PUBLIC DISCLOSURE

September 24, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

San Joaquin Bank
RSSD # 91969

1301 – 17th Street
Bakersfield, California 93301

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 RATING

Institution's Community Reinvestment Act (CRA) Rating

San Joaquin Bank is rated "SATISFACTORY"

The following table shows the performance ratings for the lending and community development tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS	
	LENDING TEST	COMMUNITY DEVELOPMENT TEST
OUTSTANDING		
SATISFACTORY	X	X
NEEDS TO IMPROVE		
SUBSTANTIAL NONCOMPLIANCE		

The major factors supporting the institution's rating include:

- An adequate geographic dispersion of small business loans and an excellent distribution of small farm loans throughout the assessment area;
- A reasonable level of lending to businesses of different sizes and an excellent level of lending to small farms; and
- An adequate level of community development lending, investments and services.

INSTITUTION

Description of Institution

San Joaquin Bank (SJB), headquartered in Bakersfield, California, is a wholly-owned subsidiary of San Joaquin Bancorp, and reported total assets of $769.9 million as of June 30, 2007. SJB operates three branches in its headquarters city of Bakersfield and one branch in the city of Delano, California.

SJB has two direct non-bank subsidiaries: Kern Island Company (KIC) and Farmersville Village Grove Associates (FVGA). KIC was formed in 1987 to acquire, develop, sell and operate commercial and residential real property located in Kern County. In 1993, FVGA, a California limited partnership, was formed to acquire and own a low-income housing project in Tulare County, California with sponsorship from the Rural Economic and Community Development Department formerly the Farmers Home Administration. The partnership continues to own and operate the low-income senior housing project.

SJB is a full service commercial bank which focuses primarily on providing commercial banking services to local businesses and farms. The bank's primary business focus is commercial, construction, and agricultural real estate lending. As such, these loan types represent a significant portion of the bank's loan portfolio and transaction volumes. The bank extends few consumer loans as they are offered primarily on an accommodation basis. Below is the June 30, 2007, Consolidated Report of Condition and Income which shows the bank's commercial, construction and agricultural lending focus.

LOAN TYPE	DOLLAR AMOUNT ('000S)	PERCENT OF VALUE
Commercial/Industrial & Non-Farm Non-Residential Real Estate	$267,946	46.0%
Construction & Land Development	188,533	32.0%
Real Estate Secured by Farm Land	72,883	13.0%
Agriculture	24,253	4.0%
Secured by 1-4 Family Residential Real Estate	19,468	3.0%
Secured by Multi-family Real Estate	2,702	0.5%
Consumer Loans & Credit Cards	3,332	1.0%
Loans to State and Political Subsidivisions	2,010	0.5%
All Other	634	0
Total (Gross)	**$581,761**	**100.0%**

The previous CRA examination, conducted by the Federal Deposit Insurance Corporation (FDIC) on September 19, 2005, resulted in an outstanding rating. There are no legal or financial impediments preventing SJB from meeting the credit needs of its assessment area consistent with its business strategy, financial capacity, resources, and local economic conditions.

Description of Assessment Area

The bank's assessment area consists of Kern County,[1] in its entirety. Kern County is California's third largest county in terms of land area, covering more than 8,000 square miles. Located at the southern end of California's Central Valley, Kern County consistently ranks among the top five most productive agricultural counties in the United States and is also one of the nation's leading petroleum-producing counties.[2]

SJB is one of many lenders operating in this market. There were 22 FDIC-insured depository institutions operating 92 offices in the area with deposits totaling $5.5 billion as of June 30, 2007. Deposits were concentrated at two large national banks and one large thrift institution, accounting for 53 percent of the total deposits market share. SJB garnered a 12.3 percent market share; ranking the bank fourth in deposit balances.[3] A total of 62 CRA lenders originated 27,250 reportable small business loans and 22 CRA lenders extended 382 reportable small farm loans in 2006.[4] Given that these lenders represent only a portion of the overall market, competition for lending and deposit products as well as community development opportunities is significant.

The following exhibit presents key demographic and business information, based on the 2000 U.S. Census and 2006 Dun and Bradstreet data, used to develop the performance context for the assessment area.

[1] Kern County consists of the Bakersfield Metropolitan Statistical Area.
[2] California Employment Development Department, Labor Market Information Division, Kern County Snapshot 2006 (accessed October 19, 2007); available from www.calmis.ca.gov/file/cosnaps/kernsnap.pdf.
[3] Federal Deposit Insurance Corporation, Institution Directory, *Summary of Deposits*, June 2007 (accessed October 19, 2007); available from http://www.fdic.gov.
[4] Small business and small farm loans as reported by large banks that are subject to the CRA data collection requirements.

ASSESSMENT AREA DEMOGRAPHICS									
Kern County									
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families< Poverty Level as % of Tract Families**		**Families by Family Income**		
	#	%	#	%	#	%	#	%
Low-income	5	3.6	6,178	3.9	2,744	44.4	37,029	23.5
Moderate-income	40	28.6	45,850	29.1	13,199	28.8	26,292	16.7
Middle-income	45	32.1	51,759	32.8	6,972	13.5	28,596	18.1
Upper-income	47	33.6	53,936	34.2	3,552	6.6	65,806	41.7
Tract not reported	3	2.1	0	0.0	0	0.0	0	0.0
Total AA	140	100.0	157,723	100.0	26,467	16.8	157,723	100.0
Income Categories	**Total Businesses by Tract**		**Businesses by Tract Income & Revenue Size**					
			Less than or Equal to $1 Million		**Greater Than $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	582	3.2	526	3.2	45	2.9	11	3.0
Moderate-income	5,677	30.8	5,067	30.7	480	30.5	130	35.0
Middle-income	5,103	27.7	4,592	27.9	398	25.3	113	30.5
Upper-income	7,062	38.3	6,294	38.2	651	41.4	117	31.5
Tract not reported	1	0.0	1	0.0	0	0.0	0	0.0
Total AA	18,425	100.0	16,480	100.0	1,574	100.0	371	100.0
Percent of Total Businesses:			**89.4**		**8.5**		**2.0**	
Income Categories	**Total Farms Entities by Tract**		**Farms by Tract Income & Revenue Size**					
			Less than or Equal to $1 Million		**Greater Than $1 Million**		**Revenue Not Reported**	
	#	%	#	%	#	%	#	%
Low-income	2	0.3	2	0.3	0	0.0	0	0.0
Moderate-income	296	37.5	217	34.3	78	51.0	1	33.3
Middle-income	278	35.2	224	35.4	52	34.0	2	66.7
Upper-income	213	27.0	190	30.0	23	15.0	0	0.0
Tract not reported	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	789	100.0	633	100.0	153	100.0	3	100.0
Percentage of Total Farms:			**80.2**		**19.4**		**0.4**	
2000 Median Family Income			$39,403	July 2007 Median Home Prices [5]				$257,500
2007 HUD Adjusted Median Family Income			$47,800	2006 Unemployment Rate[6]				7.6%

[5] California Association of Realtors, Trends in California Real Estate, Volume 28, Number 8, August 2007
[6] Bureau of Labor Statistics (Haver Analytics) created May 21, 2007

Kern County's economy performed reasonably well during the review period with major industries including government, trade, transportation and utilities, and agriculture experiencing 13 percent employment growth between 2002 and 2006.[7] This growth was driven largely by the trade, transportation and utilities, construction, and agriculture sectors with the construction sector leading the way with a 50 percent increase during these years.[8] This growth contributed to a 0.8 percent decline in the unemployment rate to 7.6 percent in 2006; the lowest rate since 2002. Although this rate is higher than the state average, areas heavily reliant on seasonal employment tend to have higher unemployment than other regions.[9]

Despite the overall employment growth, the housing market in Kern County has slowed significantly since April 2006 resulting in substantial housing-related job losses. The impact was particularly severe in Bakersfield, as approximately 12 percent of all jobs are housing-related.[10] The housing downturn is further evidenced by a 9.6 percent drop in Kern County's median home price during the 12-month period ending July 2007.[11] Bakersfield, California City, and Taft all experienced declines of over 10 percent in their respective median home prices.[12] Foreclosure activity has also increased with Kern County having the 12th highest increase in foreclosure activity in California during the 12-month period ending August 2007.[13] Bakersfield, the largest city in Kern County, has also seen its share of foreclosure activity. According to RealtyTrac, foreclosure filings were issued for one in every 47 households in the metropolitan area during the first six months of 2007, representing the eighth highest foreclosure rate among the nation's 100 biggest cities.[14]

Housing affordability remains an issue, despite the decreasing value of homes and the lower home prices relative to the surrounding metropolitan areas. The significant run up in home values from 2002 through early 2006, along with a trend of building homes priced above $400,000 significantly reduced housing affordability. In fact, by the end of the first quarter of 2005, the Kern market had become one of the most overpriced housing markets in the U.S. based on housing market fundamentals including housing prices, household incomes, mortgage rates, and historical trends.[15]

In addition to the aforementioned affordable housing needs, discussions with community contacts revealed the need for financial services, particularly banks and ATMs, in Old Town Kern and the east side of Bakersfield areas, where there has been a significant rise in the number of payday lending and check cashing facilities. Contacts also indicated a need for smaller dollar commercial loans, financial literacy programs, credit counseling, and home buyer education.

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[7] California Employment Development Department, Labor Market Information Division, Kern County Snapshot 2006. (accessed October 19, 2007); available from www.calmis.ca.gov/file/cosnaps/kernsnap.pdf.
[8] Ibid.
[9] Ibid.
[10] Economy.com's *Precis METRO:* Bakersfield, April 2007.
[11] California Association of Realtors, Trends in California Real Estate, Volume 28, Number 8, August 2007.
[12] Ibid.
[13] ForeclosurerRadar, *California Foreclosure Activity Up in September Despite Apparent Decline* (accessed October 19, 2007), available from http://www.prnewswire.com.
[14] RealtyTrac, *Bakersfield foreclosure rate among top 10 in U.S.*, (accessed October 19, 2007), available from http://www.bakersfield.com.
[15] Economy.com's Precis Metro, Bakersfield, August 2005.

Scope of Examination

The CRA performance was evaluated using the Interagency Intermediate Small Institution Examination Procedures. Performance for intermediate small banks is evaluated under two tests that consider direct lending and community development activities.

LENDING TEST

The lending test portion of the evaluation was based upon the following performance criteria:

- Loan volume compared to deposits (Loan-to-Deposit Ratio);
- Lending inside versus outside the assessment area (Lending in Assessment Area);
- Dispersion of lending throughout the assessment area (Lending Distribution by Geography); and
- Distribution of lending to businesses and farms with different revenue sizes (Lending Distribution by Business and Farm Revenue).

Responsiveness to consumer complaints was not evaluated, as the bank did not receive any CRA-related complaints.

The lending test evaluation was based on small business and small farm loans originated between July 1, 2005 and June 30, 2007. A total of 1,009 small business loans and 88 small farm loans were used in the evaluation of *Lending in the Assessment Area*. A sample of 123 small business and 42 small farm loans were used in the evaluation of *Lending Distribution by Geography* and *Lending Distribution by Business and Farm Revenue.*

Products were weighted according to volume, credit needs, and available opportunities. Accordingly, the evaluation placed the greatest weight on small business lending followed by small farm lending.

COMMUNITY DEVELOPMENT TEST

The community development test portion of the examination consisted of an evaluation of the bank's community development activities in relation to local needs and opportunities as well as the bank's capacity to participate in such activities. The evaluation was based on qualified community development loans, investments, and services provided by the bank since the previous evaluation as of September 19, 2005 through the current evaluation date of September 24, 2007.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Overall performance under the lending test is satisfactory. The loan-to-deposit ratio and level of lending within the assessment area indicate that the bank is actively lending within its defined markets. The overall geographic and borrower profile of small business and small farm loans is reasonable with no conspicuous lending gaps or unusual lending patterns.

LOAN-TO-DEPOSIT RATIO

The loan-to-deposit ratio is reasonable and meets standards for satisfactory performance. The eight-quarter average loan-to-deposit ratio of 76.6 percent is reasonable in relation to local and national peers.

LENDING IN ASSESSMENT AREA

The concentration of loans extended inside the assessment area meets standards for satisfactory performance. As shown in the table below, a majority of small business and small farm loans were extended within the bank's assessment area.

LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREA
JULY 1, 2005 – JUNE 30, 2007

LOAN TYPE	Inside				Outside			
	#	%	$ ('000s)	%	#	%	$ ('000s)	%
Small Farm	988	97.9	159,009	96.5	21	2.1	5,789	3.5
Small Business	79	89.8	19,938	91.8	9	10.2	1,789	8.2
TOTAL LOANS	**1,067**	**97.3**	**178,947**	**95.9**	**30**	**2.7**	**7,578**	**4.1**

LENDING DISTRIBUTION BY GEOGRAPHY

The bank demonstrated a reasonable geographic distribution of loans, thereby, meeting standards for satisfactory performance.

Small Business Loans

The geographic distribution of small business loans is reasonable. The table below shows that lending patterns compared reasonably with the business concentrations and the level of aggregate lending in each census tract category. Performance in low- and moderate-income census tracts compares favorably to the aggregate lending performance.

Census Tract	Bank Lending	Business Concentrations	Aggregate Lending
Low-Income	4.9%	3.2%	2.1%
Moderate-Income	29.3%	30.8%	23.4%
Middle-Income	18.7%	27.7%	26.9%
Upper-Income	47.2%	38.3%	47.6%

Small Farm Loans

The geographic distribution of small farm loans is excellent. Lending demonstrated excellent penetration in moderate-income census tracts as it significantly exceeded the concentration of small farms and aggregate lending levels. Lending levels in the remaining census tract categories were reasonable overall.

Census Tract	Bank Lending	Farm Entities	Aggregate Lending
Low-Income	0.0%	0.3%	1.3%
Moderate-Income	59.5%	37.5%	29.4%
Middle-Income	28.6%	35.2%	28.9%
Upper-Income	11.9%	27.0%	40.4%

LENDING DISTRIBUTION BY BUSINESS AND FARM REVENUE

The bank demonstrated a reasonable record of lending to businesses and farms of different revenue sizes, meeting the standards for satisfactory performance.

Small Business Loans

The level of lending to small businesses is reasonable. As shown in the table below, the bank's lending to small businesses was consistent with aggregate lending levels. In addition, a significant volume of loans was extended in amounts of $100,000 or less thereby addressing an articulated credit need for smaller dollar loans.

Lending by Business Revenue						
Businesses with Revenue <= $1 Million		Originations Regardless of Revenue Size			Aggregate Lending	
Bank Loans	All Businesses	<= $100K	>$100K and <=$250K	> $250K and <= $1M	All Loans	Loans to Revenue <= $1 Million
35.0%	89.4%	61.8%	22.0%	16.3%	27,250	34.6%

Small Farm Loans

Lending patterns reflect an excellent penetration among farms of different sizes. As seen in the table below, a substantial majority of the farm loans were extended to farms with gross annual revenues of $1 million or less. The distribution of lending was consistent with the concentration of small farms and significantly exceeded the aggregate lending rate.

Lending by Farm Revenue						
Farms with Revenue <= $1 Million		Originations Regardless of Revenue Size			Aggregate Lending	
Bank Loans	All Farms	<= $100K	>$100K and <=$250K	> $250K and <= $1M	All Loans	Loans to Revenue <= $1 Million
76.2%	80.2%	35.7%	23.8%	40.5%	382	60.5%

Community Development Test

SJB's performance under the community development test is satisfactory overall. Performance was strongest in community development lending, while qualified community development investments and services were more limited.

Community Development Lending

The level of community development lending is good. SJB extended 41 community development loans in its assessment area totaling $10.5 million. Of these loans, 24 loans totaling $4.4 million financed the construction of 74 single-family housing units of which approximately half have been designated for low- and moderate-income families.

The remaining 17 community development loans were extended to seven non-profit organizations, operating throughout Kern County. The non-profits provide services to low- and moderate-income individuals. Examples of these loans include:

- A $3 million dollar loan to an organization that provides healthcare to low-income migrant farm workers in the southern San Joaquin Valley;

- Five loans totaling $1.9 million to an organization that provides educational and work services primarily for low- and moderate-income individuals and persons with disabilities.

- Two loans, totaling $400 thousand, to an organization that provides counseling services primarily to at-risk children from low- and moderate-income families.

COMMUNITY DEVELOPMENT INVESTMENTS

The level of qualified investments is adequate. SJB maintained approximately $3 million in qualified community development investments on its books and provided grants and donations totaling $43,000 during the review period.

Since 2004, the bank has maintained a $2.5 million investment in an actively managed mutual fund that invests in qualified community development securities that benefit a broader regional area that includes the bank's assessment area. During the review period, the fund invested in securities that supported approximately 160 units of affordable housing and loans to 36 low- and moderate-income borrowers within the bank's assessment area.

The bank also maintains a $480,000 prior-period investment in its subsidiary FGVA which, as mentioned previously, was formed to facilitate the ownership of Village Grove Apartments, a 48-unit low-income senior housing project.

SJB provided 56 grants and donations totaling $43,000. The grants and donations were primarily to local organizations that provide services throughout the bank's assessment area. Of particular note, was a $20,000 grant to a local organization to build a recreational facility that will primarily benefit low- and moderate-income individuals.

COMMUNITY DEVELOPMENT SERVICES

The bank provided an adequate level of community development services. Ten of the bank's employees actively participated in 13 local organizations that have community development as their primary purpose. Services included participating on boards and acting as officers of these organizations. Some specific examples include:

- Serving as a board member for an organization that provides educational and work services for people with disabilities that are primarily low- and moderate-income; and

- Serving as a board member for a small business development corporation.

Retail banking services also support the bank's community development activities as two of its four branches are located in moderate-income areas.

Fair Lending or Other Illegal Practices Review

No violations of the substantive provisions of the anti-discrimination laws and regulations were identified during this examination. Additionally, there was no evidence of prohibitive lending practices.

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 and community development 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, 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 and community development 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.*