



PUBLIC DISCLOSURE

September 27, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Anchor D Bank
RSSD# 327556

222 West Main Street
Texhoma, Oklahoma 73949

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

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 RATING

Anchor D Bank (the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit (NLTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside its AA.
- A reasonable geographic distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, and business strategy and market competition, as well as AA demographic and economic characteristics and credit needs. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio.
- A statistical sample of 84 small business loans from a universe of 142 loans, and a statistical sample of 79 small farm loans from a universe of 130 loans. All loans were originated between January 1, 2020 and December 31, 2020.

For this evaluation, greater weight was placed on small farm lending due to the bank's strategic focus on agricultural lending. Additionally, more consideration was given to the volume of loan originations than the dollar amount, as this is more representative of the numbers of individuals or entities served.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Texhoma, Oklahoma. The bank's characteristics include:

- The bank is a wholly-owned subsidiary of Texhoma Bancshares, Inc.
- As of March 31, 2021, the bank had total assets of \$243.6 million.
- In addition to its main office in Texhoma, the bank operates two additional full-service branches in Goodwell and Guymon, Oklahoma, as well as one full-service branch in Spearman, Texas.
- The branch in Spearman, Texas, converted from a loan production office (LPO) to a full-service branch in February 2021. For purposes of this CRA evaluation, the Spearman, Texas,

location was considered an LPO, as the conversion occurred after the lending review period end date of December 31, 2020.

- The bank operates a total of six cash dispensing-only automated teller machines (ATMs), with two ATMs in Texhoma, two in Goodwell, and two in Guymon, Oklahoma.
- The bank’s primary business focus is agricultural lending.

TABLE 1 COMPOSITION OF LOAN PORTFOLIO AS OF MARCH 31, 2021		
Loan Type	\$(000)	%
Agricultural	62,234	47.3
Commercial	27,997	21.3
Other	17,903	13.6
Residential Real Estate	15,160	11.5
Consumer	8,406	6.4
Gross Loans	131,700	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its June 26, 2017 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank’s AA is comprised of Cimarron and Texas Counties in Oklahoma in their entirety, as well as Hansford and Sherman Counties in Texas in their entirety. Refer to Appendix A for a map of the AA.

- The AA is comprised of nine middle- and one upper-income census tract. This represents a change from the prior performance evaluation where the AA was comprised of one moderate-, five middle-, and four upper-income census tracts.
- According to the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank had an 18.0 percent deposit market share, ranking 1st out of 11 FDIC-insured depository institutions operating within the AA.
- One interview was conducted with a community member within the AA to gain additional insight into the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member was a representative from a municipal government.

**TABLE 2
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Panhandle AA	31,762	32,554	2.5
Cimarron County, OK	2,475	2,341	(5.4)
Texas County, OK	20,640	21,588	4.6
NonMSA Oklahoma	1,327,624	1,333,350	0.4
State of Oklahoma	3,751,351	3,849,733	2.6
Hansford County, TX	5,613	5,559	(1.0)
Sherman County, TX	3,034	3,066	1.1

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The city of Guymon in Texas County, Oklahoma, is the largest population center in the AA. According to 2015 American Community Survey (ACS) data, the city of Guymon reported a population of 11,978, which accounted for nearly half of Texas County’s population and nearly one-third of the entire AA’s population.

**TABLE 3
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Panhandle AA	60,324	54,870	(9.0)
Cimarron County, OK	43,231	56,250	30.1
Texas County, OK	62,543	55,339	(11.5)
NonMSA Oklahoma	51,664	51,491	(0.3)
State of Oklahoma	58,375	58,029	(0.6)
Hansford County, TX	61,934	53,997	(12.8)
Sherman County, TX	64,409	60,000	(6.8)

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- According to 2015 ACS data, the percentage of AA families living below the poverty level, at 10.0 percent, is slightly lower than the nonmetropolitan Oklahoma rate of 14.2 percent. Within the AA, poverty rates vary widely between counties, ranging from a low of 6.8 percent in Sherman County, Texas, to a high of 13.3 percent in Cimarron County, Oklahoma.

**TABLE 4
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Panhandle AA	74,959	86,349	15.2	571	668	17.0
Cimarron County, OK	56,400	59,500	5.5	506	393	(22.3)
Texas County, OK	83,600	92,700	10.9	570	683	19.8
NonMSA Oklahoma	81,740	91,940	11.9	552	634	14.9
State of Oklahoma	104,300	117,900	13.0	633	727	14.8
Hansford County, TX	64,900	81,300	25.3	586	638	8.9
Sherman County, TX	80,800	79,700	(1.4)	618	621	0.5

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- The AA’s affordability ratio¹ of 56.7 percent is above the statewide and nonmetropolitan Oklahoma ratios of 39.8 percent and 44.0 percent, respectively, which indicates more affordable housing in the AA.
- A community member stated there is a significant lack of housing in and around Guymon, Oklahoma. While an estimated 160 houses are currently being built, there are still not enough units to meet the housing needs of the area.

**TABLE 5
UNEMPLOYMENT RATES**

Region	2016	2017	2018	2019	2020
Panhandle AA	3.1	2.8	2.5	1.9	2.5
Cimarron County, OK	2.4	2.3	1.8	1.7	2.0
Texas County, OK	3.3	2.9	2.6	1.8	2.3
NonMSA Oklahoma	5.2	4.3	3.4	3.4	5.9
State of Oklahoma	4.6	4.0	3.3	3.1	6.1
Hansford County, TX	3.1	2.6	2.3	2.3	3.5
Sherman County, TX	3.0	3.1	2.6	2.3	3.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- In contrast to the statewide and nonmetropolitan Oklahoma unemployment rates, recent unemployment figures within the AA indicate a stable economy. Furthermore, a community member noted the Guymon, Oklahoma area experienced less severe economic impacts from the Coronavirus Disease 2019 health pandemic than other areas.
- The primary employment industries within the AA include government; agricultural; forestry, fishing, and hunting; and retail.
- The largest employers in the AA are Seaboard Foods, the Guymon Independent School District, Hitch Farms, and Oklahoma Panhandle State University.

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio is generally indicative of less affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size and geographic proximity to the bank. Overall, the bank’s NLTD ratio is reasonable, as it falls within the range of the three other similarly situated banks.

TABLE 6 COMPARATIVE NLTD RATIOS			
Institution	Location	Asset Size (\$000s)	NLTD Ratio (%)
			17-Quarter Average
Anchor D Bank	Texhoma, OK	243,635	81.7
Bank of the Panhandle	Guymon, OK	216,084	80.9
First National Bank	Spearman, TX	238,563	83.0
First State Bank	Stratford, TX	296,232	63.1

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s AA. Overall, a majority of the bank’s loans, by number and dollar, are originated inside its AA.

TABLE 7 LENDING INSIDE AND OUTSIDE THE AA								
Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Small Business	69	3,342	82.1	66.3	15	1,702	17.9	33.7
Small Farm	68	7,624	86.1	83.9	11	1,466	13.9	16.1
Total Loans	137	10,966	84.0	77.6	26	3,168	16.0	22.4

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

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts. Overall, the bank’s geographic distribution of loans reflects reasonable dispersion among the different census tracts within the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s lending within the AA’s middle- and upper-income census tracts is comparable to the percentage of businesses located in each of the respective census tracts. When evaluating loan dispersion, a gap was noted as no small business loans were originated within the two census tracts that comprise Hansford County, Texas. However, the lack of lending is considered reasonable and is attributed to the geographic distance between the bank’s branches and the two census tracts.

TABLE 8 DISTRIBUTION OF 2020 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY					
Census Tract Income Level	Bank Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	69	3,342	100.0	100.0	97.9
Upper	0	0	0.0	0.0	2.1
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank’s lending within the AA’s middle-income census tracts is comparable to the demographic figure, which represents the percentage of farms located in each census tract category. Comparatively, the bank’s lending within the upper-income census tract is below the demographic figure. When evaluating loan dispersion, no significant gaps or lapses in lending were identified.

**TABLE 9
DISTRIBUTION OF 2020 SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Farms
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	66	7,001	97.1	91.8	93.8
Upper	2	622	2.9	8.2	6.2
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2020 FFIEC Census Data
2020 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 percent due to rounding.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to businesses and farms of different revenue sizes. Overall, the bank’s lending has a reasonable penetration among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with revenues of \$1 million or less is comparable to the percentage of small businesses operating in the AA by number. Additionally, 95.6 percent of the bank’s small business loans were originated in dollar amounts of \$250,000 or less, demonstrating the bank’s willingness to meet the typically smaller credit needs of smaller businesses.

**TABLE 10
DISTRIBUTION OF 2020 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	57	1,798	82.6	53.8	87.4
Over \$1 Million	12	1,543	17.4	46.2	9.8
Not Known	0	0	0.0	0.0	2.8
Total	69	3,342	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	61	1,540	88.4	46.1	
\$100,001 – \$250,000	5	803	7.2	24.0	
\$250,001 – \$1 Million	3	999	4.3	29.9	
Total	69	3,342	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	53	1,145	93.0	63.7	
\$100,001 – \$250,000	4	653	7.0	36.3	
\$250,001 – \$1 Million	0	0	0.0	0.0	
Total	57	1,798	100.0	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> NOTE: Percentages may not add up to 100.0 percent due to rounding.					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank's lending to farms with revenues of \$1 million or less is comparable to the percentage of small farms operating in the AA by number and dollar.

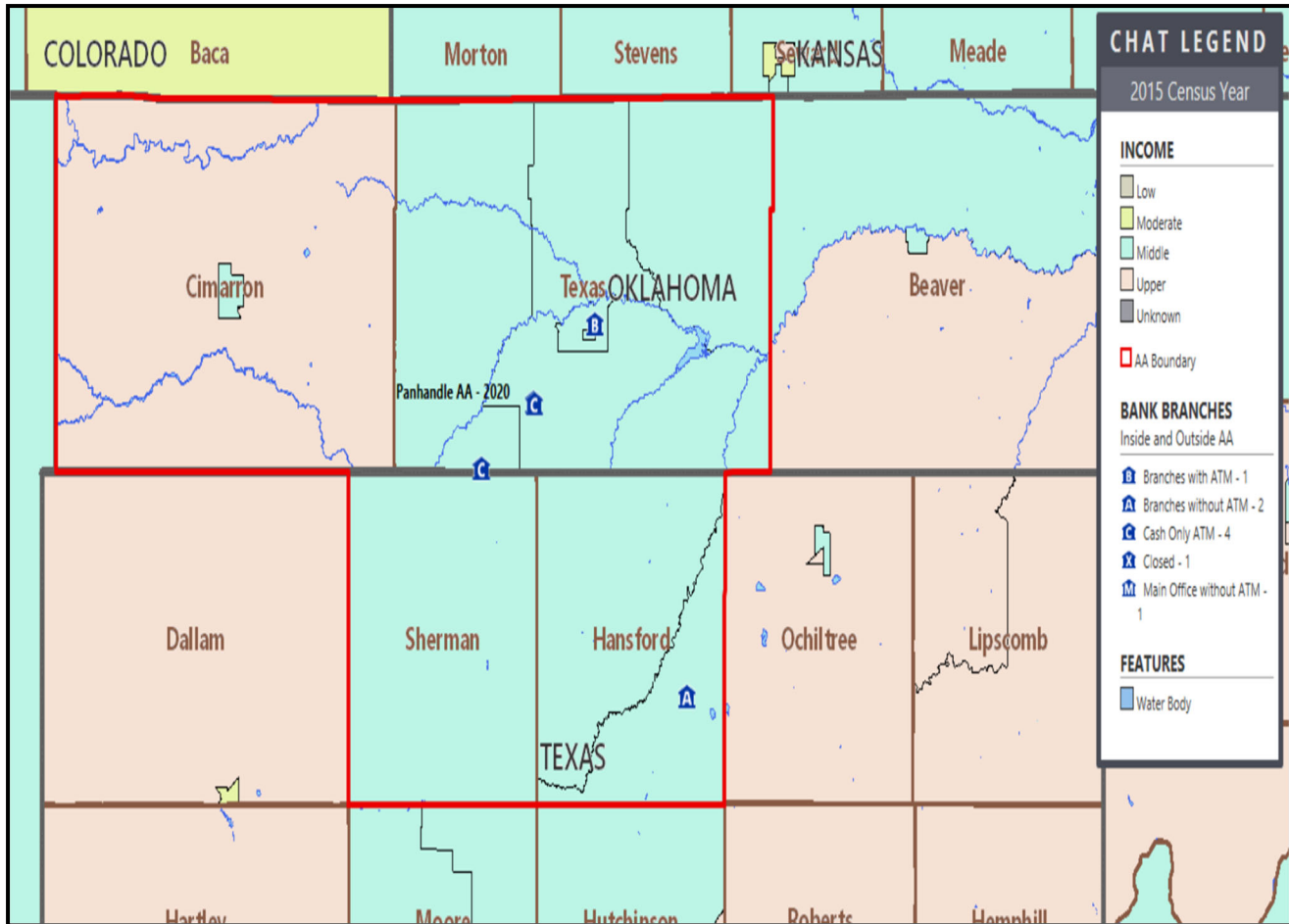
**TABLE 11
DISTRIBUTION OF 2020 SMALL FARM LENDING
BY REVENUE SIZE OF FARMS**

	Bank Loans				Total Farms
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	64	6,793	94.1	89.1	91.6
Over \$1 Million	3	816	4.4	10.7	8.4
Not Known	1	15	1.5	0.2	0.0
Total	68	7,624	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	46	1,714	67.6	22.5	
\$100,001 – \$250,000	11	2,137	16.2	28.0	
\$250,001 – \$500,000	11	3,772	16.2	49.5	
Total	68	7,624	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	45	1,699	70.3	25.0	
\$100,001 – \$250,000	10	1,967	15.6	29.0	
\$250,001 – \$500,000	9	3,126	14.1	46.0	
Total	64	6,793	100.0	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> NOTE: Percentages may not add up to 100.0 percent due to rounding.					

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

An evaluation of the bank’s fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA



APPENDIX B – DEMOGRAPHIC INFORMATION

TABLE B-1 PANHANDLE AA 2020 DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,471	18.3
Moderate	0	0.0	0	0.0	0	0.0	1,616	20.1
Middle	9	90.0	7,693	95.7	753	9.8	1,440	17.9
Upper	1	10.0	348	4.3	47	13.5	3,514	43.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,041	100.0	800	9.9	8,041	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	12,558	7,100	95.2	56.5	3,537	28.2	1,921	15.3
Upper	815	359	4.8	44.0	152	18.7	304	37.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,373	7,459	100.0	55.8	3,689	27.6	2,225	16.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	929	97.9	813	98.1	91	97.8	25	92.6
Upper	20	2.1	16	1.9	2	2.2	2	7.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	949	100.0	829	100.0	93	100.0	27	100.0
Percentage of Total Businesses:				87.4		9.8		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
	#	%	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	257	93.8	235	93.6	22	95.7	0	0.0
Upper	17	6.2	16	6.4	1	4.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	274	100.0	251	100.0	23	100.0	0	0.0
Percentage of Total Farms:				91.6		8.4		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.								

APPENDIX C – 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: 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, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

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

Limited-scope review: Performance 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) 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.