

PUBLIC DISCLOSURE

November 13, 2006

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Green Lake State Bank
RSSD# 923743

515 Hill Street
Green Lake, Wisconsin 54941

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, IL 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 CRA RATING: Satisfactory

Green Lake State Bank (the Bank) promotes economic growth in a manner consistent with its asset size, location, and current assessment area economic conditions. The Bank's efforts are accomplished primarily through the origination of real estate, commercial, and consumer loans. The Bank's loan-to-deposit ratio is more than reasonable and higher than its nationwide peer group. The majority of the Bank's commercial, consumer, and residential real estate loans originated during the July 1, 2005, to June 30, 2006, timeframe were originated in its assessment area. The Bank's residential real estate lending to consumers of different income levels and commercial lending to small businesses are reasonable. A geographic distribution analysis of the Bank's loans was not conducted because the assessment area consists entirely of middle-income census tracts. There were no CRA-related complaints received by the institution or this Reserve Bank since the previous evaluation.

There are no patterns or practices of illegal discrimination or discouragement of applications from any member of a protected class. There are no factors relative to the Bank's financial condition, size, or local economic conditions that would prevent it from meeting the community's credit needs.

The institution was rated **Satisfactory** under the CRA at its previous evaluation conducted by the Federal Reserve Bank as of September 17, 2002.

DESCRIPTION OF INSTITUTION

Green Lake State Bank, with assets of \$72.7 million at June 30, 2006, is a subsidiary of Baraboo Bancorp, Inc., a three-bank holding company located in Baraboo, Wisconsin. The Bank operates one full-service office, with an onsite 24-hour Automated Teller Machine, in the city of Green Lake, Wisconsin.

The Bank offers a full range of deposit and loan products to meet the banking needs of consumers and businesses in its assessment area. Deposit products include: checking (Personal, Super NOW, Personal NOW, and Business), savings (Statement Savings), certificates of deposit (various terms), money market (Regular and Premiere), and individual retirement accounts (Passbook Savings). Loan products include: vehicle loans, personal loans (single payment and installment), business loans, lines of credit, home equity loans, and numerous real estate mortgage loan products, including 1 – 4 family residential, construction, vacation homes, commercial and agricultural properties, and vacant land.

As of June 30, 2006, the majority of outstanding loans (76.2%) are secured by real estate. A detailed

analysis of the Bank's loan portfolio reveals that its principal area of focus is commercial lending, 72.0% of the total loan portfolio. The Bank's commercial lending activity is comprised of nonfarm, nonresidential loans secured by real estate and commercial and industrial loans, which are represented at 52.2% and 19.8% of the portfolio, respectively. Exhibit 1 below provides a detailed breakdown of the Bank's loan portfolio at June 30, 2006, according to its Report of Condition and Income.

Exhibit 1			
Loan Portfolio at June 30, 2006			
Loan Category	Amount Outstanding (\$000)	% of Total Loans	% of Total Real Estate Loans
Real estate secured loans:			
Construction and land development	611	1.0	1.3
Farm land	1,676	2.7	3.6
1-4 family – revolving	450	0.7	1.0
1-4 family – other	11,943	19.6	25.7
Multifamily	0	0.0	0.0
Nonfarm, nonresidential	31,858	52.2	68.4
Total real estate secured loans	46,538	76.2	100.0
Agricultural loans	584	1.0	
Commercial and industrial loans	12,157	19.8	
Loans to individuals	1,331	2.2	
Other nonconsumer loans	500	0.8	
Total all loans	61,110	100.0	

The latest available deposit information from the Federal Deposit Insurance Corporation (FDIC) as of June 30, 2006, indicates that Green Lake State Bank was ranked 3rd in market share of deposits originating in the county of Green Lake. There were 11 FDIC-insured financial institutions operating at least one banking office in this county. The Bank's specific market share at that date was 12.75%. By comparison, the top two financial institutions in market share each held over 22.0% individually, and collectively, almost half (46.52%) of the county's deposits. Bank management has identified the following institutions, each operating a banking office in Green Lake, as its principal competition in the assessment area: Anchor Bank (Madison), American Bank (Fond du Lac), First National Bank of Berlin (Berlin), The Farmers & Merchants Bank (Berlin), Markesan State Bank (Markesan), and Baylake Bank (Sturgeon Bay). Of these identified competitors, The Farmers & Merchants Bank and First National Bank of Berlin are the top two deposit market share holders in this county.

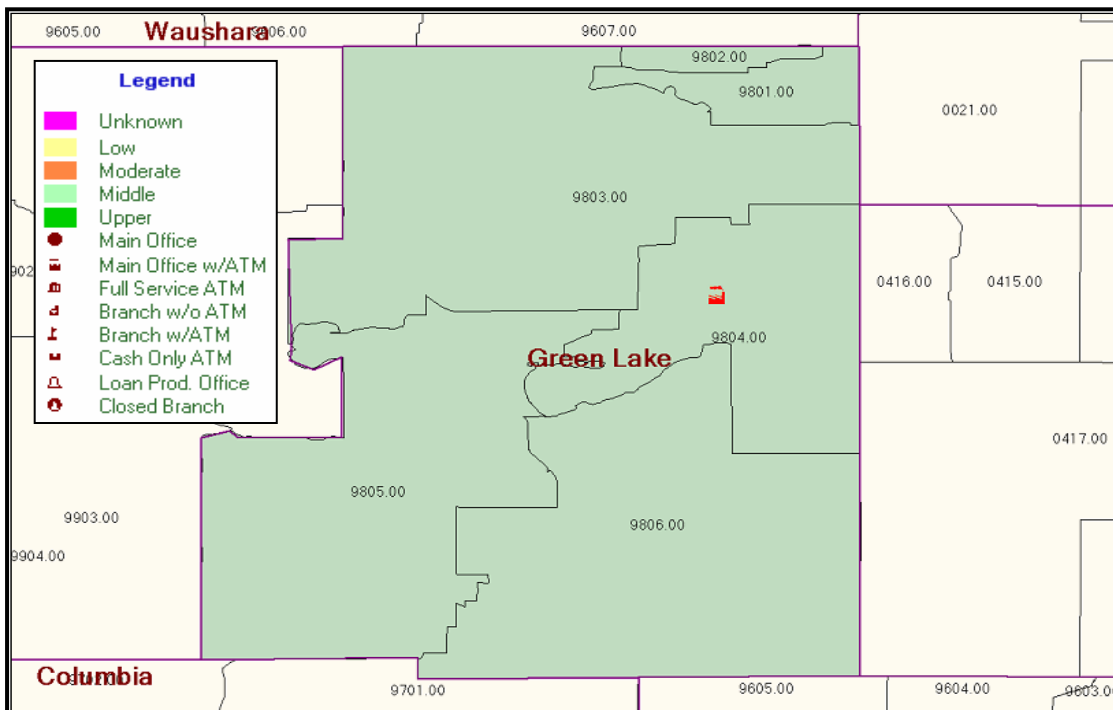
Specific market share data are located in Exhibit 2.

Exhibit 2 Green Lake State Bank Competitors ⁽¹⁾			
Competitor Name	Number of Offices Inside Market	Deposits \$(000) Inside Market	Market Share %
The Farmers and Merchants Bank – Berlin	1	111,197	23.72
First National Bank of Berlin	2	106,878	22.80
Green Lake State Bank	1	59,752	12.75
Markesan State Bank	2	35,175	7.50
Anchor Bank	1	21,418	4.57
Baylake Bank	1	15,777	3.37
American Bank	1	10,922	2.33

(1) Data as of June 30, 2006.

DESCRIPTION OF ASSESSMENT AREA

The Bank’s assessment area, shown below, consists of six middle-income census tracts encompassing all of Green Lake County, which is not part of a metropolitan statistical area.



Data from the 2000 census indicates that the population of the assessment area is 19,105. Additional selected demographic information concerning the assessment area is provided in Exhibit 3.

There have been changes to the Bank’s assessment area since the previous evaluation in 2002. Two

census tracts (9801.00 and 9802.00) were added to the assessment area in 2003, as management decided to include all of Green Lake County in the assessment area. This change occurred to make loan tracking and informational research simpler due to the ability to evaluate lending and obtain data based solely on the county. After adding these census tracts, the Bank's assessment area still contained only non-metropolitan census tracts and consisted of whole geographies, with no census tracts arbitrarily excluded.

Exhibit 3 Assessment Area Demographics ⁽¹⁾								
Income Categories	Tract Distribution		Number of Families in Tract		Families Below Poverty Level as % of Families by Tract		Number of Families Based on Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	705	13.3
Moderate-income	0	0.0	0	0.0	0	0.0	1,076	20.2
Middle-income	6	100.0	5,316	100.0	204	3.8	1,594	30.0
Upper-income	0	0.0	0	0.0	0	0.0	1,941	36.5
TOTALS	6	100.0	5,316	100.0	204	3.8	5,316	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	9,831	5,950	100.0	60.6	1,753	17.8	2,128	21.6
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
TOTALS	9,831	5,950	100.0	60.6	1,753	17.8	2,128	21.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Under \$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	938	100.0	821	100.0	72	100.0	45	100.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
TOTALS	938	100.0	821	100.0	72	100.0	45	100.0
	Percentage of Total Businesses			87.5		7.7		4.8

(1) Information about businesses is from 2005 Dun & Bradstreet demographic data; all other information is based on 2000 census data.

Population Changes

Estimates of population change from April 1, 2000, to July 1, 2005, are illustrated in the exhibit below.

Exhibit 4 Population Changes			
County	July 1, 2005 ⁽¹⁾	April 1, 2000 ⁽²⁾	Percentage Change (%)
Green Lake	19,168	19,105	0.3
State of Wisconsin	5,536,201	5,363,675	3.2

(1) Figures obtained from the US Census Bureau and are population estimates.
(2) Based on 2000 census information.

As noted above, the growth in Green Lake County is below that of the state and has had minimal change since the 2000 Census. This is expected due to lack of significant job growth occurring in the area based on the seasonal nature of tourist employment and the absence of large employers in the county.

Income Characteristics

Exhibit 5 compares the income levels for the assessment area to those for the non-metropolitan areas of the state and the State of Wisconsin (the State).

Exhibit 5 Distribution of Families by Income Level								
Location	Median Family Income			Percent of Families (Based on 2000 Census Data)				
	2006 Estimate ⁽¹⁾	2005 Estimate ⁽¹⁾	2000 Census	Low	Moderate	Middle	Upper	Below Poverty Level
Assessment Area ⁽²⁾	\$55,300	\$54,000	\$47,006	13.26	20.24	29.98	36.52	3.84
Non-Metropolitan Area	\$54,900	\$53,600	\$46,680	16.58	19.52	26.27	37.63	5.49
State of Wisconsin	N/A	N/A	\$52,911	17.39	19.09	26.20	37.32	5.60

(1) Department of Housing and Urban Development (HUD) estimate. Estimate is not available for the State of Wisconsin.
(2) The assessment area encompasses all of Green Lake County.
N/A – Not available

When compared to the non-metropolitan area and State of Wisconsin, the median family income of the assessment area is similar to the non-metropolitan area and below the State of Wisconsin, based on 2000 census data. Although 2006 median family income is not available for the State, the exhibit illustrates similar percentage growth for the assessment area and non-metropolitan area. Therefore, it is reasonable to believe that State income also grew significantly based on growth in median family income experienced in other counties and MSAs throughout the State, according to HUD.

Housing Characteristics and Affordability

Exhibit 6 compares the owner occupancy rates, median home values, and affordability ratios for the assessment area to those for the non-metropolitan area and the State of Wisconsin.

Exhibit 6 Housing Characteristics ⁽¹⁾			
Location	Owner Occupancy	Median Housing Value	Affordability Ratio
Assessment Area	60.5%	\$92,098	51.0
Non-Metropolitan Area	60.2%	\$91,008	51.3
State of Wisconsin	61.5%	\$109,900	48.1
<i>(1) Based on 2000 census information.</i>			

Information derived from the 2000 census indicates that owner occupancy rates in the assessment area are similar to non-metropolitan areas and the State as a whole. Median housing values indicate that the assessment area and non-metropolitan area of the State have similar housing values, whereas the state median housing value is significantly higher.

The housing affordability ratio is developed by dividing the median family income by the median housing value for a given area or groups of geographies and is helpful in comparing housing costs for different areas. An area with a higher ratio generally has more affordable housing than an area with a lower ratio. The affordability ratio of the assessment area is similar to the non-metropolitan area and higher than the State as a whole. Based on owner occupancy, median housing values, and affordability ratios, housing is more affordable in the assessment area and non-metropolitan area compared to the State overall.

Labor and Employment

The assessment area includes 1,092 businesses based on 2005 data obtained from Dun & Bradstreet. Residents of the assessment area have diverse job opportunities due to the agrarian and tourism focus of Green Lake County, in addition to close proximity to the metropolitan cities of Oshkosh and Fond du Lac. Green Lake is the deepest lake in the state, has multiple resort establishments and golf courses available to the public, and is a major tourism attraction. Some of the major employers with operations in the Bank's assessment area are outlined in Exhibit 7, based upon information compiled from the Wisconsin Department of Workforce Development (DWD).

Exhibit 7 Major Employers			
Company	Number of Employees	County	Product/Service
County of Green Lake	100-249	Green Lake	Executive and Legislative Offices
The Heidel House	100-249	Green Lake	Resort, Hotel, and Motel Services

Exhibit 7 Major Employers			
Company	Number of Employees	County	Product/Service
Green Lake School District	50-99	Green Lake	Elementary and Secondary Schools
Freight Lime & Sand Hauling, Inc.	50-99	Green Lake	Specialized Freight and Trucking
Menasha Packaging Company, Inc.	50-99	Green Lake	Fiber Box Manufacturing

Comparative unemployment statistics for 2004, 2005, and the nine-month average through September 2006, provided by the DWD, are illustrated in Exhibit 8.

Exhibit 8 2004, 2005, and Year-to-Date 2006 Seasonally Unadjusted Unemployment Rates ⁽¹⁾												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug.	Sept.	Avg. 2006	2005	2004
Green Lake County	6.9%	7.5%	7.2%	5.8%	5.0%	5.2%	4.8%	4.6%	4.1%	5.7%	5.8%	5.8%
State of Wisconsin	5.0%	5.7%	5.5%	5.0%	4.5%	4.9%	4.9%	4.2%	4.1%	4.9%	4.7%	5.0%
United States	5.1%	5.1%	4.8%	4.5%	4.4%	4.8%	5.0%	4.6%	4.4%	4.7%	5.1%	5.5%

(1) Seasonally Unadjusted Unemployment Rates were provided by the Wisconsin DWD Worknet.

The preceding exhibit indicates unemployment rates are higher in Green Lake County than in the State of Wisconsin or the United States. This can be attributed to the seasonal nature of the tourist industry which increases unemployment in the winter months.

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Green Lake State Bank's performance under the CRA is based on analyses of its loan-to-deposit ratio, lending in the assessment area, and lending to borrowers of different income levels and to businesses of different sizes.

Loan-to-Deposit (LTD) Ratio

The Bank's LTD ratio was 100.7% with an eight quarter average of 98.6% at June 30, 2006. Ratios at this level indicate that the Bank is investing all of its deposits through the origination of loans. Exhibit 9 compares this data with similar data for the nationwide peer group and other competitors in the assessment area.

Exhibit 9 Comparative Loan-to-Deposit Ratios			
Institution	Total Assets at June 30, 2006 (000)	Loan-to-Deposit Ratio (%)	
		At June 30, 2006	Average for the Eight Quarters Ended June 30, 2006
AnchorBank	4,278,118	118.4	119.4
Green Lake State Bank	72,744	100.7	98.6
Baylake Bank	1,104,431	93.1	92.4
The Farmers & Merchants Bank - Berlin	138,724	96.6	91.9
American Bank	188,025	94.0	88.6
First National Bank of Berlin	233,088	83.7	83.6
Markesan State Bank	73,132	84.5	76.3
Nationwide Peer Group⁽¹⁾	N/A⁽²⁾	73.0	71.5

(1) The Bank is in Peer Group 11 as defined in the Uniform Bank Performance Report.
(2) N/A – Information is not available.

Data for Anchorbank and Baylake Bank are included in this exhibit because these banks operate a branch in Green Lake, Wisconsin, and the Bank considers them competitors. Nevertheless, comparison of Anchorbank’s and Baylake Bank’s LTD ratios with similar data from the other banks shown in Exhibit 9 is not particularly meaningful because these banks have significantly more assets and obtain deposits from areas beyond the Bank’s assessment area.

The Bank’s LTD ratios are above all defined competitors (except Anchorbank) and its nationwide peer group, which is defined in the Uniform Bank Performance Report as all insured commercial banks with assets between \$50 and \$100 million in a non-metropolitan area with two or fewer full service branches.

Based on this analysis, the Bank’s LTD ratios are more than reasonable given the its size, financial condition, and assessment area’s credit needs.

Lending in the Assessment Area

Exhibit 10 summarizes the Bank’s consumer, commercial, and residential real estate loans with the number volume and corresponding percentages of such loans originated in the assessment area from July 1, 2005, to June 30, 2006.

Exhibit 10 Percentage of Loans Originated in the Assessment Area			
Loan Type	Total Number of Loans	Loans Originated in the Assessment Area	
		Number	Percent
Consumer Loans	102	80	78.4
Commercial Loans	107	71	66.4
Residential Real Estate Loans	40	26	65.0

Exhibit 10 Percentage of Loans Originated in the Assessment Area			
Totals	249	177	71.1
Previous Evaluation Totals (September 17, 2002)	427	296	69.3

The exhibit indicates that 71.1% of all loans originated during the one-year time period were originated within the assessment area. Additional analysis of the data reveals the percentage of loans originated in the assessment area has remained consistent as the percentage of loans originated in the assessment area during the previous evaluation was 69.3%. Performance under this criterion indicates the majority of the Bank’s consumer, commercial, and residential real estate loans are originated in the assessment area.

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

A review of the Bank’s residential real estate and consumer loan originations for the one-year timeframe of July 1, 2005, to June 30, 2006, was performed to analyze and evaluate its lending to borrowers of different income levels, including low- and moderate-income individuals. The Bank’s June 30, 2005 and 2006 Reports of Condition (schedule RC-C, Part II) were also analyzed to evaluate its distribution of lending to businesses of different sizes, especially to small businesses, defined as those businesses with annual revenues of \$1 million or less.

A summary of residential real estate and consumer lending by borrower income level is provided in Exhibit 11. Demographic information about families in the assessment area is also provided. A review of all residential real estate and consumer loans, based on borrower’s annual income and the assessment area defined median family income classifications, was utilized for the evaluation.

Exhibit 11 Lending in the Assessment Area by Borrower Income Classification						
Borrower Income Classification	Number of Families Based on Family Income ⁽¹⁾		Residential Real Estate Loan Distribution		Consumer Loan Distribution	
	#	%	#	%	#	%
Low-income	705	13.3	2	7.7	27	33.8
Moderate-income	1,076	20.2	9	34.6	25	31.2
Middle-income	1,594	30.0	15 ⁽³⁾	57.7	28	35.0
Upper-income	1,941	36.5	15 ⁽³⁾	57.7	28 ⁽³⁾	35.0
Totals	5,316	100.0	26	100.0	80	100.0

(1) Based on 2000 census data.
(2) Based on HUD’s estimated annually adjusted median family income for the assessment area for 2005 - \$54,000 and 2006 - \$55,300.
(3) Middle- and upper-income loans were classified together due to similar characteristics under this portion of the performance test.

Of the 26 residential real estate loan originations, two were to low-income borrowers and nine were to moderate-income borrowers. Overall, 34.6% of residential real estate loan originations

during the one-year sample period were issued to low- or moderate-income borrowers. This figure is slightly higher than the percentage of low- and moderate-income families, 33.5%. Of the 80 consumer loan originations, 27 were to low-income borrowers and 25 were to moderate-income borrowers as identified by their annual income. Overall, 65.0% of consumer loan originations during the one-year sample period were issued to low- or moderate-income borrowers. This figure is significantly higher than the percentage of low- and moderate-income families. The Bank's performance indicates an excellent distribution of lending to borrowers of different income levels.

Information concerning commercial and industrial loans by original loan amount at June 30, 2005, and 2006 is summarized in Exhibit 12.

Exhibit 12 Small Business By Original Loan Amount								
Original Loan Amount	Commercial and Industrial Loans				Commercial Real Estate Loans			
	6/30/05		6/30/06		6/30/05		6/30/06	
	#	%	#	%	#	%	#	%
\$100,000 or less	127	74.2	129	75.9	57	42.2	57	38.8
>\$100,000-\$250,000	23	13.5	24	14.1	35	25.9	44	29.9
>\$250,000-\$1,000,000	21	12.3	17	10.0	43	31.9	46	31.3
Total Small Business Loans	171	100.0	170	100.0	135	100.0	147	100.0

Commercial loans with an origination amount of \$1 million or less are considered to be small business loans. 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. Information in Exhibit 12 illustrates that for 2005 and 2006, 74.2% and 75.9%, respectively, of commercial and industrial loans not secured by real estate were originated by the Bank in amounts of \$100,000 or less and that 42.2% and 38.8%, respectively, of loans secured by commercial real estate are of this size. The fact that loans secured by commercial real estate tend to be in larger amounts than \$100,000 is expected, as real estate is generally considered to be stronger collateral than other business assets. As a result, lenders will often make larger loans against this type of collateral. When evaluated against the number of small businesses in the assessment area, 87.5% (see Exhibit 3), it is evident the Bank's origination of commercial loans to small businesses is generally comparable to the demographic composition of the assessment area and is reasonable based on this criterion.

Geographic Distribution of Loans

An analysis of the geographic distribution of lending in the Bank's assessment area was not performed because it would not be meaningful as the assessment area includes no low- or moderate-income geographies. No low- or moderate-income census tracts were arbitrarily excluded from the assessment area.

Complaints

Neither the Bank nor this Reserve Bank has received any CRA-related complaints since the previous evaluation.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

Green Lake State Bank is in compliance with the substantive portions of anti-discrimination laws and regulations, including the Equal Credit Opportunity and Fair Housing Acts. A review of loan policies and procedures, articulated lending standards, forms, denied loan applications, and a sample of loans originated since the previous examination revealed no evidence of patterns or practices of discriminatory treatment or other illegal credit practices on a prohibited basis. Interviews with community representatives revealed no evidence of discriminatory credit practices.

CRA APPENDIX A

GLOSSARY

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 home mortgage, 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 householder and no wife present) or "female householder" (a family with a female householder and no husband present).

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

Home mortgage 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 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.

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.

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.

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 geography.

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.

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 non-farm non-residential properties or are classified as commercial and industrial loans.

Upper-income: Individual income that 120 percent or more of the area median income, or a median family income that 120 percent or more in the case of a geography.