

PUBLIC DISCLOSURE

April 2, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Linden State Bank
RSSD# 157744

100 North Meridian Street
Linden, Indiana 47955

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604-1413

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 COMMUNITY REINVESTMENT ACT (CRA) RATING: This institution's performance is rated **satisfactory**.

Linden State Bank's (LSB) performance under the small bank CRA criteria is satisfactory given its asset size and the community it serves. The bank's loan-to-deposit ratio (LTD) for the last eight quarters is reasonable. The bank originates a majority of its residential real estate, agricultural, commercial, and consumer loans inside its assessment area. Overall, the level of lending to low- and moderate-income borrowers, as well as to small businesses and small farms, is reasonable. The dispersion of loans within the assessment area is also reasonable. Neither LSB nor this Reserve Bank received any CRA-related complaints related to this institution since the previous examination.

The institution was rated **satisfactory** under the CRA at its previous evaluation conducted on January 6, 2003.

DESCRIPTION OF INSTITUTION

LSB is a subsidiary of Linden State Bancorp, Inc., a one-bank holding company with total assets of \$56.8 million as of December 31, 2006. Both the bank and its parent company are located in Linden, Indiana. The bank has three full-service offices in Montgomery County, Indiana. The main office is located in Linden, one office in Crawfordsville and another in New Richmond. The main office and the Crawfordsville office have 24-hour automated teller machines (ATMs).

The bank offers a full range of deposit and loan products to help meet the banking needs in the assessment area. Deposit products include several types of consumer and business demand deposit, savings, certificates of deposit, money market, and health savings accounts. Loan products include residential real estate, direct and indirect consumer, commercial, and agricultural loans and lines of credit. The bank recently began offering indirect used automobile loans through local dealerships.

According to the Uniform Bank Performance Report, as of December 31, 2006, the majority of the bank's outstanding loans are secured by real estate (59.75%). Farmland and 1-4 family residential real estate comprise 22.78% and 22.48%, respectively, of the bank's outstanding loan portfolio. In addition, a significant portion of the bank's portfolio consists of consumer, agricultural, and commercial and industrial loans, at 14.37%, 12.14%, and 11.87%, respectively. Exhibit 1 depicts the distribution of the bank's loan portfolio.

Exhibit 1		
Loan Portfolio Mix (as of December 31, 2006)		
Loan Category*	Amount Outstanding (\$000)	% of Total Loans
Construction & Development	248	0.83
1-4 Family	6,756	22.48
Home Equity	827	2.75
Other Real Estate Loans		
Farmland	6,848	22.78
Multifamily	0	0.00
Non-Farm, Non-Residential	3282	10.91
Total Real Estate	17,961	59.75
Agricultural Loans	3,649	12.14
Commercial & Industrial Loans	3,569	11.87
Loans to Individuals	4,318	14.37
All other loans	561	1.87
* Excludes Financial Institution Loans, Credit Card Loans, Municipal Loans, Acceptances of Other Banks, Foreign Office Loans and Leases, Lease Financing Receivables		

The bank's peer group includes all commercial banks with assets between \$50 and \$100 million, with three or more banking offices, and located in a non-metropolitan area. The bank's local competitors for loans and deposits include:

- MainSource Bank, Crawfordsville, Indiana;
- JPMorgan Chase Bank, N.A., Columbus, Ohio;
- National City Bank, Cleveland, Ohio;
- Farmers State Bank, New Ross, Indiana;
- Fountain Trust Co., Covington, Indiana; and
- Tri-County Bank, Roachdale, Indiana.

According to data compiled by the Federal Deposit Insurance Corporation (FDIC), as of June 30, 2006, LSB ranked 13th in deposit market share among 20 FDIC institutions in Montgomery and Tippecanoe Counties. LSB's market share, as of June 30, 2006, was 1.83%; the top five institutions held 66.80% of the counties' deposits. Of the competitors noted above, JPMorgan Chase Bank, N.A. is the only institution in the top five in deposit market share, with 22.74% market share.

There are no apparent factors relating to the bank's financial condition, size, products offered, prior performance, legal impediments, or local economic conditions that would prevent the bank from meeting the credit needs of the community.

DESCRIPTION OF ASSESSMENT AREA

LSB's assessment area, shown in Appendix A, consists of nine census tracts in Montgomery County and four contiguous non-MSA census tracts in Tippecanoe County. The assessment area includes all census tracts in Montgomery County and census tracts 0106.00, 0107.00, 0109.02, and 0110.00 in Tippecanoe County. The main office and branches are located in middle-income census tracts within Montgomery County.

Although the bank has not changed its delineated assessment area since the previous CRA performance evaluation, the income level of one census tract has been redefined by the Office of Management and Budget as a result of the 2000 U.S. Census. The assessment area under the previous evaluation was comprised of 13 census tracts, which included 11 middle-income and two upper-income tracts. The current delineated assessment area consists of 12 middle-income and one upper-income tract. Assessment area demographic data are provided in Exhibit 2.

Exhibit 2								
Assessment Area Demographics								
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	1,926	13.5
Moderate-income	0	0.0	0	0.0	0	0.0	2,511	17.6
Middle-income	12	92.3	13,755	96.6	799	5.8	3,858	27.2
Upper-income	1	7.7	481	3.4	12	2.5	5,941	41.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13	100.0	14,236	100.0	811	5.7	14,236	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	20,228	14,220	96.3	70.3	4,670	23.1	1,338	6.6
Upper-income	599	546	3.7	91.2	41	6.8	12	2.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	20,827	14,766	100.0	70.9	4,711	22.6	1,350	6.5
	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	1,637	96.6	1,448	96.9	121	92.4	68	98.6
Upper-income	57	3.4	46	3.1	10	7.6	1	1.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,694	100.0	1,494	100.0	131	100.0	69	100.0
	Percentage of Total Businesses:			88.2		7.7		4.1
	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	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	363	95.5	355	95.4	8	100.0	0	0.0
Upper-income	17	4.5	17	4.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	380	100.0	372	100.0	8	100.0	0	0.0
	Percentage of Total Farms:			97.9		2.1		0.0
Note: Information about businesses and farms is based on 2005 Dun & Bradstreet information; all other information is based on 2000 U.S. Census Bureau								

Population Changes

Exhibit 3 illustrates the population and percent change in Montgomery and Tippecanoe Counties and the State of Indiana from April 1, 2000 to July 1, 2005.

Exhibit 3			
Population Changes			
	July 1, 2005*	April 1, 2000**	% Change
Montgomery County	38,239	37,629	1.6
Tippecanoe County	153,875	148,955	3.3
State of Indiana	6,271,973	6,080,485	3.1

* Estimates obtained from the U.S. Census Bureau
** Based on 2000 U.S. Census Data

Based on the U.S. Census Bureau, the population in Montgomery and Tippecanoe Counties increased by 1.6% and 3.3%, respectively, from 2000 to 2005. By comparison, the population for the State of Indiana increased by 3.1% during the same time period. The population increase in Montgomery County, a largely rural community, is minimal.

Income Characteristics

Exhibit 4 compares the income levels for the assessment area to the State of Indiana based on U.S. Census Bureau data. Low-income is defined as less than 50% of median family income; moderate-income as 50% to less than 80% of median family income; middle-income as 80% to less than 120% of median family income; and upper-income as 120% or more of median family income.

Exhibit 4							
Distribution of Families by Income Level							
Location	Median Family Income		Percent of Families				
	2005* Estimate*	2000** Census	Low	Moderate	Middle	Upper	Below Poverty Level
Assessment Area	N/A	50,594	13.53	17.64	27.10	41.73	5.70
Montgomery County	N/A	48,779	14.26	17.72	26.54	41.48	6.09
Tippecanoe County	55,879	51,791	18.26	18.61	23.74	39.39	7.35
State of Indiana	54,077	50,261	18.08	18.94	24.23	38.75	6.69

* Estimates obtained from the U.S. Census Bureau; not all geographies were available
** Based on 2000 U.S. Census Data

The median family income level in the assessment area is similar to that of the State of Indiana, and lies between the median family income levels of Montgomery and Tippecanoe Counties, per 2000 Census Bureau data. The estimated 2005 median family income for the assessment area and Montgomery County was not available.

Housing Characteristics and Affordability

The housing units in the assessment area are primarily owner-occupied single family homes. According to the 2000 U.S. Census, there are 20,827 housing units in the assessment area, of which 80.29% are single family homes. Of total housing units in the assessment area, 70.90% are owner-occupied and 22.62% are rental units. The percentage of owner-occupied units in the assessment area is slightly higher than that of the State of Indiana (65.91%). The median housing value in the assessment area (\$95,879) is also slightly higher than that of the State of Indiana (\$92,500). The median age of homes in the assessment area is 40 years, and 34.85% of the housing stock was built prior to 1950.

Affordability ratios, developed by dividing the median family income by the median housing value for a given area or groups of geographies, are helpful in comparing costs for different areas. An area with a high ratio generally has more affordable housing than an area with a low ratio. The affordability ratios for the assessment area and for the State of Indiana are 0.53 and 0.54, respectively, indicating that housing affordability in the assessment area is comparable.

Labor and Employment

Unemployment rates in Montgomery and Tippecanoe Counties have been historically lower than the State of Indiana. According to the Bureau of Labor Statistics, as of third quarter 2006, the non-seasonally adjusted unemployment rates in Montgomery and Tippecanoe Counties and the State of Indiana were 4.1%, 4.2%, and 5.1%, respectively. Major employers in the assessment area are listed in Exhibit 5.

Company	Employees	Product/Service
R.R. Donnelley & Sons	1500	Commercial Printing
Nucor Steel	750	Rolled Steel
Acuity Brands Lighting	700	Light Fixtures
Alcoa CSI	550	Plastic Closures
Raybestos Products	500	Friction Products
Pace Dairy Foods	400	Cheese Processing & Packaging
Heritage Products	300	Automotive Components
Fleetwood Travel Trailers	300	Trailers, Fifth Wheels
Crawford Industries	250	Plastic Folders & Binders

Community representatives, contacted during the examination to determine the credit needs of the assessment area, indicated that local financial institutions are actively involved in the community and are adequately meeting the credit needs of the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

LSB's performance under the CRA is based on analyses of its loan-to-deposit ratio, lending in the assessment area, lending to borrowers of different income levels and to businesses of different sizes, the geographic distribution of loans, and the record of taking action in response to any applicable written complaints. To determine CRA performance the preceding standards were analyzed and evaluated within the assessment area context, which included, but was not limited to, comparative analyses of the assessment area and the State and the non-metropolitan portions of the State demographic data on median income, nature of housing stock, housing costs, and other relevant data pertaining to the bank's assessment area.

Loan-to-Deposit Ratio (LTD)

LSB's average LTD ratio, calculated from data contained in the Consolidated Reports of Condition, was evaluated giving consideration to the bank's capacity to lend, competitor and peer LTD ratios, demographic factors, economic conditions, and lending opportunities present in the assessment area.

Based on the bank's LTD ratios, relative to its peer group and a sample of competitors, the bank meets the standards for satisfactory performance under this criterion. LSB's LTD ratio was 60.92%, with an eight quarter average of 63.20% at December 31, 2006. Both are below the LTD ratios of the peer group and its competitors. Nonetheless, it is considered reasonable given LSB's performance context as previously described. Exhibit 6 shows the comparison from March 31, 2005 to December 31, 2006.

Exhibit 6									
LTD Ratios									
Bank Name, City, 12/06 Assets \$(Millions)	3/05 (%)	6/05 (%)	9/05 (%)	12/05 (%)	3/06 (%)	6/06 (%)	9/06 (%)	12/06 (%)	Avg.
Linden State Bank, Linden, IN \$56.8	54.88	63.74	64.10	62.57	65.62	65.54	68.22	60.92	63.20
Tri-County Bank, Roachdale, IN \$131.1	60.02	62.10	64.86	62.52	65.64	67.63	70.43	66.06	64.91
JPMorgan Chase Bank, N.A., Columbus, OH \$1,179,390.0	67.41	70.41	73.09	70.73	70.21	63.07	65.53	64.04	68.06
Fountain Trust Co., Covington, IN \$162.4	69.01	76.67	75.37	68.47	71.30	74.05	74.59	67.82	72.16
Farmers State Bank, New Ross, IN \$56.9	71.04	82.07	82.47	78.84	76.04	77.61	76.19	67.86	76.52
Peer Group	75.44	77.32	78.11	76.36	75.94	75.50	78.28	75.68	76.58
MainSource Bank, Crawfordsville, IN \$273.6	†	†	†	†	120.48	121.62	120.15	122.22	121.12
National City Bank, Cleveland, OH \$131,741.5	149.49	145.09	150.87	144.90	145.94	157.37	132.49	120.30	143.31
Source: Uniform Bank Performance Reports † - Previously a thrift charter. Information not available									

Although JPMorgan Chase Bank, N.A., National City Bank, and MainSource Bank asset sizes are significantly higher than that of LSB, they are included in this exhibit for informational purposes, as these institutions operate offices in Crawfordsville and are considered LSB's competitors. It is also noted that the LTD ratios for JPMorgan Chase Bank, N.A. and National City Bank reflect loan and deposit activity beyond the assessment area.

Lending in the Assessment Area

A review of the bank's residential real estate, agricultural, commercial, and consumer loan originations from January 1, 2005 to December 31, 2006 was conducted to assess the extent of lending within the assessment area. Information from the performance context, such as economic conditions present within the assessment area, loan demand, bank size, financial condition, branching network, and business strategies, was considered when evaluating the bank's performance.

Overall, LSB's lending within the bank's assessment area meets the standards for satisfactory performance under this criterion. The majority of the bank's loans were originated within the assessment area. The distribution of the bank's primary loan products is illustrated in Exhibit 7.

Exhibit 7			
Distribution of Loans in/out of Assessment Area (AA)			
Loan Type	Number of Loans (2005 & 2006)		
	# in Universe	# in AA	% in AA
Residential Real Estate	24	18	75.0
Consumer	243	201	82.7
Agricultural	116	95	81.9
Commercial	73	54	74.0
Totals	456	368	80.7

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

A review of LSB’s residential real estate and consumer loans was conducted to analyze and evaluate its lending to borrowers of different income levels, including low- and moderate-income individuals. The bank’s Consolidated Reports of Condition were also analyzed to evaluate its lending distribution to businesses of different revenue sizes, especially to small farms and businesses. Overall, given the demographics of the assessment area, the loan distribution across borrowers of different income levels and farms and businesses of different revenue sizes meets the standards for satisfactory performance under this criterion. The distribution for each product type is discussed below.

Residential Real Estate Loans

Exhibit 8 shows the distribution of 1-4 family residential real estate loans, from January 1, 2005 to December 31, 2006, by income level. Demographic information about families in the assessment area is also provided.

Exhibit 8							
Loan Distribution of Residential Real Estate Loans by Income Level							
Income Level	Median Family Income and Annual Income Ranges*	Number of Families Based on Family Income 2000*		Residential Real Estate Loans (2005)		Residential Real Estate Loans (2006)	
	\$50,594	#	%	#	%	#	%
Low	\$0 - \$25,297	1,926	13.53	1	12.5	1	10.0
Moderate	\$25-298 - \$40,475	2,511	17.64	2	25.0	3	30.0
Middle	\$40,476 - \$60,713	3,858	27.10	1	12.5	3	30.0
Upper	\$60,714 +	5,941	41.73	4	50.0	3	30.0
Totals		14,236	100.0	8	100.0	10	100.0

* Based on 2000 U.S. Census Data

Although the number of residential real estate loans originated in 2005 and 2006 is nominal, the percentage of loans to low- and moderate-income borrowers, 37.5% and 40.0%, respectively, is comparable to the percentage of low- and moderate-income families in the assessment area, 31.17%, indicating a reasonable penetration among borrowers of different income levels.

Consumer Loans

Exhibit 9 shows the distribution of consumer loans, from January 1, 2005 to December 31, 2006, by income level. Demographic information about families in the assessment area is also provided.

Exhibit 9							
Loan Distribution of Consumer Loans by Income Level							
Income Level	Median Family Income and Annual Income Ranges*	Number of Families Based on Family Income*		Consumer Loans (2005)		Consumer Loans (2006)	
	\$50,594	#	%	#	%	#	%
Low	\$0 - \$25,297	1,296	13.53	25	31.7	24	19.7
Moderate	\$25-298 - \$40,475	2,511	17.64	17	21.5	27	22.1
Middle	\$40,476 - \$60,713	3,858	27.10	10	12.7	29	23.8
Upper	\$60,714 +	5,941	41.73	23	29.1	39	32.0
Unknown				4	5.0	3	2.4
Totals		14,236	100.0	79	100.0	122	100.0

* Based on 2000 U.S. Census Data

Of the 79 loans originated in 2005 and 122 loans originated in 2006, the percentage of loans to low- and moderate-income borrowers is 53.2% and 41.8%, respectively. These figures are higher than the percentage of low- and moderate-income families in the assessment area, 31.17%, indicating an excellent level of penetration among borrowers of different income levels, especially among low- and moderate-income borrowers.

Agricultural and Commercial Loans

The distribution of outstanding agricultural and commercial loans to small farms and businesses, based on information from the Consolidated Report of Condition as of June 30, 2005 and June 30, 2006, is shown in Exhibits 10 and 11.

Exhibit 10				
Distribution of Small Farm Loans				
Original Dollar Amount	June 30, 2005		June 30, 2006	
	#	%	#	%
Loans Secured by Farmland				
Less than or equal to \$100,000	22	45.8	22	40.0
Greater than \$100,000 through \$250,000	19	39.6	22	40.0
Greater than \$250,000 through \$500,000	7	14.6	11	20.0
Total	48	100.0	55	100.0
Loans to Finance Agricultural Production and Other Loans to Farmers				
Less than or equal to \$100,000	41	75.9	37	68.5
Greater than \$100,000 through \$250,000	10	18.5	10	18.5
Greater than \$250,000 through \$500,000	3	5.6	7	13.0
Total	54	100.0	54	100.0
Loans Secured by Farmland and Loans to Finance Agricultural Production and Other Loans to Farmers				
Grand totals	102		109	

Agricultural loans with an origination amount of \$500,000 or less are considered to be small farm loans. Small farms (i.e., those with annual revenues of \$1 million or less) typically seek loans in smaller amounts than large farms. Accordingly, a higher volume of loans in smaller loan sizes is considered indicative of stronger performance in meeting the credit needs of small farms.

As Exhibit 10 illustrates, for 2005 and 2006, 45.8% and 40.0%, respectively, of loans secured by farmland were originated by the bank in amounts of \$100,000 or less. For 2005 and 2006, 75.9% and 68.5%, respectively, of loans to finance agricultural production and other loans to farmers were originated by the bank in amount of \$100,000 or less. As indicated in Exhibit 2, the percentage of small farms in the assessment area is 97.9%. In this regard, the distribution of farm loans reflects a reasonable level of penetration among small farms, given assessment area characteristics, such as credit needs and availability. According to community contacts, area financial institutions are meeting the needs of the farmers, as well as business owners, in the area.

Exhibit 11				
Distribution of Small Business Loans				
Original Dollar Amount	June 30, 2005		June 30, 2006	
	#	%	#	%
Loans Secured by Non-Farm Non-Residential Properties				
Less than or equal to \$100,000	20	66.7	14	66.7
Greater than \$100,000 through \$250,000	8	26.7	5	23.8
Greater than \$250,000 through \$1 million	2	6.6	2	9.5
Total	30	100.0	21	100.0
Commercial and Industrial Loans				
Less than or equal to \$100,000	53	84.1	45	81.8
Greater than \$100,000 through \$250,000	6	9.5	5	9.1
Greater than \$250,000 through \$1 million	4	6.4	5	9.1
Total	63	100.0	55	100.0
Loans Secured by Non-Farm Nonresidential Properties and Commercial and Industrial Loans				
Grand totals	93		76	

Commercial loans with an origination amount of \$1 million or less are considered to be small business loans. Similar to small farms, small businesses (i.e., those with annual revenues of \$1 million or less) typically seek loans in smaller amounts than large businesses. Accordingly, a higher volume of loans in smaller loan sizes is considered indicative of stronger performance in meeting the credit needs of small businesses.

As Exhibit 11 illustrates, for both 2005 and 2006, 66.7% of loans secured by non-farm non-residential properties were originated by the bank in amounts of \$100,000 or less. Loans secured by commercial real estate tend to be in larger amounts than \$100,000. For 2005 and 2006, 84.1% and 81.8%, respectively, of commercial and industrial loans were originated by the bank in amounts of \$100,000 or less. As indicated in Exhibit 2, the percentage of small businesses in the assessment area is 88.2%, which is comparable to the small business loans in the bank's loan portfolio. The distribution of commercial loans, especially of amounts \$100,000 or less, reflects a reasonable level of penetration among small businesses.

Geographic Distribution of Loans

A review of the bank's residential real estate, consumer, agricultural, and commercial loans was conducted to evaluate the dispersion of loans throughout the assessment area. The sample period for each loan product was from January 1, 2005 to December 31, 2006. Loans where the census tract could not be identified were not included in the evaluation. Demographic characteristics of census tracts, such as housing types and income level, were considered in the evaluation.

LSB's geographic distribution of loans meets the standard for satisfactory performance under this criterion. The bank's assessment area consists of twelve middle-income and one upper-income tract. Loans were reasonably dispersed throughout the assessment area, and no low- or moderate-income census tracts were arbitrarily excluded from the assessment area.

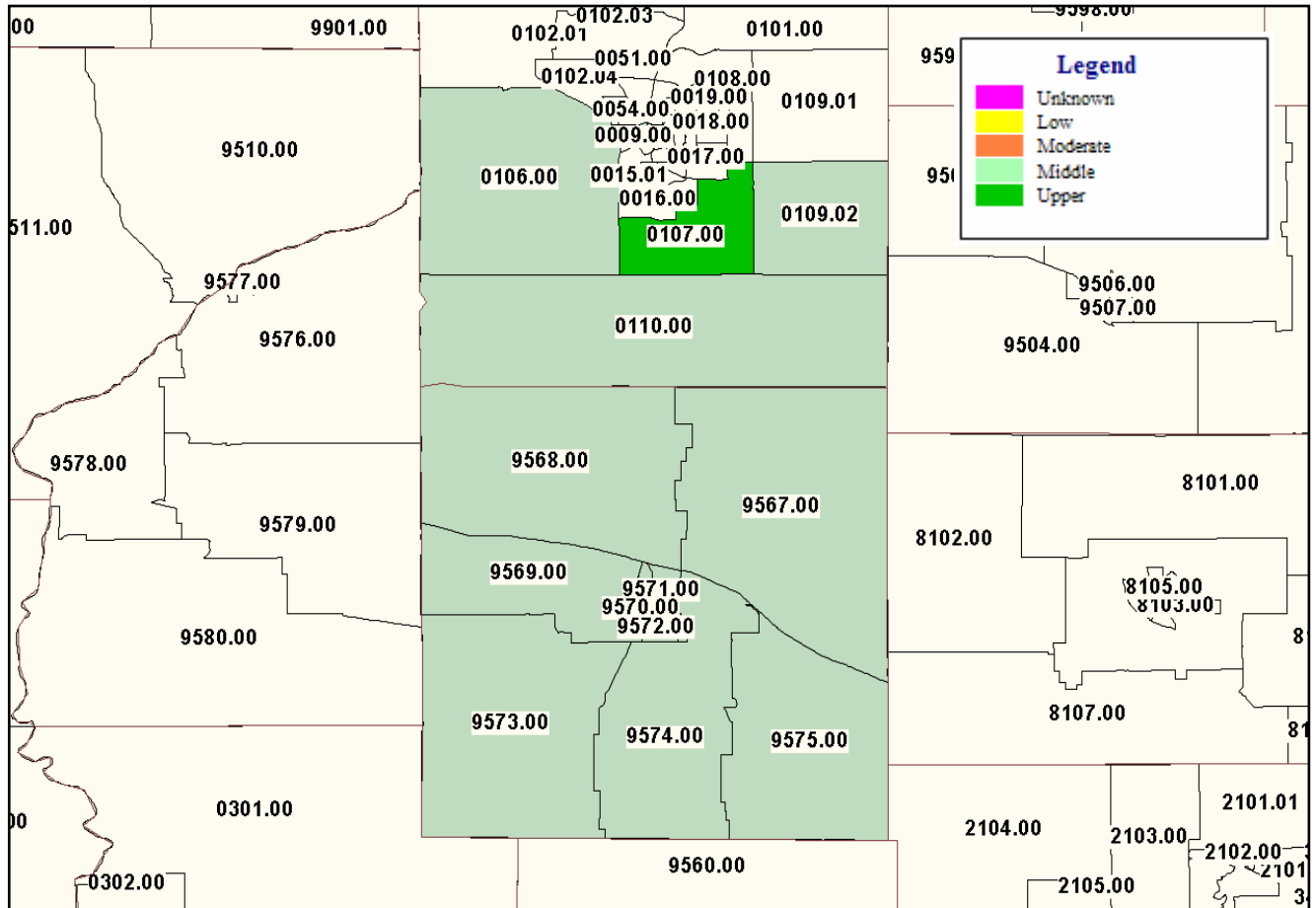
Response to Complaints

Neither LSB nor this Reserve Bank received any CRA-related complaints related to this institution since the previous examination.

Fair Lending

LSB is in compliance with the substantive provisions of the anti-discrimination laws and regulations, including the Equal Credit Opportunity and Fair Housing Acts. A sample of the banks' lending activity was reviewed to determine whether loan policies and lending standards were in compliance with the fair lending laws and regulations and are being consistently applied to all applicants. No evidence of prohibited discriminatory or other illegal credit practices was identified.

APPENDIX A – ASSESSMENT AREA



APPENDIX B – GLOSSARY

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.

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.

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

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 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.

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 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 non-farm or non-residential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by non-farm residential real estate as "small business loans" if the loans are reported on the TFR as non-mortgage, commercial loans.

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 geography.