



PUBLIC DISCLOSURE

April 14, 2003

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**CITIZENS BANK AND TRUST COMPANY
RSSD# 696056**

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POST OFFICE BOX 1117
OKMULGEE, OKLAHOMA 74447-1117**

**Federal Reserve Bank of Kansas City
925 Grand Boulevard
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.

TABLE OF CONTENTS

Institution's CRA Rating	2
Description of Institution	3
Description of Assessment Area.....	4
Conclusions	9

GENERAL INFORMATION

INSTITUTION'S CRA RATING: *This institution is rated "Satisfactory".*

Citizens Bank and Trust Company (Citizens) has a satisfactory record of helping to meet the credit needs of its entire assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. Citizens' rating was assessed under the following five core criteria developed for evaluating the Community Reinvestment Act (CRA) performance of small banks:

- Net Loan-to-Deposit Ratio;
- Lending Inside the Assessment Area;
- Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes;
- Distribution of Lending by Income Level of Geography; and
- Record of Responding to Complaints about the Bank's CRA Performance.

Citizens' net loan-to-deposit (LTD) ratios for the preceding 16 quarters beginning March 31, 1999 were compared to five similarly situated competitor banks and averaged to mitigate disparities resulting from seasonal fluctuations. Conclusions for the remaining performance criteria were based on data compiled from a statistically derived sample of loan files reviewed for each major loan product line. The determination of Citizens' major product lines was based on discussions with management, a review of Citizens' Condition and Income Report (Call Report), and a review of the volume of loan originations since the last examination. Citizens' major product lines based on current balances were commercial loans and residential real estate loans.

Summary of Findings

- Citizens' LTD ratio reflected a more than reasonable effort to extend credit in a competitive market consistent with safe and sound banking practices.
- A substantial majority of Citizens' lending activity was within its assessment area.
- While the distribution of loans among borrowers of different income levels was considered poor, the distribution of loans to businesses of different revenue sizes reflected a satisfactory dispersion.

- Citizens' distribution of residential loans by income level of geography reflected an excellent penetration in the low- and moderate-income Block Numbering Areas (BNAs) of the bank's assessment area. In addition, the geographic distribution of commercial loans reflected reasonable penetration throughout the area.
- Citizens' response to complaints was not evaluated because no complaints about its performance under the CRA had been received since the last examination.

DESCRIPTION OF INSTITUTION

Citizens is a full-service financial institution headquartered in Okmulgee, Oklahoma, a rural community of 13,022 residents located 38 miles south of Tulsa. In addition to the main bank and a nearby drive-through, the bank has four branches in Muskogee, located 35 miles northeast of Okmulgee, in Muskogee County. The City of Muskogee, with a population of 38,310 residents, is substantially larger than Okmulgee. Citizens offers cash dispensing Automated Teller Machines (ATMs) at four of its Muskogee branches, and five stand-alone ATM cash dispensers at various convenience store and shopping center locations. In addition, Citizens has one cash-dispensing ATM on the Oklahoma State University (OSU)-Okmulgee campus. Lending personnel are employed at two locations including the Citizens' main facility in Okmulgee and the branch at 325 West Broadway in downtown Muskogee. All bank offices and ATMs are readily accessible to the entire community.

Based on its financial condition, size, and loan product offerings, Citizens has the ability to meet the credit needs of its assessment area. As of December 31, 2002, Citizens' total assets equaled \$135,763 million, with gross loans of \$95,734 million. With the addition of Citizens' Muskogee locations since the last CRA evaluation on March 8, 1999, assets have increased 62.0 percent, and loans have increased 75.3 percent. A review of the loan trial balance from February 12, 2002 to February 12, 2003 revealed that Citizens' lending is evenly distributed between the Okmulgee and Muskogee offices at 51.3 percent and 48.8 percent, respectively. As illustrated in Table 1, 70.2 percent of Citizens' loan portfolio is comprised of commercial and residential loans.

Table 1 Loan Distribution as of the December 31, 2002 Call Report		
Loan Type	Amount (\$000)	Percent of Total
Commercial	34,603	36.1
1- to 4-Family Real Estate	32,599	34.1
Consumer	16,392	17.1
Farmland or Agricultural	8,129	8.5
Other	4,011	4.2
TOTAL	95,734	100.0

Citizens is wholly owned by Mabrey Bancorporation, Inc., a multibank financial holding company with consolidated total assets of \$246 million as of December 31, 2002. There are no legal, financial, or other factors that would significantly hinder Citizens' ability to meet the credit needs of its assessment area. Citizens received a satisfactory rating at its previous CRA evaluation on March 8, 1999.

DESCRIPTION OF THE BANK'S ASSESSMENT AREA

Citizens defined all of Okmulgee and Muskogee Counties, which abut the southern edge of the Tulsa MSA, as its assessment area. Since the last examination, Citizens expanded its operation into the community of Muskogee and enlarged its assessment area to include both counties. Citizens' expanded assessment area included one low-income¹ BNA, seven moderate-income² BNAs, fourteen middle-income³ BNAs and three upper-income⁴ BNAs, according to 1990 census data. In addition, the assessment area included six tracts that have no population and/or no families and therefore, were excluded from the analysis.

All of Citizens' offices are located either within Muskogee or Okmulgee City limits. Citizens' main office and nearby drive-through are located in Okmulgee and are in a middle-income geography. Citizens' remaining locations are located in Muskogee and include two branches located in the low-income geography, one branch located in a moderate-income geography, and one branch located in an upper-income geography. In addition, Citizens owns ten cash dispensing ATMs with the following geographic

¹ A low-income BNA has a median family income less than 50 percent of the statewide, nonmetropolitan median-family income.

² A moderate-income BNA has a median family income between 50 percent and 80 percent of the statewide, nonmetropolitan median family income.

³ A middle-income BNA has a median family income between 80 percent and 120 percent of the statewide, nonmetropolitan family income.

⁴ An upper-income BNA has a median family income greater than 120 percent of the statewide, nonmetropolitan median-family income.

distribution: one in a low-income BNA; three in moderate-income BNAs; three in middle-income BNAs; and, three in upper-income BNAs. A majority of the area's families and businesses are in middle-income BNAs.

Although Citizens is a significant contender for deposits in the Okmulgee and Muskogee Counties, its deposit share has decreased due to competition from other financial institutions entering the market. On June 30, 2001 Citizens' deposits were \$107,699 million, but by June 30, 2002 deposits had decreased to \$105,363. On June 1, 2001 Citizens had a 10.1 percent deposit market share and ranked second of 14 other Federal Deposit Insurance Corporation (FDIC)-insured financial institution offices in the area. By June 30, 2002 the bank had a 9.0 percent market share which was still the second largest in the area, but the number of other FDIC-insured institutions had increased to 16 percent.

During the last decade, the assessment area population increased by 4.4 percent, from 104,568 in 1990 to 109,136 as of 2000. However, the 4.4 percent growth remained well behind the state population growth rate of 9.7 percent for the same period. The largest population growth was in Okmulgee County at 8.8 percent, while Muskogee County's population grew only slightly with a 2.0 percent growth rate. One interview with a community leader attributed the growth in Okmulgee County to the southern expansion of the Tulsa metropolitan area into the northern edges of Okmulgee County. However, the proximity of the Tulsa area also may have contributed to a slower population growth. The same community leader stated that younger residents have moved from the Okmulgee area to Tulsa because of better employment opportunities. The community leader's statement was supported by demographic data indicating a large elderly population in Okmulgee. In 2000, 17.8 percent of the area's population was over 61 years old compared to 15.6 percent of the population over 61 years old statewide.

In 1990, the area was a middle-income area overall with a median family income of \$24,553 that was 101.7 percent of the median family income in statewide rural areas (\$24,139)⁵. Nevertheless, the area had large concentrations of low- and moderate-income (LMI) families and families living in poverty. Based on 1990 figures, LMI families comprised 40.0 percent of area families, compared to rural Oklahoma at 39.4 percent. Families living below the poverty level comprised 18.4 percent of the area families, while 16.4 percent of the families in statewide rural areas lived in poverty. In addition, income levels were particularly low in the area's low-income and moderate-income geographies. In the low-income BNA, 46.4 percent of the families lived in poverty, and 65.5 percent were low- or moderate-income, while 25.9 percent of the families in moderate-income geographies lived in poverty, and 54.0 percent were low- or moderate-income.

⁵ The median family income for statewide rural areas that was used for borrower income analysis in this evaluation for 2002 was \$34,200.

Reflecting the area's low population growth, the number of housing units increased by only 3.5 percent from 1990 to 2000. In addition, housing was more expensive than in other parts of the state. The area's median housing value in 1990 was \$38,064, resulting in a housing affordability rate⁶ of 52.0 percent. In rural Oklahoma as a whole, the median housing value was \$36,373, and the housing affordability rate was 54.0 percent. Although the area's median housing stock age (28 years) was younger than in statewide rural areas (34 years), the area had a large core of older housing units. In 1990, 31.8 percent of area housing stock was over 40 years old compared to 26.0 percent in statewide rural areas. Interviews with community leaders stated that many older homes are located within the city limits of Muskogee and Okmulgee, with values starting as low as \$8,000. According to Citizens, lower priced properties in the area are often purchased for rental income, thus decreasing the stock of affordable homes for owner-occupants. An interview with an Okmulgee community leader stated that most new housing is being constructed outside the city limits due to the lack of land available for construction within the cities. Community leaders stated that housing and commercial growth in Muskogee are occurring in the eastern portion of the city, while in Okmulgee growth is in the north and northeast portions of the community.

The use and composition of area housing stock has changed somewhat from 1990 to 2000. Owner occupancy rates increased from 61.4 percent in 1990 to 62.9 percent in 2000, and the vacancy rate decreased from 13.5 percent to 10.9 percent during the same period. Much of the area's housing growth from 1990 to 2000 was in mobile homes, a less expensive alternative to traditional housing representing an attempt to generate affordable housing. From 1990 to 2000, the number of area mobile homes increased by 46.7 percent and in 2000, 13.4 percent of its housing stock was mobile homes compared to 9.4 percent in 1990.

Interviews with community leaders indicated that the area's economy has remained relatively stable, despite a national economic downturn and demographics indicating otherwise. Unemployment rates for Muskogee and Okmulgee Counties at 5.3 percent and 8.1 percent, respectively, are higher than the statewide unemployment rates of 4.6 percent as of December 2002. Nonetheless, some economic stability is provided by the area's close proximity to the Tulsa job market. According to one Okmulgee community leader, approximately one-third of its labor force commutes to Tulsa for employment.

The assessment area economy is also supported by service, government and manufacturing industries. In 2002, the larger employers were in Muskogee County and included J&E Supply & Fastener, Inc. (hardware); Howerton Howerton, Attorneys at Law; Georgia-Pacific Corporation (paper mills); Muskogee Regional Medical Center; Muskogee Veterans Memorial Hospital; Acme Engineering and Manufacturing Corporation (blowers

⁶ Affordability rates are calculated using median household income/median housing value. The higher the rate, the more affordable the housing stock.

and fans); and Anchor Container Corporation (glass containers). In addition, a new tile manufacturer is scheduled to open a plant in Muskogee during the second quarter of 2003, adding about 400 jobs to the area. In Okmulgee, major employers included Monsanto (food preservatives); Coca-Cola; Hodges Freight Depot (distribution center); Covington Aircraft; and Alliance Wall (metal siding). Oklahoma State University-Okmulgee and the Muscogee Creek Nation also provide a substantial employment job base for area residents.

Table 2 on the following page provides some detailed information concerning Citizens' assessment area based on 1990 census data, except as noted.

Table 2 Assessment Area Demographics*									
Income Categories	BNA Distribution		Families by BNA Income		Families < Poverty Level as % of Families by BNA		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	3.2	84	0.3	39	46.4	6,739	23.8	
Moderate-income	7	22.6	7,043	24.9	1,822	25.9	4,569	16.2	
Middle-income	14	45.2	16,253	57.5	2,868	17.6	5,421	19.2	
Upper-income	3	9.7	4,878	17.3	470	9.6	11,529	40.8	
NA **	6	19.3	0	0.0	0	0.0	0	0.0	
Total Assessment Area	31	100.0	28,258	100.0	5,199	18.4	28,258	100.0	
	Housing Units by BNA	Housing Types by BNA							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	360		82	0.3	22.8	144	40.0	134	37.2
Moderate-income	12,963		6,775	24.4	52.3	4,143	32.0	2,045	15.8
Middle-income	25,439		16,431	59.1	64.6	5,630	22.1	3,378	13.3
Upper-income	6,551		4,513	16.2	68.9	1,500	22.9	538	8.2
Total Assessment Area	45,313		27,801	100.0	61.4	11,417	25.2	6,095	13.5
	Total Businesses by BNA***	Businesses by BNA & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	466	11.5	412	11.6	28	10.5	26	11.6	
Moderate-income	1,075	26.5	931	26.1	80	30.1	64	28.6	
Middle-income	2,027	50.0	1,796	50.3	115	43.2	116	51.8	
Upper-income	490	12.0	429	12.0	43	16.2	18	8.0	
Tract not reported	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4,058	100.0	3,568	100.0	266	100.0	224	100.0	
	Percentage of Total Businesses:			87.9					
* Based on 1990 Census Data, except where noted. Note: 2000 Census data indicates a total population of 43,182 for the assessment area, reflecting a 2.1 percent increase from 42,299 (1990 census data).									
** NA BNAs have either no population and/or no families and were excluded from the analysis									
*** Source: 2001 D&B Data									

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

As previously noted, various criteria were considered when evaluating Citizens' overall CRA performance, including Citizens' level of lending in relation to its level of deposits and compared with local, state, and national peer financial institutions; the concentration of loans originated within Citizens' assessment area; Citizens' distribution of lending among borrowers of different income levels and business of different sizes; and the distribution of loans by income level of geography within Citizens' assessment area.

Three community contacts were interviewed to gather additional information about the assessment area's credit needs and to confirm that products and services offered by the bank adequately met those needs. Citizens' responsiveness to CRA complaints was not included in the evaluation, as no complaints pertaining to its CRA performance have been received since the last examination.

Loan-to-Deposit Ratio

Citizens' LTD ratio, based on an average of the prior 16 quarters since the previous CRA examination, was 83.1 percent. The ratio was considered more than reasonable, given the bank's financial condition and the credit needs of its assessment area. An eight-quarter period was averaged for comparison with the ratios of state and national peer groups and five similarly situated competitor banks. Citizens' average LTD ratio at 85.8 percent was higher than any of the five competitor banks, with ratios ranging from 55.1 percent to 81.3 percent. Citizens' ratio was also higher than that of its national and state peer groups, with average ratios of 76.9 percent and 67.0 percent, respectively. Citizens' peer group consisted of all insured commercial banks having assets between \$100 million and \$300 million with three or more banking offices, and located in non-metropolitan areas.

Lending Inside the Assessment Area

Based on the sample of loans reviewed during the examination, a substantial majority of Citizens' lending occurred inside its assessment area as illustrated in Table 3. A total sample of 96 loans was reviewed for the analysis, consisting of 49 commercial loans and 47 residential real estate loans. The percentages of commercial and residential real estate loans by number volume originated within Citizens' assessment area was 85.7 percent and 89.4 percent, respectively. The percentages by dollar volume were similar with 82.3 percent for commercial loans and 93.2 percent for residential real estate loans. Overall, 87.5 percent by number and 88.2 percent by dollar volume of the total loan sample were originated in the assessment area.

Loan Type Sampled	Total Originations		Within the Assessment Area			
	#	\$(000)	#	%	\$(000)	%
Commercial Loans	49	1,724	42	85.7	1,419	82.3
Residential Real Estate Loans	47	2,058	42	89.4	1,918	93.2
TOTAL LOANS REVIEWED	96	3,782	84	87.5	3,337	88.2

Distribution of Loans to Borrowers of Different Income Levels and to Businesses of Different Revenue Sizes

Residential Loans:

Based on the demographics of the assessment area, Citizens’ distribution of residential real estate loans to borrowers of different income levels was not well dispersed. The percentage of bank loans made to borrowers of different income levels was compared to the percentages of families in the assessment area designated low-, moderate-, middle-, and upper-income, with an emphasis on low- and moderate-income lending. The analysis focused on the number of loans originated rather than the dollar volume, as it is a better indicator of the number of people benefiting from these products. The residential real estate loan sample included 42 loans originated during the period between September 12, 2002 through February 12, 2003 in the bank’s assessment area. The distribution of residential real estate loans by income level of borrower is summarized in Table 4.

Income Level Of Borrower	Percentage of Residential Real Estate Loans Reviewed		Percentage of Families within Assessment Area **
	#	\$	
<i>Low (Less Than 50 Percent Of Median Income)</i>	4.8	3.9	23.8
<i>Moderate (50 To 80 Percent Of Median Income)</i>	11.9	8.7	16.2
<i>Middle (80 To 120 Percent Of Median Income)</i>	4.8	3.3	19.2
<i>Upper (Greater Than 120 Percent Of Median Income)</i>	78.5	84.1	40.8

* The median family income for statewide rural areas used for the borrower income analysis was \$34,200.
 **The Percentage of Families in the Assessment Area is based on 1990 census data.

The bank's level of lending to low-income and moderate-income borrowers at 4.8 percent and 11.9 percent, respectively, was lower than the percentage of families within both income categories combined. In total, the bank originated 16.7 percent of its residential loans to LMI individuals, which was substantially below the 40.0 percent of LMI families in the assessment area. This was partially offset by a fairly high percentage of families living below the poverty level. While higher real estate prices for newer homes have impacted the bank's ability to lend to LMI individuals, according to one community leader in the Okmulgee area, there remains a large stock of homes in the area that are priced \$40,000 or lower. Even so, another community contact believed that housing costs remained too high for most LMI individuals to qualify for a loan.

Small Business Loans:

A review of Citizens' commercial loan sample revealed a reasonable distribution of loans to small businesses, or those businesses with gross annual revenues of \$1 million or less. According to 2001 Dun and Bradstreet Data, 89.7 percent of the businesses in the assessment area were small businesses while 97.6 percent of the loans in the sample were extended to small businesses. In addition, 40 of the 41 loans to small businesses, or 97.6 percent, were in amounts of less than or equal to \$100,000, amounts typically needed by smaller business enterprises.

Distribution of Lending Among Geographies of Different Income Levels

An evaluation of the distribution of loans by the income level of the geographies revealed an excellent dispersion of residential real estate loans and a reasonable dispersion of small business loans. As previously mentioned, the assessment area was comprised of 31 geographies, including one low-income, seven moderate-income, fourteen middle-income, and three upper-income BNAs, with six unpopulated BNAs excluded from the analysis.

Residential Real Estate Loans:

The penetration of residential real estate loans to geographies of different income levels was excellent. The number of loans originated within the low-income geography equaled 2.4 percent, which exceeded the percentage of owner-occupied housing units in that BNA at less than 1 percent. Similarly, the bank originated 31.0 percent of its residential real estate loans in moderate-income BNAs which compared favorably to the percentage of the owner-occupied housing units in those BNAs at 24.4 percent. Furthermore, the bank's level of penetration was notable given the lower owner occupancy rates in the LMI BNAs, which impact the credit need for residential loans in those geographies. In 1990, only 22.8 percent and 52.3 percent of the housing stock in the low- and moderate-income BNAs, respectively, were owner-occupied, compared to owner occupancy rates of 64.6 percent for middle-income BNAs and 68.9 percent for upper-income BNAs.

Small Business Loans:

The penetration of small business loans within the assessment area’s low- and moderate-income geographies was considered reasonable. Only 2.4 percent of the small business loans reviewed were extended to businesses within the low-income BNA, which was below the percentage of the area’s small businesses located in the BNA at 11.6 percent. However, Citizens extended 28.6 percent of its small business loans in the moderate-income BNAs, while only 26.1 percent of the assessment area businesses were located in the moderate-income BNAs. The distribution of commercial and residential real estate loans by income level of geography is summarized in Table 4.

Income Level of Geography	Real Estate Loans		Commercial Loans	
	% of Loans Reviewed	% of Owner-Occupied Housing Units	% of Loans Reviewed	% of Assessment Area Businesses
Low (Less than 50 percent of median income)	2.4	0.3	2.4	11.6
Moderate (50 to 80 percent of median income)	31.0	24.4	28.6	26.1
Middle (80 to 120 percent of median income)	38.1	59.1	59.5	50.3
Upper (Greater than 120 percent of median income)	28.5	16.2	9.5	12.0
N/A Tracts	0.0	0.0	0.0	0.0
All Tracts	100.0	100.0	100.0	100.0

COMPLIANCE WITH ANTIDISCRIMINATION LAWS AND REGULATIONS

No substantive violations of anti-discriminatory laws and regulations were identified during the examination. Interviews with bank personnel and a review of bank policies, credit applications, and loans revealed no practices designed to discourage loan applications to any particular class. Further, the bank was not engaged in other illegal credit practices inconsistent with helping to meet community credit needs.

GLOSSARY OF COMMON CRA TERMS

(For additional information, please see the Definitions section of Regulation BB at 12 CFR 228.12.)

Assessment Area – The geographic area(s) delineated by the bank and used in evaluating the bank's record of helping to meet the credit needs of its community. The assessment area must include the geographies where the main office, branches, and deposit-taking automated tellers machines are located. The assessment area must consist only of whole geographies, may not reflect illegal discrimination, and may not arbitrarily exclude low- or moderate-income geographies.

Block Numbering Areas (BNAs) – BNAs are geographic entities similar to census tracts. Metropolitan areas are most often delineated into census tracts, while rural areas are delineated into BNAs.

Census Tracts – Census tracts are small, relatively permanent geographic entities within counties delineated by a committee of local data users. Generally, census tracts have between 2,500 and 8,000 residents and boundaries that follow visible features.

Community Development – Includes affordable housing (including multifamily rental housing) for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, activities that promote economic development by financing businesses or farms that have gross annual revenues of \$1 million or less, or activities that revitalize or stabilize low- or moderate-income geographies.

Community Development Loan – A loan that has community development as its primary purpose and (except in the case of a wholesale or limited-purpose bank).

1. Has not been reported or collected by the bank or an affiliate as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan and
2. Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

Community Development Service – A service that has as its primary purpose community development, is related to the provision of financial services, has not been considered in the evaluation of the bank's retail banking services, benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area and has not been claimed by other affiliated institutions.

Consumer Loans – Loans to individuals for household, family and other personal expenditures. These loans do not include real estate-secured loans.

Dun & Bradstreet Data – Data collected by Dun & Bradstreet regarding types of businesses and their respective gross annual revenues. The data can be sorted by geographies.

Geography – A census tract or a block numbering area.

Income Level – Both geographies and individuals can be described in terms of their income levels. In MSAs, the level is based on the MSA median income. In nonMSA areas, the level is based on the statewide, nonMSA median income.

Low-Income – Less than 50 percent of the area median income

Moderate-Income – At least 50 percent and less than 80 percent of the area median income

Middle-Income – At least 80 percent and less than 120 percent of the area median income

Upper-Income – At least 120 percent or more of the area median income

Metropolitan Statistical Area (MSA) - The general concept of an MSA is that of a core area containing a large population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. Generally, a single city with at least 50,000 inhabitants or an urbanized area with a total population of at least 100,000 would meet the definition of an MSA.

Qualified Investment – A lawful investment, deposit, membership share or grant that has as its primary purpose community development.

Small Business – A business with gross annual revenues of \$1 million or less.

Small Business Loan – A loan with an original amount of \$1 million or less that has been reported in the Consolidated Report of Condition and Income in the category “Loans secured by nonfarm nonresidential properties” or “Commercial and industrial loans.”

Small Farm – A farm with gross annual revenues of \$1 million or less.

Small Farm Loan – A loan with an original amount of \$500,000 or less that has been reported in the Consolidated Report of Condition and Income in the category “Loans secured by farmland” or “Loans to finance agricultural production and other loans to farmers.”