

PUBLIC DISCLOSURE

February 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of York
Certificate Number: 15104

13 West Liberty Street
York, South Carolina 29745

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Atlanta Regional Office

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Atlanta, Georgia 30309-3849

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 RATING

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

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to deposit ratio is reasonable given the institution's size, financial condition, and credit needs in the assessment area.
- The bank originated a majority of loans within its assessment area.
- The geographic distribution of small business and home mortgage loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration of loans to businesses of different sizes and individuals of different income levels.
- The institution has not received any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Bank of York is a state chartered, non-member community bank headquartered in York, York County, South Carolina. The bank is wholly owned by York Bancshares, Inc., a one-bank holding company, also located in York, South Carolina. The bank has no subsidiary or affiliate relationship, and there has been no merger or acquisition activities since the previous evaluation. Bank of York received a “Satisfactory” rating at its previous FDIC CRA Performance Evaluation, dated March 5, 2019, based on the Federal Financial Institutions Examination Council’s (FFIEC) Interagency Small Institution Examination Procedures.

Bank of York currently operates four full-service offices in York County, South Carolina. In addition to its main office and one branch office in York, South Carolina, the bank operates offices in Lake Wylie and Rock Hill, South Carolina. The bank’s main office and East Liberty Street office are in moderate-income census tracts, and the Newport and Bethel-Lake Wylie offices are in middle-income census tracts. The bank has not opened or closed any branches since the previous evaluation.

Bank of York’s primary lending focus is commercial and home mortgage lending, which has not changed since the previous evaluation. The bank continues to offer a wide variety of loan products, including commercial, home mortgage, farm, consumer, and credit cards; the latter are through a third-party. In addition, the bank offers long-term home mortgage loans through its broker relationship with a mortgage lender.

Deposit products offered include checking, savings, money market, certificates of deposit, and individual retirement accounts. Other products and services include debit cards, direct deposit, wire transfers, notary service, domestic and international wire transfers, safe deposit boxes, and overnight deposit drop boxes. Lastly, the bank offers alternative delivery systems including personal and business online banking, telephone, mobile banking, and automated teller machines.

As of the December 31, 2024, Consolidated Reports of Condition and Income (Call Report), Bank of York had total assets of \$301.5 million, total loans of \$97.3 million, total deposits of \$263.7 million, and total securities of \$44.1 million. As shown in the following table, loans secured by commercial loans (loans secured by non-farm, non-residential properties and commercial and industrial loans) represent the largest portion of the loan portfolio at 42.0 percent followed by loans secured by 1-4 family residential properties at 35.9 percent.

Loan Portfolio Distribution as of 12/31/2024		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	13,966	14.3
Secured by Farmland	2,826	2.9
Secured by 1-4 Family Residential Properties	34,982	35.9
Secured by Multifamily (5 or more) Residential Properties	-	-
Secured by Nonfarm Nonresidential Properties	31,801	32.7
Total Real Estate Loans	83,575	85.8
Commercial and Industrial Loans	9,023	9.3
Agricultural Production and Other Loans to Farmers	-	-
Consumer Loans	4,970	5.1
Obligations of State and Political Subdivisions in the U.S.	-	-
Other Loans	-	-
Lease Financing Receivable (net of unearned income)	-	-
Less: Unearned Income	236	0.2
Total Loans	97,332	100.0%
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial or legal impediments, other than legal lending limits, that would affect the bank's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Bank of York has designated a single CRA assessment area that includes York County, South Carolina, in its entirety, which is part of the Charlotte-Concord-Gastonia, North Carolina-South Carolina Metropolitan Statistical Area (MSA).

Although the assessment area has remained the same since the previous evaluation, the demographic composition of the assessment area changed due to the 2020 United States (U.S.) Census data, which was released by the FFIEC in April 2022. The 2020 U.S. Census data updated the 2015 American Community Survey (ACS) based on information collected from 2015 through 2020. As a result, there were income classification and census tract changes, which affected the bank's assessment area. The following tables provide a description of the bank's assessment area, including geographies and income levels since the previous evaluation.

Description of Assessment Area Geographies – 2015 ACS Data						
Assessment Area	Low-Income	Moderate-Income	Middle-Income	Upper-Income	NA*	Total
York Assessment Area	-	4	8	2	-	14
<i>Source: 2015 ACS Data. (*) The NA category consists of geographies not assigned an income classification.</i>						

Description of Assessment Area Geographies – 2020 U.S. Census Data						
Assessment Area	Low-Income	Moderate-Income	Middle-Income	Upper-Income	NA*	Total
York Assessment Area	-	2	13	2	-	17
<i>Source: 2020 U.S. Census Data. (*) The NA category consists of geographies not assigned an income classification.</i>						

Economic and Demographic Data

Bank of York’s assessment area consists of 17 census tracts: 2 moderate-, 13 middle-, and 2 upper-income. There are no distressed or underserved non-metropolitan middle-income census tracts within the bank’s assessment area. The following table presents demographic information based on the 2020 U.S. Census data and the 2024 Dunn and Bradstreet data.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	-	11.8	76.5	11.8	-
Population by Geography	85,490	-	10.8	73.1	16.1	-
Housing Units by Geography	34,371	-	11.6	74.5	14.0	-
Owner-Occupied Units by Geography	25,738	-	8.9	77.0	14.1	-
Occupied Rental Units by Geography	6,271	-	20.4	63.7	15.9	-
Vacant Units by Geography	2,362	-	17.0	75.1	7.8	-
Businesses by Geography	9,145	-	11.6	67.1	21.4	-
Farms by Geography	416	-	7.7	82.5	9.9	-
Family Distribution by Income Level	23,449	20.4	19.6	21.8	38.3	-
Household Distribution by Income Level	32,009	23.7	17.0	18.3	41.0	-
Median Family Income MSA - 16740 Charlotte-Concord-Gastonia, NC-SC MSA		\$80,486	Median Housing Value			\$204,994
			Median Gross Rent			\$863
			Families Below Poverty Level			7.8%
<i>Source: 2020 U.S. Census and 2024 D&B Data. Due to rounding, totals may not equal 100.0%. (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to the 2024 D&B data, there are 9,145 non-farm businesses operating in the assessment area. Of these total businesses, 93.6 percent reported gross annual revenues of \$1.0 million or less; 96.2 percent have nine or fewer employees. and 95.6 percent operate from a single location.

In 2024, the top industries in the assessment area were services, followed by non-classifiable establishments; finance, insurance, and real estate; retail trade; construction; and transportation and communication. Top employers in York County include Ross Stores, Inc.; LPL Financial; Piedmont Medical Center; Wells Fargo Home Mortgage; and York County Government.

According to the Federal Reserve Economic Data, the unemployment rate declined slightly between 2021 and 2023. The county’s unemployment rates were lower than the state and national rates over

this time period. The following table reflects the average annual unemployment rate for the assessment area by county, state, and nation.

Unemployment Rates			
Area	2021	2022	2023
	%	%	%
York County	3.1	2.8	2.9
South Carolina	3.3	3.1	3.0
National Average	3.9	3.5	3.7

Source: Federal Reserve Bank of St. Louis Economic Data (FRED)

Examiners used the FFIEC’s median family income data to analyze the bank’s home mortgage lending under the *Borrower Profile* criterion. The following table reflects the median family income ranges for the low-, moderate-, middle-, and upper-income categories in the Charlotte-Concord-Gastonia, North Carolina-South Carolina MSA.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Charlotte-Concord-Gastonia, NC-SC MSA Median Family Income (16740)				
2024 (\$80,486)	<\$40,243	\$40,243 to <\$64,389	\$64,389 to <\$96,583	≥\$96,583

Source: FFIEC

Competition

The assessment area is competitive for financial services. According to the FDIC’s June 30, 2024 *Summary of Deposits Report*, there are 16 FDIC-insured financial institutions operating 45 offices in the assessment area. Of these institutions, Bank of York ranked 7th and held a deposit market share of 5.3 percent. The top five financial institutions accounted for 74.1 percent of the deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders in the assessment area. According to the 2023 Peer Mortgage Data (most recent aggregate data available), 261 lenders reported 2,978 home mortgage loans originated or purchased totaling \$863.3 million in the assessment area. Of these lenders, Bank of York ranked 26th with a market share of 1.1 percent by number of loans. The top five institutions accounted for 25.0 percent of the market share.

Bank of York is not required to collect or report small business loan data and has elected not to report such information. Therefore, the analysis of small business loans under the *Lending Test* does not include comparisons against aggregate data. However, aggregate data reflects the level of demand for small business loans and is relevant to understanding the level of competition in the bank’s assessment area. According to 2022 Peer Small Business Data, which is the most recent available, 85 lenders reported 7,412 small business loans totaling \$252.4 million in the assessment area, indicating a high degree of competition. The top five lenders accounted for 58.0 percent of total market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying assessment area's credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners contacted an individual of a local government entity in York County, South Carolina. This government entity works to recruit and retain local industries, creates quality jobs, promotes the overall economy, and provides basic governmental services to constituents, which enhance the quality of life in the area. The contact indicated the local economy has flourished in the last two years and the population is growing. The contact also identified a significant level of opportunity for local small business lending, as well as a need for affordable housing for the low- and moderate-income workforce. Overall, the contact stated that there is good competition among financial institutions in the assessment area, and that financial institutions are generally responsive to community credit needs.

Credit Needs

Considering information obtained from the contact and demographic and economic data, examiners determined that small business loans represent a primary credit need for the assessment area. The significant percentage of businesses with gross annual revenues of \$1 million or less (93.6 percent) and the large number of businesses with nine or fewer employees (96.2 percent) support the conclusion that there is a need for small business loans. In addition, affordable housing is a need, as 40.0 percent of the families are low- and moderate-income, with 7.8 percent of families living below poverty.

SCOPE OF EVALUATION

General Information

The evaluation covers the period from the previous evaluation, dated March 5, 2019, to the current evaluation dated February 3, 2025. Examiners used the Interagency Small Institution Examination Procedures to evaluate Bank of York's CRA performance. These procedures include the CRA Small Bank *Lending Test*, as described in the *Appendices*.

Activities Reviewed

The CRA regulation requires a review of an institution's lending performance in its defined assessment area with respect to small business, home mortgage, and small farm lending, if significant. Examiners selected small business and home mortgage loans to assess the bank's performance under the *Lending Test*. These loans represent the bank's major product lines based on business strategy and the number and dollar volume of loans originated during the evaluation period. Both loan categories are integral components of the bank's lending focus. Farm and consumer loans do not represent major product lines. As a result, examiners did not analyze

these loans during this evaluation. Additionally, the bank's lending focus and product mix remained consistent throughout the evaluation period.

Bank of York is not subject to small business reporting requirements. Therefore, the evaluation included an analysis of small business loans, as defined in the *Glossary*, originated from January 1, 2024, through December 31, 2024. During this time, the bank originated 143 small business loans totaling \$13.7 million. Of the 143 small business loans originated, 109 loans totaling approximately \$8.8 million were originated inside the assessment areas. Examiners reviewed the universe of small business loans for the *Assessment Area Concentration and Geographic Distribution* performance. Since business revenue information was not readily available, examiners reviewed a random sample of 47 small business loans totaling \$3.1 million to evaluate *Borrower Profile* performance. The 2024 D&B data provided a standard of comparison for the small business loans.

Bank of York was not subject to Home Mortgage Disclosure Act (HMDA) reporting requirements in 2021 and 2022. However, the bank was subject to the HMDA requirements in 2023, as home mortgage lending activity exceeded the data collection and reporting threshold. Therefore, this evaluation includes an analysis of the bank's HMDA loans originated from January 1, 2023, through December 31, 2023. During this time, the bank originated 44 HMDA loans totaling \$6.1 million. Examiners did not identify any significant differences in home mortgage lending performance between 2021 and 2023 that materially affected conclusions. For comparison purposes, examiners used aggregate HMDA data, the percentage of families by income level, and the percentage of owner-occupied housing units by geography.

For both loan products reviewed, *Geographic Distribution* and *Borrower Profile* analyses focused only on loans originated inside the bank's assessment area. Based on the bank's lending focus and number of loans originated, examiners gave more weight to small business lending in determining the overall rating. While this evaluation presents both the number and dollar volume of loans, the analyses focused on the number of loans rather than dollar volume, as it is a better indicator of the number of businesses and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The overall *Lending Test* for this institution is Satisfactory. A reasonable loan-to-deposit ratio; majority of loans originated inside the assessment area; reasonable dispersion of loans throughout the assessment area; and reasonable penetration of loans among businesses of different sizes and borrowers of different income levels support this rating. Additionally, the bank has not received any CRA-related complaints since the previous evaluation.

Loan-to-Deposit Ratio

Bank of York's net loan-to-deposit (NLTD) ratio is reasonable given its size, financial condition, and assessment area's credit needs. The bank's NLTD ratio averaged 35.6 percent over the 24 calendar quarters since the previous evaluation, from March 31, 2019, through December 31, 2024. During this period, the bank's quarterly NLTD ratio ranged from a low of 25.0 percent as of December 31, 2021, to a high of 46.1 percent as of March 31, 2019.

Bank of York is involved in another lending activity that helps to meet the credit needs within the assessment area that are not reflected in the bank’s average NLTD ratio. Specifically, the bank is active in the public unit accounts fund market (also known as public funds) in which government entities deposit their excess funds into financial institutions. Banks routinely use these funds to extend loans. During the previous 24 calendar quarters, the bank’s averaged \$16.4 million in public funds, with a low of \$11.1 million, as of September 30, 2019, and a high of \$51.2 million as of December 31, 2021. Excluding public funds, the Bank of York’s average NLTD ratio would equal 44.1 percent for the same time period.

Examiners identified a similarly situated institution based on asset size, portfolio composition, and geographic location. Examiners compared the bank’s average NLTD ratio to this institution to determine if the level of lending provided by the bank is comparable. As shown in the following table, Bank of York’s average NLTD ratio over the previous 24 calendar quarters was lower than the average of the similarly situated institution.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/2024 (\$000s)	Average Net LTD Ratio (%)
Bank of York	301,506	35.6
The Bank of Clarendon	413,319	55.5

Source: Reports of Condition and Income as of 12/31/2024

Assessment Area Concentration

Bank of York originated a majority of its small business and home mortgage loans within the assessment area. The following table details the bank’s lending performance by product type, number, and dollar volume inside and outside the assessment area.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2024	109	76.2	34	23.8	143	8,774	64.0	4,931	36.0	13,705
Home Mortgage										
2023	32	72.7	12	27.3	44	4,132	67.2	2,013	32.8	6,145

Source: January 1, 2024, through December 31, 2024, Small Business Bank Records and the 2023 HMDA LAR.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank’s reasonable small business and home mortgage lending performance supports this conclusion.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Small business lending in moderate-income census tracts was comparable to demographics. The following table reflects the distribution of small business loans within the assessment area.

Geographic Distribution of Small Business Loans in the Assessment Area						
Tract Income Level	% of Businesses	#	%	\$(000s)	%	
Moderate						
2023	11.5	13	11.9	883	10.1	
Middle						
2023	67.1	80	73.4	7,050	80.3	
Upper						
2023	21.4	16	14.7	841	9.6	
Totals						
2023	100.0	109	100.0	8,774	100.0	

Source: 2024 D&B Data; Bank Records

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. Home mortgage lending in moderate-income census tracts was below aggregate lending, but exceeded demographics. However, it is noted that the competitive nature of the assessment area has limited the bank’s opportunity for home mortgage lending. According to the 2023 Peer Mortgage Data, 261 lenders reported 2,978 home mortgage loan originations or purchases totaling \$863.3 million within the assessment area, indicating a high level of competition for such loans. The following table reflects the distribution of small business loans within the assessment area.

Geographic Distribution of Home Mortgage Loans in the Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2023	8.9	16.8	3	9.4	377	9.1
Middle						
2023	77.0	65.2	27	84.4	2,920	70.7
Upper						
2023	14.1	18.0	2	6.3	835	20.2
Totals						
2023	100.0	100.0	32	100.0	4,132	100.0

Source: 2020 U.S. Census; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different sizes and individuals of different income levels. The bank’s reasonable small business lending and excellent home mortgage lending performance support this conclusion.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. While the following table indicates a majority of the sampled small business loans were originated to small businesses, the bank’s level of lending was below demographic data.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	93.6	33	70.2	1,533	50.2
>\$1,000,000	1.5	11	23.4	1,441	47.2
Revenue Not Available	4.9	3	6.4	81	2.6
Total	100.0	47	100.0	3,055	100.0

Source: 2024 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%

Examiners also evaluated the sample of 47 small business loans originated inside the bank’s assessment area using loan size as a proxy for the size of the business served. As reflected in the following table, a majority of the small business loans (93.6 percent) originated in the assessment area, by number, had loan sizes of less than \$250,000. This level of lending is indicative of the bank’s efforts to help serve the needs of small businesses in the assessment area. The following table reflects the distribution of small business loans by loan size.

Distribution of Small Business Loans by Loan Size				
Loan Size	#	%	\$(000s)	%
<\$100,000	39	83.0	1,205	39.4
\$100,000 - \$249,999	5	10.6	787	25.8
\$250,000 - \$499,999	2	4.3	563	18.4
\$500,000 - \$1,000,000	1	2.1	500	16.4
Total	47	100.0	3,055	100.0

Source: 2023 Bank Data.

Home Mortgage Loans

The distribution of home mortgage loans reflects excellent penetration among borrowers of different incomes levels. Home mortgage lending to low-income borrowers significantly exceeded aggregate lending and was comparable to demographics. Home mortgage lending to moderate-income borrowers also exceeded both aggregate lending and demographics. The following table reflects the dispersion of home mortgage loans to borrowers of different income levels.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.3	5.8	7	21.9	386	9.3
Moderate	19.6	19.1	7	21.9	780	18.9
Middle	21.8	26.0	5	15.6	500	12.1
Upper	38.3	33.3	6	18.8	1,444	34.9
Not Available	-	15.8	7	21.9	1,022	24.8
Totals	100.0	100.0	32	100.0	4,132	100.0
<i>Source: 2020 U.S. Census Data; Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

Response to Complaints

The bank has not received any CRA-related complaints since the previous evaluation. Therefore, this criterion did not affect the *Lending Test* rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

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.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

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.

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.