PUBLIC DISCLOSURE

July 28, 2008

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lawrenceburg Bank and Trust Company
RSSD # 638047

128 South Main Street
Lawrenceburg, KY 40342-1136

Federal Reserve Bank of St. Louis

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

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of 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'S CRA RATING*:* This institution is rated Satisfactory.

Lawrenceburg Bank and Trust Company meets the criteria for a satisfactory rating based upon an evaluation of the bank's overall lending performance. Loan activity analysis reveals excellent penetration among individuals of different income levels, including low- and moderate-income (LMI) borrowers and businesses of different sizes. The bank's loan-to-deposit (LTD) ratio is adequate given the bank's size, financial condition, and assessment area credit needs. A majority of the bank's loans were originated within the bank's assessment area. Finally, although there are no LMI census tracts in the bank's assessment area, a geographic distribution analysis reflected a reasonable dispersion of loans throughout the assessment area.

SCOPE OF EXAMINATION

The bank's CRA performance was evaluated using the small bank examination procedures. The review period covered the date of the bank's previous CRA evaluation on July 6, 2004, through July 28, 2008. The bank's major product lines were determined through discussions with management, a review of the bank's Consolidated Reports of Condition and Income (Call Report), and a review of the number of loan originations since the last CRA examination in July 2004. Loan products evaluated included a statistical sample of residential real estate, consumer motor vehicle, and small business loans originated from January 1, 2007, through December 31, 2007. The lending analysis evaluated the bank's distribution of loans by borrower income and business revenues, lending within the bank's assessment area, lending volume relative to bank deposits, and the distribution of loans among different geographies.

To augment the evaluation, an interview was conducted with a member of the local community to ascertain the specific credit needs, opportunities, and local market conditions within the assessment area the bank serves, and to evaluate the bank's responsiveness in helping to meet such needs.

DESCRIPTION OF INSTITUTION[1]

Lawrenceburg Bank and Trust Company is a full-service, retail bank offering commercial, residential, and consumer purpose loans and various deposit products. The bank is wholly-owned by Farmers Capital Bank Corporation, a multi-bank holding company located in Frankfort, Kentucky. The bank currently operates four full-service banking facilities in Kentucky, including the main office in Lawrenceburg and three branches in Harrodsburg, Lawrenceburg, and Danville. The four facilities are located in Anderson, Boyle, and Mercer counties. All bank locations have automated teller machines (ATMs) located onsite. An additional cash dispensing ATM is located in a convenience store in Lawrenceburg.

As of June 30, 2008, the bank had total assets of $222.3 million, with gross loans and leases representing 57.4 percent of total assets ($127.6 million). The composition of the bank's loan portfolio is shown below.[2]

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

Distribution of Total Loans (as of June 30, 2008)		
Credit Product Type	**Amount in $000s**	**Percentage of Total Loans**
Construction and Development	$ 21,092	16.5%
Commercial Real Estate	29,316	23.0%
Multifamily Residential	1,878	1.5%
1-4 Family Residential - Revolving	1,497	1.2%
1-4 Family Residential - Other	43,686	34.2%
Farmland	6,598	5.2%
Agricultural	2,254	1.8%
Commercial and Industrial	6,706	5.3%
Loans to Individuals	10,956	8.6%
Total Other Loans & Leases	3,576	2.8%
TOTAL Gross Loans & Leases	**$ 127,559**	**100%**

According to the Federal Deposit Insurance Corporation (FDIC) market share information, as of June 30, 2007, the bank is one of 14 financial institutions operating in the bank's three-county assessment area and has a deposit market share of 14.1 percent. The bank is ranked second in terms of deposits in the overall assessment area.[3]

As part of this evaluation under the CRA, the bank's performance was evaluated in relation to the performance of local competitors. Three financial institutions were identified as local competitors with similar characteristics. These three financial institutions had asset sizes ranging from $97.9 to $439.5 million as of June 30, 2008.

There are no apparent legal or financial impediments that prevent the bank from meeting assessment area credit needs. The bank received a satisfactory rating at its previous CRA evaluation conducted by the Office of the Comptroller of the Currency (OCC) on July 6, 2004.

[2] For purposes of this table, total loan information is derived from gross loans and leases data reported on the Consolidated Reports of Condition and Income as of June 30, 2008.
[3] The FDIC makes information regarding deposit market share available on its website, updated as of June 30 of each year.

DESCRIPTION OF ASSESSMENT AREA[4]

For this evaluation the bank has delineated one assessment area which is comprised of Anderson, Boyle, and Mercer counties, all of which are located in non-metropolitan areas in Kentucky (non-MSA Kentucky). Based on 2000 census data, the total population of the assessment area was 67,625, which comprises only 1.7% of the entire population of the state of Kentucky. Appendix A contains a listing of the geographies within this assessment area.

The bank's main office is located in the city of Lawrenceburg, Kentucky, which is in Anderson County. Lawrenceburg is located about 53 miles southeast of Louisville, the largest city in the state of Kentucky, as well as 23 miles west of Lexington, and 14 miles south of the state capital, Frankfort.

The following table reflects the number of census tracts within the assessment area by each income category and the corresponding family populations within those geographies.[5]

Assessment Area Geographical Information by Income Category					
2000 Census Data	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Assessment Area Census Tracts	0 0.0%	0 0.0%	4 25.0%	12 75.0%	**16** **100%**
Family Population	0 0.0%	0 0.0%	4,392 23.1%	14,636 76.9%	**19,028** **100%**

As shown in the table above, the assessment area contains four middle- and 12 upper-income geographies. There are no low- or moderate-income geographies within the bank's assessment area. Three of the four bank locations, including the main office, are located in upper-income geographies. The office in Harrodsburg is located in a middle-income census tract. By far, the largest portion of the assessment area family population resides in upper-income census tracts, which account for 76.9 percent of the total population, as noted above. Upper-income census tracts account for 75.0 percent of the total geographies.

Based upon 2000 census data, the median family income for the assessment area was $45,859. At the same time, the median family income for all non-metropolitan areas in the state of Kentucky was $32,884. Currently, the Department of Housing and Urban Development (HUD) estimates the 2007 median family income for Kentucky statewide non-metropolitan areas to be $39,100. The following table displays the distribution of assessment area families by income level, compared to statewide non-metropolitan area family population as a whole.

[4] Statistical/demographic information cited in this evaluation, unless otherwise stated, is taken from 2000 United States Census Bureau data.
[5] Geographies are classified by income level. See the glossary in Appendix B for the definitions of the low-, moderate-, middle-, and upper income categories.

Assessment Area Family Population by Income Level					
2000 Census Data	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Assessment Area	2,274 12.0%	2,281 12.0%	3,400 17.9%	11,073 58.2%	**19,028** **100%**
State of Kentucky Non-metropolitan Areas	115,044 22.9%	83,239 16.6%	96,796 19.3%	206,886 41.2%	**501,965** **100%**

While there are no LMI geographies in the bank's assessment area, families in the assessment area are disbursed throughout each income classification. In total, 24.0 percent of assessment area families are classified as LMI, while 39.5 percent of families in the statewide non-metropolitan areas are designated as LMI. According to 2000 census data, 8.1 percent of assessment area families are living below the poverty level.

Housing in the assessment area is slightly less affordable relative to the statewide non-metropolitan areas, as shown by a higher median gross rent value and also by a lower affordability ratio.[6] The 2000 median gross rent for the assessment area was $447 per month compared to $367 for the statewide non-metropolitan areas. Conversely, the assessment area affordability ratio as of the year 2000 was 43.0 compared to the statewide non-metropolitan figure of 46.0. In summary, housing in the assessment area is less affordable than in the statewide non-metropolitan areas, both for renters and those seeking to purchase owner-occupied housing.

A majority of the assessment area economy is flat, with a growing number of residents traveling to nearby Louisville, Lexington, and Frankfort for employment. According to the 2000 census data, approximately 33.8 percent of all employed residents commute outside of the assessment area for work. Information for 2006 indicates that the major employment sectors in the assessment area include manufacturing (26.6 percent of all employees), retail trade (14.7 percent of all employees), and health care and social assistance (14.2 percent of all employees).[7] Major employers within the assessment area include Florida Tile, General Cable, YKK – Universal Fasteners, and Four Roses and Wild Turkey distilleries. The 2007 annualized unemployment rates for Anderson, Boyle, and Mercer counties were 5.0 percent, 6.1 percent, and 5.2 percent, respectively. During the same time period, the Kentucky statewide unemployment rate was 5.5 percent.[8]

[6] This figure is calculated by dividing the median household income by the median housing value; it represents the amount of single family owner-occupied housing that a dollar of income can purchase for the median household in the geography. Values closer to 100 percent indicate greater affordability.
[7] Source: U.S. Census Bureau: 2006 County Business Patterns
[8] Source: Bureau of Labor Statistics. All unemployment figures are not seasonally adjusted.

As part of this examination, one community contact was made in the assessment area in order to assess the bank's activities to meet the credit needs of the community. The contact categorized the local economy as stable, with most residents living in the area their whole lives. The contact also stressed that the local area was becoming more and more of a "bedroom community," with a substantial number of residents living in the area, but commuting to Louisville, Lexington, and Frankfort for work. In addition, the contact mentioned that the rising gas prices are having a heavy negative impact on the community due to the commuting patterns of the local residents. This contact was useful in evaluating the bank's CRA performance and commented favorably on the community involvement of the local financial institutions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

The bank meets the criteria for a satisfactory rating based upon its lending performance as measured by the CRA small bank performance standards. This lending performance was based upon statistical samples of residential real estate, consumer motor vehicle, and small business loans originated in 2007. These loan categories are considered the bank's primary lines of business, based upon lending volume by number and dollar amounts. Therefore, loan activity represented by these credit products is deemed indicative of the overall lending performance of the bank. The CRA small bank performance standards evaluate the following five criteria as applicable:

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

The remaining sections of this evaluation are based upon analyses of the bank's lending performance under these five performance criteria. The lending to borrowers of different income levels and businesses of different revenue sizes and the geographic distribution of loans analysis focus only on those loans that are extended to borrowers and businesses inside the assessment area delineated by the bank. With the exception of the LTD and lending within the assessment area analyses, loans to borrowers outside the assessment area are removed from the analyses.

Lending to Borrowers of Different Incomes and to Businesses of Different Revenue Sizes

The borrower distribution performance criterion evaluates the bank's loan originations to borrowers of different income levels. Borrowers are classified into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the most recent median family income figure as estimated by HUD. The 2007 HUD estimated median family income for the statewide non-metropolitan areas in Kentucky was $39,100.

The following table shows the distribution of residential real estate loans by income level of the borrower.

Distribution of Loans (Number and Dollar Volume) Inside Assessment Area by Income Level of Borrower					
Loan Type	**Borrower Income Classification**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
2007 Residential Real Estate	11 12.9%	12 14.1%	15 17.6%	47 55.3%	**85** **100%**
	$ 449 9.7%	$ 531 11.5%	$ 548 11.8%	$ 3,097 67.0%	**$ 4,625** **100%**
Family Population	12.0%	12.0%	17.9%	58.2%	**100%**

The bank's distribution of residential real estate loans by borrower income appears satisfactory. In total, the bank extended 27.0 percent by number of its residential real estate loans to borrowers classified as LMI, accounting for 21.2 percent of the dollar volume of loans. This level of lending compares favorably to the percentage of families in the assessment area who are classified as LMI, at 24.0 percent as shown in the previous table. Overall, lending to both LMI borrowers is similar to the representative family population for each income classification.

Similar to the borrower distribution analysis conducted for the residential real estate loans, the bank's distribution of motor vehicle loans was reviewed. The following table reflects the bank's distribution of motor vehicle loans to borrowers of varying income levels.

Distribution of Loans (Number and Dollar Volume) Inside Assessment Area by Income Level of Borrower					
Loan Type	**Borrower Income Classification**				**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	
2007 Motor Vehicle	21 25.0%	26 31.0%	16 19.0%	21 25.0%	**84** **100%**
	$ 127 15.3%	$ 234 28.2%	$ 162 19.5%	$ 307 37.0%	**$ 830** **100%**
Household Population	15.4%	11.9%	15.2%	57.5%	**100%**

The bank's performance in extending motor vehicle loans to LMI borrowers in the assessment area is excellent. The bank extended 56.0 percent by number and 43.5 percent by dollar amount of its motor vehicle loans to LMI borrowers. This compares very favorably to the 27.3 percent of households in the assessment area that are classified as LMI.

A sample of business loans was reviewed to determine the bank's lending level to small businesses.[9] The loans were analyzed by revenue size of the business and by the loan amount. The bank's performance for small business lending was compared to Dun & Bradstreet statistics.[10] The following table illustrates the distribution of business loans by revenue level and loan origination amount.

Lending Distribution by Business Revenue Level				
Gross Revenue	**Loan Origination Amount (in $000s)**			**TOTAL**
	≤$100	**>$100≤$250**	**>$250≤$1,000**	
$1 Million or Less	46 86.8%	2 3.8%	5 9.4%	**53** **100%**
Greater Than $1 Million	0 0.0%	0 0.0%	0 0.0%	**0** **0.0%**
TOTAL	**46** **86.8%**	**2** **3.8%**	**5** **9.4%**	**53** **100%**

Based on this analysis of business loans, the bank is meeting the credit needs of small businesses in the assessment area. The above table demonstrates that 100 percent of the loans reviewed were made to businesses with gross annual revenues of $1 million or less. In comparison, business demographic data from Dun & Bradstreet for the year 2007 indicates that 91.4 percent of business institutions inside the assessment area are small businesses. In addition, 86.8 percent of the loans were for amounts of $100,000 or less, amounts typically needed by smaller businesses.

Overall, for all three loan categories analyzed, the distribution of the bank's loans is strong and reflects excellent penetration among individuals of different income levels, including LMI individuals and businesses of different revenue sizes. The bank's performance exceeds the standard for satisfactory performance under this criterion.

Loan-to-Deposit (LTD) Ratio

Another indication of the bank's overall lending activity is its LTD ratio. The following table displays the bank's quarterly average LTD ratio in comparison to that of local competitors.[11]

[9] Under the CRA, a small business is considered to be one in which gross annual revenues for the preceding calendar year are $1 million or less.
[10] These statistics are derived from business geodemographic data for the assessment area for the year 2007.
[11] The average net LTD ratio represents a 16-quarter average dating back to the bank's last CRA examination (July 6, 2004, to July 28, 2008).

Loan-to-Deposit Ratio Analysis			
Name	**Asset Size[12]**	**Headquarters**	**Average LTD Ratio**
Lawrenceburg Bank and Trust Company	$222,341	Lawrenceburg, KY	72.5%
Regional Bank Competitors	$97,892 $132,814 $439,475	Harrodsburg, KY Lawrenceburg, KY Danville, KY	62.4% 91.4% 92.6%

The bank's quarterly average net LTD ratio is considered adequate given the size and financial condition of the bank and the credit needs of the assessment area. The bank's net LTD ratio was 70.8 percent, as of June 30, 2008, and the net quarterly average LTD ratio since the last CRA evaluation was 72.5 percent. The bank's performance under this criterion was compared to that of three similarly situated financial institutions operating in Anderson, Boyle, and Mercer counties, based on its proximity, asset size, branch structure, and loan portfolio mix. For the period ending June 30, 2008, the assets of these institutions ranged from $97.9 to $439.5 million, and its net quarterly average LTD ratios ranged from 62.4 to 92.6 percent. Therefore, in light of data from local competitors as displayed in the table above, the bank's net quarterly average LTD ratio meets the standards for satisfactory performance under this criterion.

Lending in the Assessment Area

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

[12] Asset figures in this table represent total assets as of June 30, 2008 (in $000s).

Lending Inside and Outside of Assessment Area			
Loan Type	**Inside Assessment Area**	**Outside Assessment Area**	**TOTAL**
2007 Residential Real Estate	85 90.4%	9 9.6%	**94** **100%**
	$ 4,624 91.3%	$ 440 8.7%	**$ 5,064** **100%**
2007 Motor Vehicle	84 88.4%	11 11.6%	**95** **100%**
	$ 830 90.4%	$ 88 9.6%	**$ 918** **100%**
2007 Small Business	53 80.3%	13 19.7%	**66** **100%**
	$ 3,933 65.5%	$ 2,070 34.5%	**$ 6,003** **100%**
TOTAL	**222** **87.1%**	**33** **12.9%**	**255** **100%**
	$ 9,387 **78.3%**	**$ 2,598** **21.7%**	**$ 11,985** **100%**

As noted above, a majority of loans sampled were extended to borrowers or businesses that reside or operate in the bank's assessment area. In total, 87.1 percent of all loans sampled were extended inside the bank's assessment area, which accounted for 78.3 percent of the total dollar volume of total loans. Residential real estate loans exhibited the highest concentration of loans made inside the assessment area, noted above to be 90.4 percent by number and 91.3 percent by dollar volume. In conclusion, the bank meets the standards for satisfactory performance under this criterion.

<u>Geographic Distribution of Loans</u>

The analysis of the geographic distribution of loans evaluates the bank's distribution of loans among the census tracts within the assessment area by the income level of each geography. Under the CRA, specific emphasis is placed on the bank's performance in LMI census tracts. However, as previously noted, the bank's assessment area does not include any LMI census tracts and is comprised of middle- and upper-income census tracts only. Therefore, a detailed analysis of the distribution of the bank's lending in the assessment area by geographic income level is not as meaningful for evaluating the bank's performance under this criterion.

Nevertheless, the dispersion of the loan products sampled within the four middle-income and 12 upper-income census tracts that comprise the assessment area was reviewed. The analysis indicated that loans of each product type were adequately dispersed within these census tracts and consistent with the population in these areas and the location of the bank's branches. As such, the bank's geographic distribution of loans meets the standards for satisfactory performance.

Review of Complaints

No CRA-related complaints were received for this institution during the time frame used for this evaluation (July 6, 2004, through July 28, 2008).

Additional Information

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

Appendix A

Listing of Census Tracts in CRA Assessment Area				
County	**Geography Number**	**Geography Income Category**	**MSA**	**Contains Bank Office**
Boyle	9903.00	Middle	N/A	No
Boyle	9907.00	Middle	N/A	No
Mercer	9602.00	Middle	N/A	Yes
Mercer	9603.00	Middle	N/A	No
Anderson	9501.00	Upper	N/A	No
Anderson	9502.00	Upper	N/A	Yes (2)
Anderson	9503.00	Upper	N/A	No
Anderson	9504.00	Upper	N/A	No
Boyle	9901.00	Upper	N/A	No
Boyle	9902.00	Upper	N/A	No
Boyle	9904.00	Upper	N/A	No
Boyle	9905.00	Upper	N/A	Yes
Boyle	9906.00	Upper	N/A	No
Mercer	9601.00	Upper	N/A	No
Mercer	9604.00	Upper	N/A	No
Mercer	9605.00	Upper	N/A	No

Appendix B

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

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

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

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

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

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

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

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

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An 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. An MD is a division of a MSA based on specific criteria including commuting patterns. Only an 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 geography.

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

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

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small loan(s) to business (es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of $1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.