PUBLIC DISCLOSURE

May 19, 2014

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

La Salle State Bank
RSSD# 956134

654 First Street
La Salle, Illinois 61301

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, IL 60604-1413

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

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BANK'S COMMUNITY REINVESTMENT ACT (CRA) RATING

La Salle State Bank is rated Satisfactory.

La Salle State Bank provides credit consistent with its size, location, and the local economic conditions of its assessment area. The bank's loan-to-deposit ratio is reasonable when compared to its national peer group and local competitors. A substantial majority of the bank's loans were originated inside the assessment area. The geographic distribution of loans reflects a reasonable dispersion among geographies of different income levels, and the distribution of loans to individuals of different income levels (including low- and moderate-income individuals) and businesses of different revenue sizes is reasonable. There were no CRA related complaints received by the bank or this Reserve Bank since the previous evaluation.

SCOPE OF EXAMINATION

A review of lending activities, using the Federal Financial Institutions Examinations Council's Small Institution Examination Procedures, was conducted to evaluate the bank's CRA performance. The bank was evaluated in the context of information about the institution and its assessment area, such as asset size, financial condition, competition, and economic and demographic characteristics.

Performance within the designated assessment area was evaluated based on the following performance criteria:

- ***Loan-to-Deposit Ratio*** – A 16-quarter average loan-to-deposit ratio, from March 31, 2010 to December 31, 2013, was calculated for the bank and compared to its national peer and a sample of local competitors.

- ***Lending in the Assessment Area*** – The bank's residential real estate and small business loans originated from January 1, 2013 through December 31, 2013 were reviewed to determine the percentage of loans originated in the assessment area.

- ***Geographic Distribution of Lending in the Assessment Area*** – The bank's residential real estate and small business loans originated in the assessment area, from January 1, 2013 through December 31, 2013, were analyzed to determine the extent to which the bank is making loans in geographies of different income levels.

- ***Lending to Borrowers of Different Income and to Businesses of Different Sizes*** – The bank's residential real estate and small business loans originated in the assessment area, from January 1, 2013 through December 31, 2013, were reviewed to determine the distribution among borrowers of different income levels, particularly those considered low- or moderate-income, and to businesses with different revenue sizes.

- ***Response to Substantiated Complaints*** – Neither La Salle State Bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.

In addition to the preceding criteria, information obtained through discussion with two community representatives was considered to provide context to assessment area economic conditions and community credit needs.

DESCRIPTION OF INSTITUTION

La Salle State Bank is a wholly-owned subsidiary of LSBancorp, Inc., a one bank holding company located in La Salle, Illinois. As of the March 31, 2014 Uniform Bank Performance Report, La Salle State Bank reported total assets of $117.6 million. The bank serves the local community primarily as a commercial lender, with commercial real estate and industrial loans constituting 62.4 percent of the loan portfolio by dollar volume. Residential real estate is the second largest portion of the loan portfolio, with 27.3 percent.

Composition of Loan Portfolio as of March 31, 2014 (000's)			
Category	**Type**	**$**	**%**
Real Estate Secured	1-4 Family and Multi-Family Residential	15,079	27.3
	Farmland	2,649	4.8
	Non-farm, Non-residential	23,400	42.4
	Total Real Estate Secured	**41,128**	**74.5**
Agricultural	Agricultural	153	0.3
Commercial	Commercial and Industrial	11,065	20.0
Consumer	Loans to Individuals	2,737	5.0
Other	All Other Loans - Including Loans to Non Depository Institutions	94	0.2
	Total	**55,177**	**100.00**
Note: Percentages may not total to 100.0 percent due to rounding.			

The bank operates three banking locations, and each office includes a full service Automated Teller Machine (ATM). The bank has not opened or closed any offices since the previous evaluation.

La Salle State Bank offers basic deposit and loan products to meet the banking needs of consumers, businesses, and farms in its assessment area. Deposit products include savings, checking, negotiable orders of withdrawal, money market accounts, and certificates of deposit. Loan products include agriculture and business loans, lines of credit, consumer residential, and installment loans. Deposit gift cards, credit cards, and overdraft protection are also available.

As of June 30, 2013, La Salle State Bank ranked 15th out of 34 institutions, with 2.3 percent of the assessment area's market share (FDIC Deposit Market Share Report). By comparison, the market share of the top two financial institutions in the area, First State Bank and Eureka Savings Bank, were 14.2 percent and 8.7 percent, respectively. In addition, management identified Peru Federal

Savings Bank, Hometown National, Spring Valley City Bank, and Eureka Savings Bank as the institution's primary local competitors. These institutions ranked 12th, 10th, 7th, and 2nd in deposit market share, respectively.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities. The bank was rated Satisfactory under the CRA at its previous evaluation conducted on February 8, 2010.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-METROPOLITAN ILLINIOIS

La Salle State Bank's assessment area consists of three contiguous Illinois counties in their entireties: La Salle County, Bureau County, and Putnam County, none of which are part of a metropolitan statistical area. The bank's assessment area consists of 40 census tracts; with 28 in La Salle County; 10 in Bureau County; and 2 in Putnam County. The geographic makeup of the assessment area has not changed since the previous evaluation; however, census tract delineations were altered as a result of 2010 Census demographic data. Prior to the Census changes, the assessment area was comprised of 39 census tracts, including two moderate-income tracts. There are now no low- or moderate-income census tracts in the assessment area.

Of the bank's three offices, two are located in middle-income census tracts and one is located in an upper-income census tract. The census tract in which the main office is situated was re-classified from a moderate-income tract to a middle-income tract between evaluations.

Additional selected demographic information regarding the assessment area is provided in the table below.

Assessment Area Demographics 2010 Census								
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	0	0.0	6,361	14.9
Moderate-income	0	0.0	0	0.0	0	0.0	6,981	16.4
Middle-income	30	75.0	31,592	74.2	2,925	9.3	9,687	22.7
Upper-income	10	25.0	11,003	25.8	506	4.6	19,566	45.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**40**	**100.0**	**42,595**	**100.0**	**3,431**	**8.1**	**42,595**	**100.0**

	Housing Units by Tract	**Housing Types by Tract**						
		Owner-Occupied			**Rental**		**Vacant**	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	50,940	35,097	73.8	68.9	11,858	23.3	3,985	7.8
Upper-income	17,583	12,481	26.2	71.0	3,005	17.1	2,097	11.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	**68,523**	**47,578**	**100.0**	**69.4**	**14,863**	**21.7**	**6,082**	**8.9**

	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	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	4,979	74.2	4,359	73.7	368	79.1	252	77.3
Upper-income	1,727	25.8	1,556	26.3	97	20.9	74	22.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	**6,706**	**100.0**	**5,915**	**100.0**	**465**	**100.0**	**326**	**100.0**
	Percentage of Total Businesses:			**88.2**		**6.9**		**4.9**

Note: Percentages may not add to 100.0 percent due to rounding.
Source: 2010 ACS Information.

Population Characteristics

As presented in the following table, the population for two of the three counties in the assessment area declined since 2000, according to 2010 U.S. Census Bureau data. However, total population increased in the assessment area and state of Illinois (the State) throughout the same time period, which indicates the declining trend in these counties may be somewhat localized. According to a community representative, the population decline in certain counties may be partially due to local residents pursuing job opportunities in other areas.

Population Change 2000 and 2010			
Area	**2000 Population**	**2010 Population**	**Percentage Change**
Assessment Area	**153,098**	**154,908**	**1.2**
Bureau County	35,503	34,978	-1.5
La Salle County	111,509	113,924	2.2
Putnam County	6,086	6,006	-1.3
State of Illinois	12,419,293	12,830,632	3.3
Source: 2000—U.S. Census Bureau: Decennial Census 2010—U.S. Census Bureau: Decennial Census			

Income Characteristics

According to the 2010 U.S. Census, median family income in the assessment area is below the State. However, the assessment area, all three counties, and the State experienced substantial increases in median family income from 2000 to 2010, indicating similar growth occurred in a majority of counties in the State over the same timeframe.

Median Family Income Change 2000 and 2010			
Area	**2000 Median Family Income**	**2006 – 2010 Median Family Income**	**Percentage Change**
Assessment Area	**49,330**	**61,026**	**23.7**
Bureau County	48,488	55,217	13.9
La Salle County	49,533	62,252	25.7
Putnam County	50,708	68,875	35.8
State of Illinois	55,545	68,236	22.8
Source: 2000—U.S. Census Bureau: Decennial Census 2006-2010—U.S. Census Bureau: American Community Survey			

Bankruptcy Trends

According to the Administrative Office of the U.S. Courts, in 2012 La Salle County had the highest rate of personal bankruptcy filings in the assessment area at 4.9 per 1,000 in population, although it was the 15th highest in the state (102 total counties). The rate peaked in 2009 at 6.6, and has since declined. Bureau County ranked 21st in bankruptcy rates in 2012 at 4.2 per 1,000 in population and like La Salle County, its rate peaked in 2009 at 4.9 and has since declined. Putnam County had the lowest bankruptcy rate in 2012 in the assessment area at 3.2, ranking 49th in the state. Its rate peaked in 2010 at 5.8 per 1,000 in population, and has declined since. Comparatively, the bankruptcy filing rate in 2012 for the state of Illinois was 5.2 per 1,000 in population, and peaked in 2010 at 6.3.

Housing Characteristics

The table below illustrates recent housing trends within the counties comprising the assessment area and the State. The median housing and gross rent values for all three counties are lower when compared to the State, which may be attributed to the overall lower cost of living in these areas. However, the median housing and gross rent values for the counties and the State increased considerably from 2000 to 2010.

A common method to measure housing affordability is to use the affordability ratio. The definition of affordability ratio is in Appendix B of this report; a higher ratio indicates a greater level of affordability. Based on 2010 Census data, housing affordability in the assessment area indicates the affordability ratio for Bureau, La Salle, and Putnam counties were: 0.45, 0.41, and 0.46, respectively, all of which are above the state's affordability ratio of 0.28. This indicates housing remains considerably more affordable in the assessment area compared to the State.

Trends in Housing Costs
2000 and 2010

Location	2000 Median Housing Value ($)	2006-2010 Median Housing Value ($)	2000 Median Gross Rent ($)	2006-2010 Median Gross Rent ($)
Assessment Area	**84,839**	**119,723**	**465**	**629**
Bureau County	78,900	102,000	432	582
La Salle County	86,500	125,500	474	646
Putnam County	88,200	123,600	445	559
State of Illinois	127,800	202,500	605	834

Source: 2000—U.S. Census Bureau: Decennial Census
2006-2010—U.S. Census Bureau: American Community Survey

Foreclosure Trends

The Federal Reserve Bank of Chicago conducted a study on the change in the foreclosure inventory rate at the county level. The foreclosure inventory rate measures the number of residential properties in some phase of foreclosure and excludes properties that have completed the foreclosure cycle. The study indicates foreclosure inventory in Bureau County, La Salle County, and Putnam County all peaked in 2012 at 5.9 percent, 7.6 percent, and 7.6 percent, respectively. From 2012 to the most recent available data, October 2013, the foreclosure rates have dropped in each county to 3.9 percent, 4.3 percent, and 2.8 percent, respectively. These declines are comparable to foreclosure trends for the state of Illinois as a whole, which showed a decline from 6.4 percent to 3.8 percent during the same time period.

Employment Conditions

Unemployment rates for the counties comprising the bank's assessment area, state of Illinois, and nation indicate a weak, but recovering job market. Regional unemployment rates generally increased in 2009 and 2010, with considerable job losses occurring these years. However, data available through 2012 indicates employment conditions are improving. At the county level, La Salle County generally had the highest unemployment rate of all geographies, while the unemployment rates in Bureau County were typically lowest.

Unemployment Rates (%)				
Region	**2009**	**2010**	**2011**	**2012**
Bureau County	10.4	11.4	10.4	9.5
La Salle County	12.0	13.1	11.5	10.9
Putnam County	13.4	12.0	10.8	10.1
State of Illinois	10.0	10.3	9.8	8.9
United States	9.3	9.6	8.9	8.1
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics				

The table below provides a list of the largest employers in Bureau, La Salle, and Putnam counties. The assessment area's main employment opportunity is in healthcare, with various secondary industries identified.

Largest Employers in the Assessment Area		
Company	**Number of Employees**	**Industry**
Ottawa Regional Hospital	650	General Medical & Surgical Hospitals
Petsmart Distribution Center	650	Miscellaneous Nondurable Goods Merchant Wholesalers
St Margaret's Hospital	620	General Medical & Surgical Hospitals
Illinois Valley Community Hospital	600	General Medical & Surgical Hospitals
Illinois Valley Community	534	Junior Colleges
Ace Hardware Distribution Center	500	Hardware Stores
Monterey Mushrooms Inc.	500	Mushroom Production
Vactor Manufacturing	500	Commercial & Service Industry Machinery Manufacturing
Source: AMLIS Database/InfoUSA		

Community Contacts

Two community representatives were interviewed during the evaluation to gain a better understanding of the credit needs of the assessment area. Both representatives emphasized the lack of jobs in the area, with one specifically stating La Salle County has maintained a high unemployment rate; although economic conditions are beginning to improve.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

LENDING TEST

La Salle State Bank's performance relative to the lending test is rated Satisfactory based on a reasonable loan-to-deposit (LTD) ratio, a substantial majority of its lending occurring in the assessment area, a reasonable dispersion of its loans throughout the assessment area, and a reasonable penetration of loans among borrowers of different income levels and businesses of different sizes.

Loan-to-Deposit Ratio

The bank's loan-to-deposit ratio is reasonable given its size, financial condition, and assessment area credit needs. La Salle State Bank's average loan-to-deposit ratio is 64.0 percent, and is generally comparable to local competitors and the national peer group. The table below includes the 16-quarter average LTD ratio for the bank, its national peer, and a sample of local competitors.

Comparative Loan-to-Deposit Ratios	
Institution	**Loan-to-Deposit Ratio (%) 16 – Quarter Average**
La Salle State Bank	**64.0**
National Peer Group 5	72.0
Competitors	
Hometown National Bank	69.1
Spring Valley City Bank	57.2
Eureka Savings Bank	63.9

Assessment Area Concentration

A substantial majority of residential real estate and small business loans made in 2013 were originated inside the assessment area. The bank originated 91.1 percent of its loans by volume, and 87.0 percent by dollar amount, inside the assessment area. The table below summarizes the bank's lending inside and outside the assessment area by product.

Lending Inside and Outside the Assessment Area (000s)								
Loan Type	**Inside**				**Outside**			
	#	%	$	%	#	%	$	%
Residential Real Estate Loans	73	91.2	6,716	87.3	7	8.8	975	12.7
Small Business Loans	39	90.7	5,029	86.7	4	9.3	774	13.3
Total Loans	**112**	**91.1**	**11,745**	**87.0**	**11**	**8.9**	**1,749**	**13.0**
Note: Percentages may not add to 100.0 percent due to rounding.								

Geographic Distribution of Loans

The bank's assessment area contains no low- or moderate-income census tracts; therefore, a limited analysis was performed to evaluate the dispersion of loans within the assessment area. An analysis of residential real estate and small business loans indicates a reasonable level of penetration throughout the bank's assessment area.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The distribution of borrowers reflects reasonable penetration among borrowers of different income designations, including low- and moderate-income borrowers, and businesses of different sizes.

Residential Real Estate Loans

Residential real estate lending reflects reasonable penetration among borrowers of different income levels. The bank originated 21 of 73 residential real estate loans, or 28.7 percent, to low- and moderate-income borrowers. This was similar to the percentage of low- and moderate-income families in the assessment area (31.3 percent) and performance at these levels indicates the bank is meeting assessment area credit needs.

Residential Real Estate Lending – 2013
Borrower Distribution
(000s)

Income Level of the Borrower	Bank Loans				Families by Family Income Level
	#	%	$	%	%
Residential Real Estate Loans					
Low	8	10.9	447	6.7	14.9
Moderate	13	17.8	917	13.7	16.4
Middle	14	19.2	1,391	20.7	22.7
Upper	38	52.1	3,961	59.0	45.9
Unknown	0	0.0	0	0.0	0.0
Total	**73**	**100.0**	**6,716**	**100.0**	**100.0**

Note: Percentages may not add to 100.0 percent due to rounding.

Small Business Loans

Small business lending reflects reasonable penetration among businesses of different revenue sizes. The bank originated 76.9 percent of its small business loans to businesses with annual revenues of $1 million dollars or less. In addition, 76.7 percent of these loans were in dollar amounts of $100,000 or less, which are generally considered most beneficial for small businesses, demonstrating the bank's abilities to meet the credit needs of small businesses within the assessment area.

Small Business Loan Distribution – 2013 By Revenue and Loan Size (000s)						
Category	**Bank Loans**				**Businesses by Annual Revenues**	
	#	%	$	%	#	%
By Revenue						
$1 Million or Less	30	76.9	2,486	49.4	5,915	88.2
Over $1 Million	9	23.1	2,543	50.6	465	6.9
Not Known	0	0.0	0	0.0	326	4.9
Total	**39**	**100.0**	**5,029**	**100.0**	**6,706**	**100.0**
By Loan Size						
$100,000 or less	26	66.7	972	19.3		
$101,000 - $250,000	7	17.9	1,067	21.2		
$251,000 - $1 Million	6	15.4	2,990	59.5		
Total	**39**	**100.0**	**5,029**	**100.0**		
By Loan Size and Revenue $1 Million or Less						
$100,000 or less	23	76.7	782	31.5		
$101,000 - $250,000	5	16.7	797	32.1		
$251,000 - $1 Million	2	6.7	907	36.5		
Total	**30**	**100.0**	**2,486**	**100.0**		
Note: Percentages may not add to 100.0 percent due to rounding.						

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.

APPENDIX A – Scope of Examination

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La Salle State Bank</td><td colspan="2"></td><td>PRODUCTS REVIEWED
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<tr><td>AFFILIATE(S)</td><td>AFFILIATE RELATIONSHIP</td><td colspan="2">PRODUCTS REVIEWED</td></tr>
<tr><td>None</td><td>N/A</td><td colspan="2">N/A</td></tr>
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<tr><td colspan="4">LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</td></tr>
<tr><td>ASSESSMENT AREA</td><td>TYPE OF EXAMINATION</td><td>OFFICES VISITED</td><td>OTHER INFORMATION</td></tr>
<tr><td>Non-Metropolitan Illinois (Bureau, La Salle, and Putnam counties)</td><td>Full Scope</td><td>None</td><td>N/A</td></tr>
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APPENDIX B – Glossary

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

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

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

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 household and no wife present) or "female householder" (a family with a female householder and no husband present).

Fair market rent: Fair market rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to their program participants. To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Therefore, HUD excludes all units falling below a specified rent level determined from public housing rents in HUD's program databases as likely to be either assisted housing or otherwise at a below-market rent, and units less than two years old.

Geography: A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

Residential real estate loans: Include 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.

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 lenders in the MSA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development (HUD) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area: 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. A metropolitan statistical area that crosses into two or more bordering states is called a multistate metropolitan statistical area (**MMSA**). Performance within each MMSA is analyzed separately as a full-scope review and receives its own ratings under the

Lending, Investment and Service Tests provided the financial institution has its main office, branch, or deposit-taking ATM located in each applicable state making up the MMSA.

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.

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.

Small loans to business: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small loans to farms: 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 thousand or less and are either secured by farmland, including farm residential and other improvements, 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.