

PUBLIC DISCLOSURE

January 16, 2001

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Sunstate Bank

485867

**1300 East Florence Boulevard
Casa Grande, AZ 85222**

**Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105**

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 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

Institution's CRA Rating: This institution is rated Satisfactory.

Sunstate Bank's lending patterns evidence adequate responsiveness to the assessment areas credit needs. The bank originated the substantial majority of its small business, small farm, and consumer loans within its assessment areas. Lending patterns exhibited good penetration of assessment area geographies, including low- and moderate-income tracts. Small business and small farm lending to businesses and farms with gross annual revenues of \$1 million or less also exhibited adequate responsiveness to assessment area credit needs. The bank's loan-to-deposit ratio, while low compared to similarly situated banks, was sufficient given the bank's lending strategy and capacity.

PERFORMANCE CONTEXT

Description of Institution

The Bank of Casa Grande Valley changed its name to Sunstate Bank effective March 10, 2000. Sunstate Bank is a full service bank with assets totaling \$71.5 million as of September 30, 2000. The bank's headquarters is located in Casa Grande, Arizona, with branches in the Arizona cities of Chandler, Arizona City, Coolidge, Casa Grande (downtown), Eloy, Globe, Sunsites and Maricopa. On June 26, 2000, Sunstate opened a branch in Sunsites, Arizona. This has created a third assessment area, part of Cochise County. Because of the startup nature of this market, performance in this assessment area was not reviewed using the examination procedures at this examination.

The bank is primarily a commercial lender, but is making efforts to increase its consumer loan portfolio. Sunstate Bank's banking services include the acceptance of checking and savings deposits, and the making of commercial loans (lines of credit, accounts receivable financing, equipment, term loans, SBA and FSA loans, letters of credit, and international loans), real estate (construction/residential, construction/commercial, permanent/residential, permanent/commercial), as well as consumer loans (automobile, personal lines of credit, home equity, credit card, and student loans). The bank offers courier, fiduciary, guarantees, cash management, leasing, and investment management services; as well as investment products: annuities, mutual funds, and government securities. The call report (Schedule RC-C), as of September 30, 2000, shows the following loan distribution.

Loan Type	Dollar Amount (000s)	Percentage of Value
Commercial/Industrial & Non-Farm Non-Residential Real Estate	\$23,540	62.85%
Construction	\$4,810	12.84%
Farmland & Agriculture	\$3,799	10.14%
Consumer	\$2,345	6.26%
Secured by 1-4 Family	\$2,055	5.49%
Credit Cards	\$554	1.48%
Multifamily	\$343	0.92%
All Other	\$10	0.03%
Total (Gross)	\$37,456	100%

The call report indicates that the primary target market consists of all sized businesses headquartered and operating in the bank's trading area. Additional foci are construction lending and farm/agriculture lending. The bank is facing no financial constraints or legal impediments that would inhibit its ability to meet community credit needs consistent with its business strategy, size, financial resources, and local economic conditions.

Sunstate Bank (Bank of Casa Grande) received a satisfactory rating at its previous examination of October 14, 1997.

SCOPE OF EXAMINATION

To evaluate the bank's performance under the Community Reinvestment Act, performance was reviewed based upon four of the five performance criteria. These include the following:

- The bank's loan volume in comparison to its deposits (Loan-to-Deposit Ratio);
- The bank's lending inside and outside its assessment area (Lending in Assessment Area) ;
- The distribution of lending to businesses of different sizes and borrowers with different income levels (Lending by Borrower Income and Business Revenue); and
- The dispersion of lending throughout the census tracts or geographic areas within the assessment area (Geographic Distribution of Loans).

The bank's responsiveness to consumer complaints was not evaluated because the bank has not received any CRA-related complaints.

Consumer, small business and small farm loans were used as the basis for this evaluation. A total of 121 consumer loans, 140 small business loans, and 56 small farm loans originated between January 1, 1998 and December 31, 2000 were included in this analysis. These loans were first used to determine the bank's volume of lending inside its assessment area. Only those loans extended inside the assessment area were included in the evaluation of the two remaining performance criteria. By utilizing only those loans extended inside the assessment area, examiners evaluated the bank's record of meeting the credit needs of its designated community.

Lending in Assessment Area

The bank originated a substantial majority of its small business, small farm and consumer loans within its delineated assessment area. The sample indicates that 90.0 percent of the number and 80.2 percent of the dollars of small business loans are made within the assessment area. For small farm loans the ratios are 92.9 percent of the numbers and 92.6 percent of the dollars and for consumer loans, 88.4 percent of the numbers and 89.4 percent of the dollars.

Loan-to-Deposit Ratio

Sunstate's lending activity, as measured by its loan-to-deposit ratio, is low compared to its local peers. The bank's loan-to-deposit ratio over the past thirteen quarters averaged 49.83 percent. However, it meets the standard for satisfactory performance. While the bank has increased its lending, its deposit growth exceeded loan growth due to an acquisition of an existing branch. This brought a large volume of deposits without a corresponding loan base. Sunstate is making a concerted effort to increase lending by expanding product offerings.

Response to Complaints

Sunstate Bank has not received any complaints relating to its CRA performance during the review period. Accordingly, the bank's performance in responding to complaints is not considered in evaluating its CRA performance.

Compliance with Fair Lending Laws and Regulations

Sunstate Bank substantially complied with fair lending laws and regulations including the Equal Credit Opportunity Act and the Fair Housing Act. The bank's concurrent consumer compliance examination identified no substantive violations of anti-discrimination laws and regulations.

ASSESSMENT AREA SUMMARIES

For each assessment area where a full-scope review was performed using the examination procedures.

DESCRIPTION OF OPERATIONS IN PINAL COUNTY AND MARICOPA COUNTY ASSESSMENT AREA

Sunstate Bank's primary assessment area is comprised of almost all of Pinal County and a small part of Maricopa County (both part of the Phoenix Metropolitan Statistical Area). Pinal County encompasses 5,371 square miles, of which 30 are water. The State of Arizona is the county's largest landowner with 35.3 percent. Individuals and corporations own 25.7 percent and Indian Reservations account for another 20.3 percent (portions of the Gila River Indian Reservation and the Tohono O'odham Indian Reservation). The U.S. Forest Service, the Bureau of Land Management and other public entities own the remaining 18.7 percent.

In both economy and geography, the assessment area has two distinct regions. Mountains characterize the eastern portion with elevations to 6,000 feet and copper mining. The western area is primarily low desert valleys and irrigated agriculture.

The communities of Mammoth, Oracle, San Manuel, and Kearny have traditionally been active in copper mining, smelting, milling, and refining. Arizona City, Eloy, Maricopa, Picacho, Red Rock, and Stanfield have agriculture-based economies. Apache Junction, Arizona City, Eloy, and particularly Casa Grande have diversified their economic bases to include manufacturing, trade and services. This expansion and diversification has been facilitated by their location in the major growth corridor between Phoenix and Tucson near the junction of I-10 and I-8, except for Apache Junction, which is to the east of burgeoning Mesa. All of Pinal County is an Enterprise Zone.¹ The bank has seven of its nine branches in this assessment area and takes 92 percent of its deposits from this assessment area according to June 30, 2000 FDIC Summary of Deposit data. According to the loan sample, 68 percent of the bank's small business, small farm and consumer loans were originated in this assessment area.

Lending by Borrower Income and by Business Revenue

The bank's penetration among individuals of different income and businesses and farms of different revenue sizes is excellent. The bank makes a vast majority of its small business and small farm loans to operations with revenues less than or equal to \$1 million. Dun and Bradstreet data indicate that 88 percent of area businesses have gross annual revenues of \$1 million or less. The sample indicates that 68.6 percent of the number and 70.4 percent of the dollars of small business loans were made to these small businesses, which compares favorably to aggregate lending reported by large banks, who made 54 percent in number and 40 percent in dollars to businesses with gross annual revenues of \$1 million or less. The bank's performance with small farms was also commendable at 88.9 percent of the number and 94.3 percent of the dollars of small farm loans made to operations with revenues less than or

¹ SOURCE: Arizona Department of Commerce, Profile: Pinal County, Arizona.

equal to \$1 million. Lending patterns also show a preponderance of small dollar loans further indicating a focus on small business and small farm lending:

Small Business Originations

	<=\$100K	>\$100K to <=\$250K	>\$250K to <=\$1MM	Total Originations
# of loans	89	11	5	105
# of loans to businesses with revenues <=\$1MM	62	5	5	72
% of # of loans to businesses with revenues <=\$1MM	69.7%	45.5%	100.0%	68.6%
\$ of loans	\$3.066MM	\$1.661MM	\$2.323MM	\$7.051MM
\$ of loans to businesses with revenues <=\$1MM	\$1.965MM	\$.677MM	\$2.323MM	\$4.965MM
% of \$ of loans to businesses with revenues <=\$1MM	64.1%	40.8%	100.0%	70.4%

Small Farm Originations

	<=\$100K	>\$100K to <=\$250K	>\$250K to <=\$1MM	Total Originations
# of loans	31	3	2	36
# of loans to farms with revenues <=\$1MM	27	3	2	32
% of # of loans to farms with revenues <=\$1MM	87.1%	100.0%	100.0%	88.9%
\$ of loans	\$1.265MM	\$.463MM	\$.607MM	\$2.335MM
\$ of loans to farms with revenues <=\$1MM	\$1.133MM	\$.463MM	\$.607MM	\$2.203MM
% of \$ of loans to farms with revenues <=\$1MM	89.6%	100.0%	100.0%	94.3%

Data from the 1990 Census indicate that 25.2 percent of assessment area families are low-income; 19.0 percent are moderate-income; 22.5 percent are middle-income and 33.3 percent are upper-income regardless of their geographic location. The bank's lending to low- and moderate-income families is reflective of the opportunities in the area, with particularly strong performance in regard to low-income families.

**Consumer (Maricopa/Pinal)
(Income level of borrower)**

	Low Income	Moderate Income	Middle Income	Upper Income
% of Numbers	28.0%	16.0%	12.0%	42.7%
% of Dollars	11.6%	6.1%	10.9%	70.7%
% of Families	25.2%	19.0%	22.5%	33.3%

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable dispersion throughout the assessment area. According to the U.S. Census Bureau there are 38 census tracts within the assessment area; 5 are low-income, 13 are moderate-income, 11 are middle-income and 9 are upper-income. Two of the five low-income tracts are in Native American Indian Reservations and are at the farther borders of the assessment area and not within close proximity to any of Sunstate's branches. There has been no lending in these tracts. The sample revealed that in two of the other low-income tracts, Sunstate had made significant penetration with small business, small farm and consumer lending. The final low-income area is a small tract in Chandler, a Phoenix suburb. This is a heavily banked area with several branches of other banks that would have to be passed to get to Sunstate's office. Sunstate has been unsuccessful in penetrating this tract.

According to Dun and Bradstreet data, 5 percent of assessment area businesses are located in low-income census tracts, 25 percent in moderate-income census tracts, 48 percent in middle income census tracts and 22 percent in upper-income census tracts. The bank's percentage of lending to businesses in moderate-income census tract exceeds both the percentages of businesses located in those tracts and the percentage of aggregate lending by large banks in the assessment area required to report CRA small business lending for 1998. The bank's lending in low-income census tracts, however, was not as significant as the incidence of businesses or aggregate lending in those tracts.

Small Business Lending

	Low Income	Moderate Income	Middle Income	Upper Income
% of Numbers (Sunstate)	3.8%	46.7%	48.6%	1.0%
% of Dollars (Sunstate)	3.3%	41.7%	54.4%	0.6%
% of Numbers (Large Lenders)	5.4%	18.6%	52.1%	23.8%
% of Dollars (Large Lenders)	6.0%	12.9%	65.5%	15.6%
% of Businesses (D&B)	5.3%	24.7%	48.3%	21.7%

Farms in this assessment area are predominantly located in moderate-income census tracts, as was the bank's small farm lending. Consequently no geographic distribution analysis of small farm lending was deemed meaningful.

According to 1990 Census data, population and families within the four census tract delineations are as follows:

	Low Income	Moderate Income	Middle Income	Upper Income
Population #	16,737	58,439	52,321	40,465
Population %	10.0%	34.8%	31.2%	24.1%
Families #	3,832	13,690	13,265	10,896
Families %	9.2%	32.8%	31.8%	26.1%

Sunstate made 46.7 percent of its number and 70.0 percent of its dollars of consumer loans to borrowers in low- and moderate-income tracts. This compares favorably to the 42.0 percent of the families living in low- and moderate-income tracts, with particular strength in moderate-income census tracts. Again, the distance of the low-income tracts as well as competitive factors makes the bank's lending in low-income census tracts reasonable. The breakdown across the assessment areas is as follows:

Consumer Loans

	Low Income	Moderate Income	Middle Income	Upper Income
% of Numbers	2.7%	44.0%	49.3%	4.0%
% of Dollars	2.3%	67.7%	27.7%	2.4%
% of Families	9.2%	32.8%	31.8%	26.1%

DESCRIPTION OF OPERATIONS IN GILA COUNTY ASSESSMENT AREA

The addition of a new branch in Globe, Arizona, in November of 1997 has added a new assessment area: part of Gila County. Gila County comprises 4,752 square miles of which individuals and corporations own only 3.7 percent. The U.S. Forest Service owns 55.5 percent of the land with another 37 percent belonging to the Apache Tribe. The balance of the land is owned by other governmental agencies. Approximately 23 percent of the 49,000 residents live on the San Carlos Apache Reservation. The county is composed of desert terrain and mountain ranges supporting copper mining, ranching and timber production in addition to tourism and recreation. The total labor force stands at 18,342 with an unemployment rate of 7.5 percent.² Only 8 percent of the bank's deposits originate in this assessment area according to June 30, 2000 FDIC Summary of Deposit Data. According to the sample, 15 percent of its small business, small farm and consumer loans were originated in this assessment area.

Lending by Borrower Income and by Business Revenue

The bank's lending to businesses of different revenues is reasonable. According to Dun and Bradstreet data, 95 percent of area businesses have gross annual revenues of \$1 million or less. While the bank makes a majority of its small loans to operations with revenues less than or equal to \$1 million it is below the percentage of percentage of incidence of these businesses in the

² SOURCE: Arizona Department of Commerce, Profile: Gila County, Arizona.

assessment area as well as the percentage of lending by large bank competitors in the market. The sample indicates that 66.7 percent of the number and 63.4 percent of the dollars of small business loans went to business with gross annual revenues of \$1 million or less. Aggregate large banks reported 76.1 percent in number and 79.6 percent in dollars in 1998 lending to small businesses. Lending patterns also show a preponderance of small dollar loans further indicating a focus on small business lending. Due to the lack of agriculture in the area, the bank made no small farm loans in this assessment area; nor did any large banks required to report small business and small farm data in 1998.

Small Business Originations

	<=\$100K	>\$100K to <=\$250K	>\$250K to <=\$1MM	Total Originations
# of loans	16	2	0	18
# of loans to businesses with revenues <=\$1MM	11	1	0	12
% of # of loans to businesses with revenues <=\$1MM	68.8%	50.0%	0.0%	66.7%
\$ of loans	\$.680MM	\$.347MM	\$ 0	\$1.027MM
\$ of loans to businesses with revenues <=\$1MM	\$.504MM	\$.147MM	\$ 0	\$.651MM
% of \$ of loans to businesses with revenues <=\$1MM	74.1%	42.4%	0.0%	63.4%

The sample also indicates that the bank makes consumer loans across all income levels of borrowers, serving, particularly well, moderate-income populations, as indicated by the following:

Consumer Loans (Income level of borrower)

	Low Income	Moderate Income	Middle Income	Upper Income
% of Numbers	6.5%	25.8%	19.4%	48.4%
% of Dollars	3.9%	21.4%	21.4%	53.4%
% of Families	20.4%	16.3%	18.0%	45.2%

Geographic Distribution of Loans

Sunstate Bank's lending among geographies of different income classifications is adequate considering the bank's relatively short tenure in the market and the lack of opportunity in the assessment area's only low-income census tract. The assessment area has no moderate-income census tracts. According to the U.S. Census Bureau there are 6 census tracts within the assessment area; 1 is low-income, 2 are middle-income and 3 are upper-income. The bank's lending in this assessment area is concentrated in the middle- and upper-income census tracts immediately surrounding its branch. The only low-income census tract is in a Native American Reservation. While the bank has demonstrated a willingness and ability to lend on Native

American Reservations, none of the bank's loans sampled were originated in this low-income census tract. Similarly, aggregate large bank lenders only reported 2 loans for a total of \$11,000 in this census tract in 1998. A high level of families below the poverty level (58.4 percent in this census tract, according to 1990 Census Data) generally has an adverse effect on the ability of consumers to borrow, or to support the area's businesses, thus resulting in limited opportunity for banks.

ASSESSMENT AREA SUMMARIES

For each assessment area where limited review was performed using the examination procedures.

DESCRIPTION OF OPERATIONS IN COCHISE ASSESSMENT AREA

Sunstate Bank entered Cochise County in June, 2000, by opening its Sunsites branch in Pearce, Arizona. Cochise county measures 6,215 square miles and is an important agricultural area. Specialty crops and livestock, including exotic animals play an important role in the local economy. Individual and corporate ownership account for 40 percent of the land; the state of Arizona 34.6 percent; the U.S. Forest Service and Bureau of Land Management, 22.2 percent and other public lands comprise the remaining 3.2 percent. Major industries include aerospace, information technology, farming and ranching, tourism and military. Government is the county's largest employment sector, followed by services and trade. The county's total labor force stands at 38,875 and the average unemployment rate for 1998 was 6.8 percent.³

Conclusions With Respect to Performance Tests

The limited scope review of the bank's performance included a cursory review of all regulatory tests. Based on this limited review, the bank's lending to borrowers of different incomes, businesses of different sizes and geographic distribution of lending is considered to be consistent with the bank's lending performance overall.

³ SOURCE: Arizona Department of Commerce, Profile: Cochise County, Arizona.

GLOSSARY OF FREQUENTLY USED TERMS

AREA MEDIAN INCOME (MEDIAN INCOME)	The median family income for the Metropolitan Statistical Area (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 which generally consists of one or more MSAs or one or more contiguous subdivisions, such as counties, cities or towns. Assessment areas also include geographies in which the bank has its main office, its branches and its deposit taking ATMs, as well as the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans (including home mortgage loans, small business loans, small farm loans, and any other loans the bank chooses, such as those consumer loans on which the bank elects to have its performance assessed).
COMMUNITY DEVELOPMENT	<ol style="list-style-type: none">(1) Affordable housing (including multifamily rental housing) for low- or moderate-income individuals.(2) Community services targeted to low- or moderate-income individuals.(3) Activities that promote economic development by financing business or farms which have gross annual revenues of \$1 million or less or that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs.(4) Activities that revitalize or stabilize low- or moderate-income geographies.

COMMUNITY
DEVELOPMENT LOAN

A loan that has as its primary purpose community development; and, except in the case of a wholesale or limited purpose bank:

- (1) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan; and
- (2) Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

COMMUNITY
DEVELOPMENT SERVICE

A service that has as its primary purpose community development, is related to the provision of financial services, and has not been considered in the evaluation of the bank's retail banking services under CRA.

CONSUMER LOANS

Loans 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. Examples of consumer loans are: Motor Vehicle Loans, Credit Card Loans, Home-Equity Loans, Secured Consumer Loans and Unsecured Consumer Loans.

CENSUS TRACT

SMALL SUBDIVISIONS 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. THEY 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 STATUES, AND LIVING CONDITIONS TO ALLOW FOR STATISTICAL COMPARISONS.

FAMILY INCOME

INCLUDES THE INCOME OF ALL MEMBERS OF A FAMILY THAT ARE AGE 15 AND OLDER.

FAMILIES

Defined by the U.S. Bureau of Census as all persons occupying a housing unit related to the householder by birth, marriage or adoption. A single person living alone or two or more unrelated individuals occupying the same household are not considered to be a family.

GEOGRAPHIES	Census tracts or numbering area blocks delineated by the U.S. Bureau of Census in the most recent decennial census.
HOUSEHOLD INCOME	INCLUDES THE INCOME OF THE HOUSEHOLDER AND ALL OTHER PERSONS THAT ARE AGE 15 AND OLDER IN THE HOUSEHOLD, WHETHER RELATED TO THE HOUSEHOLDER OR NOT. BECAUSE MANY HOUSEHOLDS CONSIST OF ONLY ONE PERSON, MEDIAN HOUSEHOLD INCOME IS USUALLY LESS THAN MEDIAN FAMILY INCOME.
HOUSEHOLDS	Defined by the U.S. Bureau of Census as all persons occupying a housing unit.
HOUSING UNIT	INCLUDES A HOUSE, AN APARTMENT, A MOBILE HOME, A GROUP OF HOMES, OR A SINGLE ROOM THAT IS OCCUPIED AS SEPARATE LIVING QUARTERS.
HUD ADJUSTED MEDIAN INCOME	Based initially on the area median income derived from the most recent decennial census, the Department of Housing and Urban Development adjusts the figure annually for inflation.
INCOME LEVEL	Includes low-income, moderate-income, middle-income and upper-income.
LOW-INCOME	An individual income that is less than 50 percent of the HUD- adjusted median income or a census tract or block numbering area with a median family income that is less than 50% of the area median income.
MEDIAN INCOME	See Area Median Income and HUD Adjusted Median Income
METROPOLITAN STATISTICAL AREA (MSA)	An area qualifies as an MSA if it contains a city with a population of at least 50,000 or is defined by the Bureau of the Census as an urbanized area and has a population of 50,000 or more and a total metropolitan population of 100,000.
MIDDLE-INCOME	An individual income that is at least 80 percent and less than 120 percent of the HUD-adjusted median income, or a census tract or block numbering area with a median family income that is at least 80 and less than 120 percent of the area median income.

MODERATE-INCOME	An individual income that is at least 50 percent and less than 80 percent of the HUD-adjusted median income, or a census tract or block numbering area with a median family income that is at least 50 and less than 80 percent of the area median income.
OWNER-OCCUPIED HOUSING UNIT	INCLUDES HOUSING UNITS OCCUPIED BY THE OWNER OR CO-OWNER, EVEN IF THE UNIT HAS NOT BEEN FULLY PAID FOR OR IS MORTGAGED.
QUALIFIED INVESTMENT	A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.
REAL ESTATE MORTGAGE LOAN	Defined by the Home Mortgage Disclosure Act (HMDA) as a home purchase loan, home improvement loan or the refinancings for both. A home purchase loan is any loan secured by and made for the purpose of purchasing a dwelling. A home improvement loan is for the purpose, in whole or part, of repairing, rehabilitating, remodeling, or improving a dwelling or the real property on which it is located and is classified by the financial institution as a home improvement loan.
SMALL BANK	A bank that, as of December 31 of either of the prior two calendar years, had total assets of less than \$250 million and was independent or an affiliate of a holding company that, as of December 31 of the prior two calendar years, had total banking and thrift assets of less than \$1 billion.
SMALL BUSINESS	Businesses with gross annual revenues of \$1 million or less as defined by the Community Reinvestment Act.
SMALL BUSINESS LOAN	Business purpose loans with original amounts of \$1 million or less as defined by the instructions for the Consolidated Reports of Condition and Income (CALL Report) for entry on schedule RC-C, part II "Loans to Small Businesses."
UPPER-INCOME	An individual income that is 120 percent or more of the HUD-adjusted median income, or a census tract or block numbering area with a median family income that is 120 percent or more of the area median income.