	25.0	61.5	
\$250,001 - \$1 Million	0	0	0.0	0.0	
<b>Total</b>	<b>4</b>	<b>371</b>	<b>100.0</b>	<b>100.0</b>	

2015 FFIEC Census Data & 2015 Dun & Bradstreet information according to 2010 ACS.  
NOTE: Percentages may not add up to 100.0 due to rounding.

## APPENDIX C – 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
- (iii) Distressed or underserved nonmetropolitan 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

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

**Full-scope review:** Performance 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 refinancings of home improvement and home purchase loans.

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

**Limited-scope review:** Performance 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 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.

**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.