

PUBLIC DISCLOSURE

April 1, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Corn City State Bank
201 West Main Street
Deshler, Ohio 43516

RSSD #560214

Federal Reserve Bank of Cleveland
P.O. Box 6387
Cleveland, Ohio 44101-1387

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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CRA RATING: Satisfactory

The major factors and criteria contributing to this rating include:

- The loan-to-deposit ratio is reasonable (considering seasonal variations and taking into account lending-related activities) given the institution's size, financial condition, and assessment area credit needs;
- A majority of loans and other lending-related activities were made in the assessment area;
- The distribution of loans to borrowers reflects an excellent penetration among individuals of different income levels (including low- and moderate-income);
- The distribution of loans to businesses reflects an excellent penetration among businesses of different sizes given the demographics of the assessment area;
- The distribution of loans to farms reflects an excellent penetration among farms of different sizes given the demographics of the assessment area; and
- There were no CRA-related complaints filed against the bank since the prior CRA Examination.

The previous CRA Examination conducted as of March 2, 2015, resulted in a "Satisfactory" performance rating.

SCOPE OF EXAMINATION

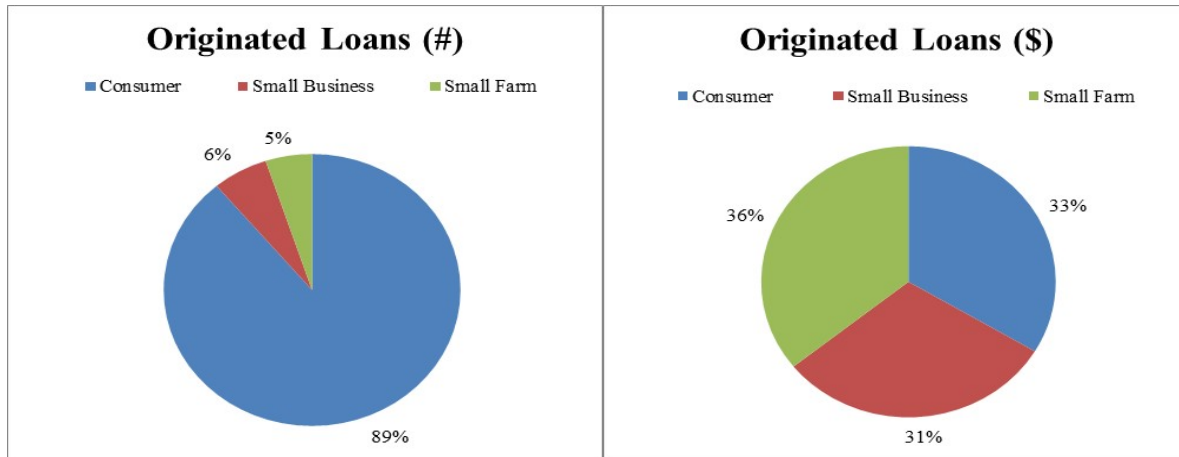
The Corn City State Bank's (Corn City) Community Reinvestment Act (CRA) performance was evaluated using the interagency small bank examination procedures under Regulation BB.

Corn City's CRA performance was evaluated based on lending data for the period of October 1, 2014 through June 30, 2018. The loan products evaluated include small business and small farm loans, consumer other unsecured and consumer other secured credits, and loans secured by motor vehicles. These loan products were selected for review because they represent the highest volume of loans made during the evaluation period. In this evaluation greatest consideration was given to consumer loans based on the overall volume of lending, followed by small business, and small farm. Due to low loan volume, loans made for each year of the evaluation period were combined by product type to conduct a meaningful analysis. There was not a sufficient number of mortgage loans originated to perform an analysis.

Corn City's assessment area for CRA purposes is comprised of one assessment area that received a full-scope review. One community contact interview was conducted to provide perspective on the credit needs of the assessment area in which the bank operates.

The following table and charts illustrate the volume and distribution of loans originated by Corn City during the evaluation period.

Loan Type	Number of Loans	Dollar Amount of Loans (000s)
Consumer	631	4,578
Small Business	43	4,185
Small Farm	36	4,875
Total	710	13,638



Based on total loan volume by number and dollar amount and the composition of the loan portfolio, consumer loans (motor vehicle, other-secured, and other-unsecured) received the most weight followed by small business and small farm loans.

The geographic distribution was not analyzed at this evaluation, since Corn City’s assessment area is only comprised of middle-income census tracts. There was a low level of lending gaps as Corn City was able to originate loans in four of its five census tracts. Wood County was the only county without a loan during the evaluation period.

The size and financial condition of the institution, lending opportunities in the assessment area, and competition with other institutions were also considered in determining the bank’s performance rating.

DESCRIPTION OF INSTITUTION

Corn City is a small bank in Deshler, Ohio. Corn City is not affiliated with a bank holding company or any subsidiaries. Corn City is a full-service community retail bank offering deposit accounts, residential mortgage, consumer, commercial, and agricultural loans. As of December 31, 2018, Corn City reported \$65.1 million in total assets, an increase of 6.3% since the prior evaluation. Net loans and leases are \$32.3 million or 49.6% of total assets.

Corn City has one Main Office at 201 West Main Street, Deshler Ohio (Henry County) and a cash-only ATM across the street at 204 West Main Street. Corn City has not opened or closed any bank branches since the previous evaluation.

The following table and chart illustrate the volume and distribution of loans originated within Corn City’s assessment area as of June 30, 2018:

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	6/30/2018		12/31/2017		12/31/2016	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	0	0.0%	273	0.9%	298	1.0%
Secured by One- to Four- Family Dwellings	19,868	62.9%	20,371	66.0%	20,556	67.8%
Other Real Estate: Farmland	7,391	23.4%	6,525	21.1%	5,695	18.8%
Other Real Estate: Multifamily	169	0.5%	178	0.6%	241	0.8%
Other Real Estate: Nonfarm nonresidential	951	3.0%	975	3.2%	773	2.6%
Commercial and Industrial	797	2.5%	136	0.4%	405	1.3%
Loans to Individuals	2,258	7.1%	2,294	7.4%	2,104	6.9%
Agricultural Loans	149	0.5%	114	0.4%	229	0.8%
Total	\$31,583	100.00%	\$30,866	100.00%	\$30,301	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.

There are no legal or financial constraints preventing Corn City from meeting the credit needs of its assessment area consistent with its asset size, business strategy, resources, and local economy.

DESCRIPTION OF ASSESSMENT AREA

Corn City has designated one CRA assessment area consisting of portions of two counties in Non-metropolitan Ohio: two census tracts in southeastern Henry County and one census tract in northeastern Putnam County. The assessment area also includes one census tract in southwestern Wood County; however, Wood County is in the Toledo Metropolitan Statistical Area (MSA) #45780. Since Corn City does not have a banking facility in Wood County and this county is adjacent to Henry County, Wood County is evaluated as part of the Non-metropolitan Ohio assessment area. The bank’s assessment area consists of five middle-income tracts, none of which are distressed or underserved during this evaluation period. The assessment area has not changed since the prior evaluation.

Henry County¹ is in the northwestern portion of Ohio. Napoleon City is the county seat and largest city in the county with a population of 8,299 as of the 2017 U.S. census estimates.

Putnam County² is in the northwestern portion of Ohio. Ottawa Village the largest city in the county with a population of 4,362 based on 2017 U.S. Census estimates. Putnam County is primarily rural with 86.5% of its land used for the cultivation of crops.

Wood County³ is in the northwestern portion of Ohio. Bowling Green City, which is also the largest city in the county with a population of 31,820 based on 2017 U.S. Census estimates. Wood County is primarily rural with 78.7% of its land used for the cultivation of crops.

As of June 30, 2018, the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report ranked Corn City 14th of 20 institutions in Henry, Putnam, and Wood Counties with one

1 <https://development.ohio.gov/files/research/C1036.pdf>

2 <https://development.ohio.gov/files/research/C1070.pdf>

3 <https://development.ohio.gov/files/research/C1088.pdf>

office and a market share of 1.5%. As depicted in the table below, by deposit share, the top three institutions are: Huntington National Bank (25.7%), First Federal Bank of the Midwest (12.4%), and Fifth Third Bank (11.8%).

#	Financial Institution	Deposit Market Share
1	The Huntington National Bank	25.72%
2	First Federal Bank of the Midwest	12.42%
3	Fifth Third Bank	11.84%
4	The Union Bank Company	9.03%
5	The Henry County Bank	6.96%
6	KeyBank National Association	6.36%
7	PNC Bank, National Association	4.85%
8	The Fort Jennings State Bank	4.46%
9	The Farmers & Merchants State Bank	3.28%
10	The State Bank and Trust Company	3.15%
11	The First National Bank of Pandora	2.52%
12	The Hamler State Bank	1.93%
13	The Ottoville Bank Company	1.77%
14	The Corn City State Bank	1.51%
15	Citizens Bank, National Association	1.48%
16	The Genoa Banking Company	0.85%
17	Waterford Bank, N.A.	0.81%
18	The Old Fort Banking Company	0.63%
19	The Sherwood State Bank	0.34%
20	Woodforest National Bank	0.07%

Community Contacts

One community contact was interviewed to better understand the credit needs of the local community and provide context to the demographic and economic characteristics discussed.

The interview was with an economic development agency created to attract, expand, and retain industry in Henry County. The agency relies on funds from the city, county, and state. According to the contact, Henry County's primary source of employment is industry, specifically manufacturing. Henry County is an ideal area for manufacturers to open plants as it is primarily rural but close enough to a major metropolitan area in Toledo allowing manufacturers to draw employees from a large workforce. According to the contact, the economic conditions are stable and Henry County is poised to do very well in attracting and retaining manufacturers. While there is a large workforce available to manufacturers, many of the jobs require skills that the workforce may not currently have. Therefore, this is a major impediment for the community. The contact explained that the workers are often hesitant to learn new skills and fearful of newer technology. To overcome this skill gap, the agency has partnered with the local community college and manufacturers to offer classes to employees to help them attain the skills to progress in the industry. In addition, manufacturers, with the help of the economic development agency and the local community college, are offering technical classes to local high school students that qualify

for college credit toward a technical degree. Further, manufacturers are now offering scholarships to the community college if a student's will pursue a degree associated to manufacturing. In speaking with the community contact, it is clear that the community development agencies, local financial institutions and educational institutions, and manufacturers are investing in Henry County, especially in the individual workforce.

In addition, the community contact spoke very positively about the local financial institution's investment and work in the community. The contact stated that the economic burden of the community has fallen solely on the local financial institutions as there are not enough community groups to assist in non-financial outreach. The contact stated that housing continues to be an issue for the county, but inroads are being made through new housing developments funded by local financial institutions and public funds. The contact stated that community organizations must begin to fill the gaps where banks are not able to assist in the community.

Based on discussions with the community contact, it appears that financial institutions are active in the community but there are opportunities for local financial institutions to employ more innovative strategies to meet the variety of needs in the assessment area.

Population Characteristics

The U.S. Census Bureau estimates from 2015 show the population in the assessment area is 18,949 with 100.0% of the population in middle-income tracts. The chart below shows the population change for the entirety of each county that comprises a portion of the assessment area based on 2010 and 2017 Census Bureau data.

County	2010 Population	2017 Population	Population Percent Change
Henry County	28,215	27,185	-3.7%
Putnam County	34,499	33,878	-1.8%
Wood County	125,488	130,492	4.0%
Total	188,202	191,555	

Additionally, 74.0% of the population in the assessment area is 18 years of age or older, the legal age to enter into a contract. Of the population that is at least 18 years of age, 58.3% are within the ages of 18 to 64, which are prime ages for lending; whereas, 15.7% are 65 and over.

Income Characteristics

According to the 2015 U.S. Census Bureau, the median family income for Corn City's assessment area is \$59,452, which is 5.4% below Ohio's median family income of \$62,817 and 7.5% below Henry County's, 17.1% below Putnam County's, and 16.4% below Wood County's median family income levels. The 2014-2018 estimated median family income for Non-metropolitan Ohio are detailed in the following table:

**Borrower Income Levels
Ohio State Non-Metro**

HUD Estimated Median Family Income		Low			Moderate			Middle			Upper		
		0	-	49.99%	50%	-	79.99%	80%	-	119.99%	120%	-	& above
2014	\$55,700	0	-	\$27,849	\$27,850	-	\$44,559	\$44,560	-	\$66,839	\$66,840	-	& above
2015	\$56,900	0	-	\$28,449	\$28,450	-	\$45,519	\$45,520	-	\$68,279	\$68,280	-	& above
2016	\$55,400	0	-	\$27,699	\$27,700	-	\$44,319	\$44,320	-	\$66,479	\$66,480	-	& above
2017	\$57,600	0	-	\$28,799	\$28,800	-	\$46,079	\$46,080	-	\$69,119	\$69,120	-	& above
2018	\$61,400	0	-	\$30,699	\$30,700	-	\$49,119	\$49,120	-	\$73,679	\$73,680	-	& above

The assessment area contains 7,148 households, of which 5,195 (72.7%) are designated as families. Low- and moderate-income families represent 16.0% and 19.1% of all families in this assessment area, respectively, with 8.5% of the families below the poverty level, compared to Ohio's rate of 11.5%.

According to the 2015 data from the U.S. Census Bureau's Small Area Income and Poverty Estimates (SAIPE), the area's poverty rates are lower than those for Ohio and nationally. The chart below includes the household poverty rates for Henry, Putnam, and Wood counties.

County	2015 Poverty Rate	2016 Poverty Rate	Change
Henry	9.40%	8.30%	-11.70%
Putnam	7.20%	8.30%	15.28%
Wood	11.70%	11.40%	-2.56%
Ohio	14.50%	13.90%	-4.14%
United States	14.00%	13.40%	-4.29%

Housing Characteristics

There were 7,857 housing units in the assessment area based on 2015 U.S. Census Bureau estimates. Within the assessment area, 71.1% of the units were owner-occupied, 19.9% were rental units, and 9.0% were vacant. The owner-occupancy rate of the assessment area is greater than Ohio's rate of 59.1%.

According to the 2015 U.S. Census Bureau estimates, the median age of the housing stock in the assessment area was 61 years, with 43.5% built before 1950. The median age for housing stock in Ohio was 48 years. The oldest housing stock was located in Henry County with a median age of 56 years, while housing stock in Wood County was 40 years.

The median housing value in the assessment area was \$95,781 with an affordability ratio of 53.0%. The higher the affordability ratio, the more affordable a home is considered. The housing affordability ratio is calculated by dividing the median household income by the median housing value. The housing stock in the assessment area is 25.2% more affordable when compared to Ohio's affordability ratio at 38.1%.

According to Sperling’s Best Places⁴, the median cost of a home in Henry, Wood, and Putnam counties are \$127,500; \$143,300; and \$135,700, respectively. Given the median family income for the assessment area of \$59,452, the costs of homes are affordable.

The median gross rent in the assessment area was \$674 per month or below Ohio’s average gross rents at \$730. In the assessment area, 49.4% of gross rents are less than or equal to \$699.

Labor, Employment and Economic Characteristics

According to the Ohio Office of Policy, Research and Strategic Planning, the largest industries by average employment for Henry County, Putnam County, and Wood County are goods producing, trade, transportation and utilities, education and health services, and leisure and hospitality.

The table below notes the employment sectors and major employers in the assessment area.

County	Primary Employment Sectors	Major Employers
Henry (OH)	Construction; Manufacturing; Trade, Transportation & Utilities; Leisure & Hospitality; Financial Services; Education & Health Services	Campbell’s Soup Co; Henry County Hospital; Wal-Mart stores Inc; Alex Products; Filing Memorial Home of Mercy; Silgan Holdings, The Pullman Co./Tenneco Inc.
Putnam (OH)	Construction; Manufacturing; Trade, Transportation & Utilities; Professional & Business Services; Education & Health Services; Leisure & Hospitality	Iams Co; Kalida Manufacturing Inc; Wal-Mart Stores Inc; Whirlpool Corp; Progressive Stamping; Production Products, Inc;
Wood (OH)	Construction; Manufacturing; Trade, Transportation & Utilities; Professional & Business Services; Education & Health Services; Leisure & Hospitality	Chrysler Group LLC; FedEx Ground; Walgree Co; Owens Illinois Inc; First Solar Inc; TNS Custom Research; Wood County Hospital Association

The following table shows the 2014-2017 average annual unemployment rates for Henry, Putnam, and Wood counties compared to Ohio and national unemployment rates.

Unemployment Rates
Assessment Area: Corn City State Bank

Area	Years - Annualized			
	2014	2015	2016	2017
Henry Co.	5.8	5.5	5.5	5.1
Putnam Co.	3.8	3.8	3.8	3.5
Wood Co.	4.4	4.0	4.1	3.9
Ohio	4.9	4.7	5.0	4.5
National	5.4	4.8	4.5	3.9

Not Seasonally Adjusted

Data extracted on November 7, 2018

The unemployment rate for Henry County was consistently above Ohio’s and the national unemployment rate each year. The unemployment rate for Putnam County was consistently below the unemployment rate for Ohio and the national unemployment rate each year. The unemployment rate for Wood County was consistently below Ohio’s unemployment and the national unemployment rate, except for 2017 when Wood County’s unemployment rate was equal

⁴ Sperling’s Best Places, <http://bestplaces.net>

to the national rate of 3.9%. Employment opportunities for local residents are typically in manufacturing; trade, transportation, and utilities. Since 2011, the number of establishments and employment in these major areas has fluctuated. Educational attainment also impacts the types of employment opportunities in the assessment area as only a small percentage of the population has attained a bachelor's degree or higher.

The following tables further illustrate the demographics of Corn City's assessment area.

Combined Demographics Report

Assessment Area(s): Corn City 2014

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	869	16.6	
Moderate-income	0	0	0	0	0	0	1,007	19.2	
Middle-income	5	100	5,246	100	415	7.9	1,260	24	
Upper-income	0	0	0	0	0	0	2,110	40.2	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	5	100.0	5,246	100.0	415	7.9	5,246	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	7,756	100	5,841	100	75.3	1,263	16.3	652	8.4
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	7,756	100.0	5,841	100.0	75.3	1,263	16.3	652	8.4
	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
Moderate-income	0	0	0	0	0	0	0	0	0
Middle-income	590	100	504	100	44	100	42	100	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	590	100.0	504	100.0	44	100.0	42	100.0	
Percentage of Total Businesses:				85.4		7.5		7.1	
	Total Farms by Tract		Farms 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	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	203	100	202	100	1	100	0	0	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	203	100.0	202	100.0	1	100.0	0	.0	
Percentage of Total Farms:				99.5		.5		.0	

2014 FFIEC Census Data and 2014 D&B Information

Combined Demographics Report

Assessment Area(s): Corn City 2015

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	869	16.6
Moderate-income	0	0	0	0	0	0	1,007	19.2
Middle-income	5	100	5,246	100	415	7.9	1,260	24
Upper-income	0	0	0	0	0	0	2,110	40.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	5,246	100.0	415	7.9	5,246	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	7,756	5,841	100	75.3	1,263	16.3	652	8.4
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,756	5,841	100.0	75.3	1,263	16.3	652	8.4
	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
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	611	100	533	100	54	100	24	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	611	100.0	533	100.0	54	100.0	24	100.0
Percentage of Total Businesses:			87.2		8.8		3.9	
	Total Farms by Tract		Farms 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
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	171	100	171	100	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	171	100.0	171	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

2015 FFIEC Census Data and 2015 D&B Information

Combined Demographics Report

Assessment Area(s): Corn City 2016

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	869	16.6
Moderate-income	0	0	0	0	0	0	1,007	19.2
Middle-income	5	100	5,246	100	415	7.9	1,260	24
Upper-income	0	0	0	0	0	0	2,110	40.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	5,246	100.0	415	7.9	5,246	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	7,756	5,841	100	75.3	1,263	16.3	652	8.4
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,756	5,841	100.0	75.3	1,263	16.3	652	8.4
	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
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	546	100	466	100	55	100	25	100
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	546	100.0	466	100.0	55	100.0	25	100.0
Percentage of Total Businesses:			85.3		10.1		4.6	
	Total Farms by Tract		Farms 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
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	149	100	149	100	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	149	100.0	149	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

2016 FFIEC Census Data and 2016 D&B Information

Combined Demographics Report

Assessment Area(s): Corn City 2017

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	833	16	
Moderate-income	0	0	0	0	0	0	993	19.1	
Middle-income	5	100	5,195	100	440	8.5	1,250	24.1	
Upper-income	0	0	0	0	0	0	2,119	40.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	5	100.0	5,195	100.0	440	8.5	5,195	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	7,857		5,584	100	71.1	1,564	19.9	709	9
Upper-income	0		0	0	0	0	0	0	0
Unknown-income	0		0	0	0	0	0	0	0
Total Assessment Area	7,857		5,584	100.0	71.1	1,564	19.9	709	9.0
	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
Moderate-income	0	0	0	0	0	0	0	0	0
Middle-income	510	100	435	100	50	100	25	100	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	510	100.0	435	100.0	50	100.0	25	100.0	
Percentage of Total Businesses:				85.3		9.8		4.9	
	Total Farms by Tract		Farms 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	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	130	100	130	100	0	0	0	0	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	130	100.0	130	100.0	0	.0	0	.0	
Percentage of Total Farms:				100.0		.0		.0	

2017 FFIEC Census Data and 2017 D&B Information

Combined Demographics Report

Assessment Area(s): Corn City 2018

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	833	16	
Moderate-income	0	0	0	0	0	0	993	19.1	
Middle-income	5	100	5,195	100	440	8.5	1,250	24.1	
Upper-income	0	0	0	0	0	0	2,119	40.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	5	100.0	5,195	100.0	440	8.5	5,195	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	7,857		5,584	100	71.1	1,564	19.9	709	9
Upper-income	0		0	0	0	0	0	0	0
Unknown-income	0		0	0	0	0	0	0	0
Total Assessment Area	7,857		5,584	100.0	71.1	1,564	19.9	709	9.0
	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
Moderate-income	0	0	0	0	0	0	0	0	0
Middle-income	510	100	435	100	50	100	25	100	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	510	100.0	435	100.0	50	100.0	25	100.0	
Percentage of Total Businesses:				85.3		9.8		4.9	
	Total Farms by Tract		Farms 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	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	130	100	130	100	0	0	0	0	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	130	100.0	130	100.0	0	.0	0	.0	
Percentage of Total Farms:				100.0		.0		.0	

2018 FFIEC Census Data and 2017 D&B Information

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Corn City’s performance under the lending test is rated “Satisfactory.” The loan-to-deposit ratio is reasonable. Corn City made a majority of its loans inside its assessment area. The borrower distribution of lending is excellent.

Loan-to-Deposit Ratio

A financial institution’s loan-to-deposit ratio compares the institution’s aggregate loan balances outstanding to its total deposits outstanding. The ratio is a measure of an institution’s lending volume relative to its capacity to lend and is derived by adding the quarterly loan-to-deposit ratios and dividing the total by the number of quarters.

Corn City’s loan-to-deposit ratio is reasonable given the bank’s size, financial condition, and assessment area credit needs. The loan-to-deposit ratio averaged 58.9% over the past 15 quarters of operation and is slightly below the peer group average ratio of 63.5%. Corn City’s loan-to-deposit ratio has fluctuated throughout the evaluation period with the highest loan-to-deposit ratio of 63.3% as of June 30, 2018, and the lowest loan-to-deposit ratio of 52.7% as of March 31, 2015. Since September 30, 2017, Corn City’s loan-to-deposit ratio has been within the 61.0% to 64.0% range keeping pace with the custom peer group average loan-to-deposit ratio of 63.5%.

The following table shows Corn City’s quarterly loan-to-deposit ratios for 15 quarters since the previous evaluation along with the peer average loan-to-deposit for the same period.

Corn City State Bank Loan-to-Deposit Ratios					
AS OF DATE	CORN CITY ST BK	HENRY CTY BK	OTTOVILLE BK CO	FIRST NB	CUSTOM PEER
September 30, 2018	62.67	54.62	79.20	78.55	70.79
June 30, 2018	63.26	53.97	78.99	76.70	69.89
March 31, 2018	61.01	51.85	73.54	77.27	67.55
December 31, 2017	62.15	52.56	72.90	76.98	67.48
September 30, 2017	61.16	50.92	71.44	79.27	67.21
June 30, 2017	59.86	53.52	72.32	78.12	67.99
March 31, 2017	59.19	50.45	70.40	77.90	66.25
December 31, 2016	62.16	49.76	69.51	77.28	65.52
September 30, 2016	61.79	49.40	70.22	77.81	65.81
June 30, 2016	55.46	49.93	69.32	79.39	66.21
March 31, 2016	53.49	49.93	68.23	77.01	65.06
December 31, 2015	58.51	50.60	65.45	77.92	64.66
September 30, 2015	56.77	53.61	63.16	79.47	65.41
June 30, 2015	54.12	51.24	60.46	82.27	64.66
March 31, 2015	52.71	52.31	58.41	79.51	63.41
Quarterly Loan-to-Deposit Ratio Average Since the Previous Evaluation	58.95	51.64	69.57	69.14	63.45

Lending in the Assessment Area

Corn City’s small business, small farm, motor vehicle, consumer unsecured, and consumer other secured loans were analyzed to determine the volume of lending inside and outside its assessment area. The following table shows the distribution of loans made inside and outside Corn City’s assessment area.

Lending Inside and Outside the Assessment Area

Exam: Corn City State Bank 2019

Loan Type - Description	Inside				Outside				Total			
	#	%	\$(000s)	%	#	%	\$(000s)	%	#	%	\$(000s)	%
MV - Motor Vehicle	84	80.8	1,188	78.6	20	19.2	322	21.4	104	100.0	1,510	100.0
OS - Other - Secured	46	85.2	228	61.7	8	14.8	142	38.3	54	100.0	370	100.0
OU - Other - Unsecured	78	79.6	156	77.0	20	20.4	47	23.0	98	100.0	202	100.0
MV - Motor Vehicle	99	75.6	1,202	67.3	32	24.4	585	32.7	131	100.0	1,786	100.0
OS - Other - Secured	82	86.3	327	62.1	13	13.7	199	37.9	95	100.0	526	100.0
OU - Other - Unsecured	121	81.2	152	82.9	28	18.8	31	17.1	149	100.0	183	100.0
Total Consumer related	510	80.8	3,252	71.0	121	19.2	1,326	29.0	631	100.0	4,578	100.0
SB - Small Business	12	60.0	1,642	73.5	8	40.0	592	26.5	20	100.0	2,234	100.0
SB - Small Business	12	52.2	530	27.2	11	47.8	1,421	72.8	23	100.0	1,951	100.0
Total Small Bus. related	24	55.8	2,172	51.9	19	44.2	2,013	48.1	43	100.0	4,185	100.0
SF - Small Farm	8	47.1	878	32.6	9	52.9	1,813	67.4	17	100.0	2,691	100.0
SF - Small Farm	13	68.4	1,466	67.1	6	31.6	718	32.9	19	100.0	2,184	100.0
Total Small Farm related	21	58.3	2,344	48.1	15	41.7	2,531	51.9	36	100.0	4,875	100.0
TOTAL LOANS	555	78.2	7,768	57.0	155	21.8	5,870	43.0	710	100.0	13,638	100.0

As the table indicates, a majority of Corn City's loans by volume (78.2%) and 57.0% by dollar amount were made inside its delineated assessment area.

Borrower Distribution of Lending

Corn City's lending to borrowers of different income levels and lending to businesses and small farms of different revenue sizes is excellent. The borrower distribution for loans secured by motor vehicles is reasonable and the borrower distribution for other secured and other unsecured loans is excellent. Corn City's lending to small businesses and small farms that had gross revenues of \$1 million or less is excellent.

Loans Secured by Motor Vehicles

Corn City originated 183 loans secured by motor vehicles during the evaluation period. Of the 183 loans, borrower incomes were unavailable for 86 loans. Further, 9.3% were made to low-income borrowers, which was below the percentage of households by household income (proxy) of 17.7%. Corn City originated 14.8% of its loans secured by motor vehicles to moderate-income borrowers, which was below the proxy of 17.9%. Lending to middle-income borrowers was below the proxy and lending to upper-income borrowers was significantly below the proxy. Therefore, Corn City's motor vehicle lending to borrowers of different income levels is reasonable.

Other Secured Loans

Corn City originated 128 other secured loans during the evaluation period. Of the 128 loans, borrower incomes were unavailable for 52 loans. Corn City originated 18.8% of its other-secured loans to low-income borrowers, which exceeded the proxy of households by household income of 17.7%. Corn City originated 18.8% of its other-secured loans to moderate-income borrowers, or above the proxy at 17.9%. Lending to middle-income borrowers was below the proxy and lending to upper-income borrowers was significantly below the proxy. Therefore, Corn City's other-secured lending to borrowers of different income levels is excellent.

Other Unsecured Loans

Corn City originated 199 other unsecured loans during the evaluation period. Of these loans, borrower incomes were unavailable for 98 loans. Corn City originated 24.6% of its other-unsecured loans to low-income borrowers, or significantly above the 17.7% proxy. Corn City originated 14.1% of its other-unsecured loans to moderate-income borrowers, which was below the proxy at 17.9%. Lending to middle-income borrowers was below the proxy and lending to upper-income borrowers was significantly below the proxy. Corn City's ability to offer unsecured lending products and originate these products to low and moderate-income borrowers provides an avenue for low and moderate-income borrowers to gain access to funds through traditional banking means; as opposed to a non-traditional financial institution where borrowers may possibly incur higher fees and interest rates. Therefore, Corn City's other-unsecured lending to borrowers of different income levels is excellent.

Loans to Small Businesses

Corn City originated 24 loans to small businesses, of which 12 loans (50.0%) were made to businesses with gross revenues of \$1 million or less. This percentage was below the percentage of total businesses at 85.3% (proxy) in the bank's assessment area.

According to lending data of the 24 total small business loans originated in the assessment area, 79.2% were extended for \$100,000 or less; 12.5% were for amounts greater than \$100,000 but less than or equal to \$250,000, and 8.3% were for amounts greater than \$250,000 but less than equal to \$1 million. Further, Corn City did not originate any business loans for amounts greater than \$1 million. Smaller loans are generally commensurate with the borrowing needs of smaller businesses. A majority of the businesses in the assessment area reported revenues of less than or equal to \$1 million; therefore, the bank's small dollar amount lending would have had a greater impact to these types of businesses and to the assessment area. Therefore, the bank's lending to businesses with gross revenues of \$1 million or less is excellent.

Loans to Small Farms

Corn City originated 21 loans to small farms with 14 loans (66.7%) made to farms with gross revenues of \$1 million or less.

According to lending data for the 21 loans to small farms, 66.7% were for \$100,000 or less; 19.0% were for amounts greater than \$100,000 but less than or equal to \$250,000, 9.5% were for amounts greater than \$250,000 but less than or equal to \$1 million, and only 4.8% were for loan amounts greater than \$1 million. According to assessment area data, 100.0% of the farms in the assessment area reported gross revenues of less than or equal to \$1 million. Therefore, the bank's small dollar amount lending would have had a greater impact to these small farms and the assessment area. Therefore, the bank's lending to small farms with gross revenues of \$1 million or less is excellent.

Response to Consumer Complaints

No CRA-related complaints were filed against Corn City during the evaluation period.

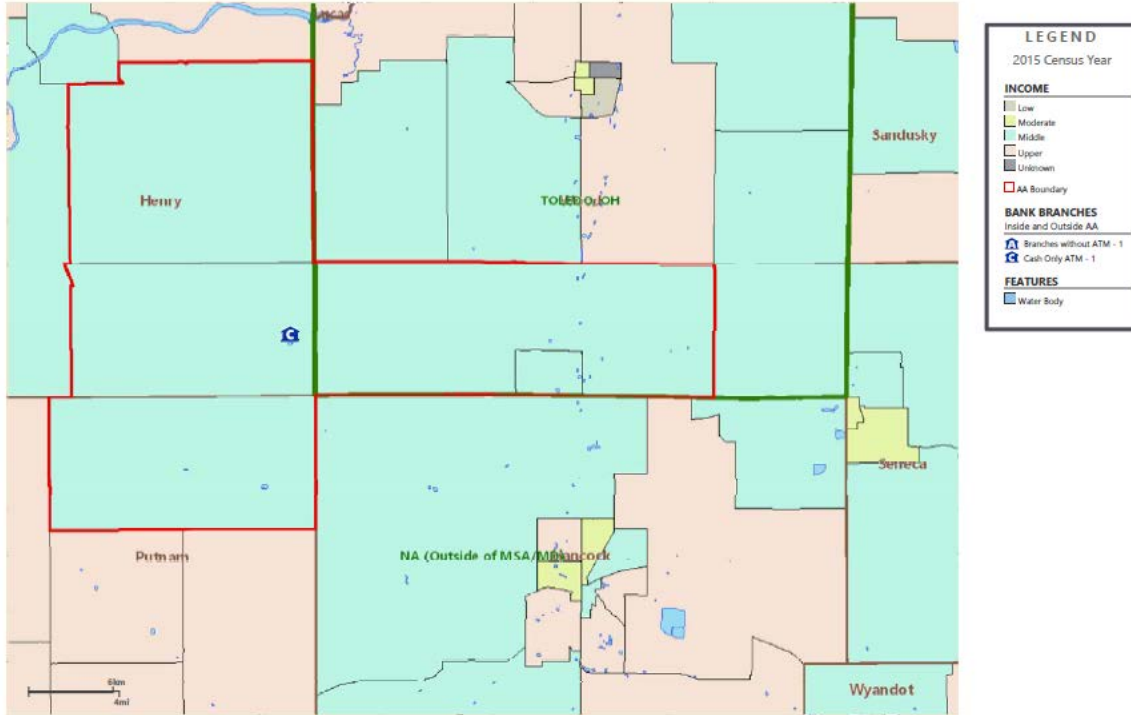
FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified during this evaluation period.

APPENDIX A

ASSESSMENT AREA MAP

Assessment Area: 2018 Corn City State Bank



APPENDIX B

LENDING TABLES

Consumer Loan Distribution Table

Exam: Corn City State Bank 2019

Assessment Area/Group :All Years

	CONSUMER LOANS							
	By Tract Income				By Borrower Income			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	Motor Vehicle							
Low	0	0.0%	0	0.0%	17	9.3%	137	5.7%
Moderate	0	0.0%	0	0.0%	27	14.8%	311	13.0%
Low/Moderate Total	0	0.0%	0	0.0%	44	24.0%	449	18.8%
Middle	183	100.0%	2,390	100.0%	22	12.0%	341	14.3%
Upper	0	0.0%	0	0.0%	31	16.9%	579	24.2%
Unknown	0	0.0%	0	0.0%	86	47.0%	1,020	42.7%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	183	100.0%	2,390	100.0%	183	100.0%	2,390	100.0%
	Other - Secured							
Low	0	0.0%	0	0.0%	24	18.8%	59	10.6%
Moderate	0	0.0%	0	0.0%	24	18.8%	98	17.6%
Low/Moderate Total	0	0.0%	0	0.0%	48	37.5%	156	28.1%
Middle	128	100.0%	555	100.0%	17	13.3%	112	20.3%
Upper	0	0.0%	0	0.0%	11	8.6%	56	10.0%
Unknown	0	0.0%	0	0.0%	52	40.6%	231	41.6%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	128	100.0%	555	100.0%	128	100.0%	555	100.0%
	Other - Unsecured							
Low	0	0.0%	0	0.0%	49	24.6%	121	39.4%
Moderate	0	0.0%	0	0.0%	28	14.1%	29	9.3%
Low/Moderate Total	0	0.0%	0	0.0%	77	38.7%	150	48.7%
Middle	199	100.0%	307	100.0%	23	11.6%	27	8.9%
Upper	0	0.0%	0	0.0%	1	0.5%	1	0.3%
Unknown	0	0.0%	0	0.0%	98	49.2%	129	42.1%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	199	100.0%	307	100.0%	199	100.0%	307	100.0%
	Consumer Loan Totals							
Low	0	0.0%	0	0.0%	90	17.6%	317	9.7%
Moderate	0	0.0%	0	0.0%	79	15.5%	438	13.5%
Low/Moderate Total	0	0.0%	0	0.0%	169	33.1%	755	23.2%
Middle	510	100.0%	3,252	100.0%	62	12.2%	481	14.8%
Upper	0	0.0%	0	0.0%	43	8.4%	636	19.6%
Unknown	0	0.0%	0	0.0%	236	46.3%	1,381	42.5%
Tract Unknown	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	510	100.0%	3,252	100.0%	510	100.0%	3,252	100.0%

CRA Loan Distribution Table

Exam: Corn City State Bank 2019

Assessment Area/Group: All Years

Income Categories	SMALL BUSINESS				SMALL FARM			
	#	%	\$(000s)	%	#	%	\$(000s)	%
	By Tract Income							
Low	0	0.0%	0	0.0%	0	0.00%	0	0.0%
Moderate	0	0.0%	0	0.0%	0	0.00%	0	0.0%
Low/Moderate Total	0	0.0%	0	0.0%	0	0.00%	0	0.0%
Middle	24	100.0%	2172	100.0%	21	100.00%	2344	100.0%
Upper	0	0.0%	0	0.0%	0	0.00%	0	0.0%
Unknown	0	0.0%	0	0.0%	0	0.00%	0	0.0%
Tract Unknown	0	0.0%	0	0.0%	0	0.00%	0	0.0%
Total	24	100.0%	2172	100.0%	21	100.00%	2344	100.0%
	By Revenue							
Total \$1 Million or Less	12	50.0%	1033	47.6%	14	66.7%	2078	88.7%
Over \$1 Million	3	12.5%	227	10.5%	0	0.0%	0	0.0%
Not Known	9	37.5%	913	42.0%	7	33.3%	265	11.3%
Total	24	100.0%	2172	100.0%	21	100.0%	2344	100.0%
	By Loan Size							
\$100,000 or less	19	79.2%	382	17.6%	14	66.7%	615	26.2%
\$100,001 - \$250,000	3	12.5%	407	18.7%	4	19.0%	597	25.5%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	2	8.3%	1383	63.7%	2	9.5%	615	26.2%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	1	4.8%	517	22.1%
Total	24	100.0%	2172	100.0%	21	100.0%	2344	100.0%
	By Loan Size and Revenue \$1 Million or Less							
\$100,000 or less	10	83.3%	239	23.1%	8	57.1%	471	22.7%
\$100,001 - \$250,000	1	8.3%	111	10.7%	3	21.4%	476	22.9%
\$250,001 - \$1 Million (Bus)-\$500k (Farm)	1	8.3%	683	66.1%	2	14.3%	615	29.6%
Over \$1 Million (Bus)-\$500k (Farm)	0	0.0%	0	0.0%	1	7.1%	517	24.9%
Total	12	100.0%	1033	100.0%	14	100.0%	2078	100.0%

*Information based on 2015 ACS data

APPENDIX C

GLOSSARY OF TERMS

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 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 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.