

PUBLIC DISCLOSURE

April 6, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community Bank of Cameron
Certificate Number: 12349

101 W Main St
Cameron, Wisconsin 54822

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

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Chicago, Illinois 60606

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 (AA), including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. The rating is supported by the following conclusions:

- **Loan-to-Deposit Ratio:** The average loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- **Assessment Area Concentration:** The bank originated a majority of its home mortgage and small business loans within the AA.
- **Geographic Distribution:** The geographic distribution of home mortgage and small business loans reflects reasonable dispersion throughout the AA.
- **Borrower Profile:** The distribution of home mortgage and small business loans reflects reasonable distribution among individuals of different income levels and businesses of different sizes.
- **Response to Complaints:** The institution has not received any CRA-related complaints since the previous evaluation. Therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

The Community Bank of Cameron (CBC) is a full-service financial institution headquartered in Cameron, Wisconsin. The bank is wholly owned by Cameron Bancorp, Incorporated, a one-bank holding company also located in Cameron. The bank received a Satisfactory rating during its previous FDIC Performance Evaluation, dated June 22, 2020, based on Interagency Small Institution Examination Procedures.

There have been no mergers or acquisitions since the previous evaluation. However, in July 2022, CBC closed the Danbury branch office due to a lack of activity. This office was located in a moderate-income census tract (CT) in Burnett County. The bank continues to maintain its main office in Cameron and two branch offices in Grantsburg and Siren. All three offices are located in middle-income geographies.

CBC's lending focus has not changed since the previous evaluation. The bank continues to offer a variety of loan and deposit products, with a focus on residential, and to a lesser extent, commercial lending activities. Customers can access bank products and services through online and mobile banking platforms, as well as automated teller machines conveniently located throughout the AA. As of December 31, 2025, CBC maintained total assets of \$219 million, total loans of \$155 million, and total deposits of \$192 million.

Loan Portfolio Distribution as of 12/31/2025		
Loan Category	\$ (000s)	%
Construction and Land Development	15,770	10.2
Secured by Farmland	4,206	2.7
Secured by 1-4 Family Residential Properties	97,649	63.0
Secured by Multifamily (5 or more) Residential Properties	942	.6
Secured by Nonfarm Nonresidential Properties	21,234	13.7
Total Real Estate Loans	139,801	90.2
Commercial and Industrial Loans	6,062	3.9
Agricultural Loans	752	.5
Consumer Loans	3,649	2.4
Municipal Obligations	4,642	3.0
Other Loans	75	
Total Loans	154,981	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal or other impediments that affect the bank’s ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs within which examiners will evaluate its CRA performance. CBC has designated a single AA consisting of Barron and Burnett Counties, as well as portions of Rusk and Polk Counties. In total, the AA consists of two moderate-income CTs and 20 middle-income CTs. While the boundaries of the AA have not changed since the prior evaluation, the number and income designations of CTs have changed due to the results of the 2020 Census. A CT in Barron County was split into two CTs. Further, the number of moderate-income CTs decreased from four to two. The following sections discuss demographic and economic information about the AA.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	N/A* % of #
Geographies (Census Tracts)	22	0.0	9.1	90.9	0.0	0.0
Population by Geography	75,070	0.0	11.0	89.0	0.0	0.0
Housing Units by Geography	47,718	0.0	10.8	89.2	0.0	0.0
Owner-Occupied Units by Geography	24,802	0.0	10.0	90.0	0.0	0.0
Occupied Rental Units by Geography	6,809	0.0	10.7	89.3	0.0	0.0
Vacant Units by Geography	16,107	0.0	11.9	88.1	0.0	0.0
Businesses by Geography	7,217	0.0	11.8	88.2	0.0	0.0
Farms by Geography	609	0.0	9.0	91.0	0.0	0.0
Family Distribution by Income Level	20,481	21.7	20.8	23.1	34.4	0.0
Household Distribution by Income Level	31,611	24.9	18.6	20.0	36.5	0.0
Wisconsin Non-MSA Median Family Income	\$71,403	Median Housing Value		\$ 160,814		
		Median Gross Rent		\$729		
		Families Below Poverty Level		7.8%		

Source: 2020 Census and 2025 D&B Data

Median family income (MFI) levels summarized below are used to analyze home mortgage lending activity under the Borrower Profile criterion.

Median Family Income Ranges				
Median Family Income	Low < 50%	Moderate 50% to < 80%	Middle 80% to < 120%	Upper > 120%
2020 - \$68,000	<\$34,000	\$34,000 to < \$54,400	\$54,400 to < \$81,600	≥ \$81,600
2021 - \$69,600	< \$34,800	\$34,800 to < \$55,680	\$55,680 to < \$83,520	≥ \$83,520
2022 - \$81,500	< \$40,750	\$40,750 to < \$65,200	\$65,200 to < \$ 97,800	≥ \$97,800
2023 - \$86,000	< \$43,000	\$43,000 to < \$68,800	\$68,800 to < \$103,200	≥ \$103,200
2024 - \$86,700	< \$43,350	\$43,350 to < \$69,360	\$69,360 to < \$104,040	≥ \$104,040
2025 - \$92,800	< \$46,400	\$46,400 to < \$74,240	\$74,240 to < \$111,360	≥ \$111,360

Source: FFIEC

According to data provided by the Wisconsin Realtors Association, home prices in the AA increased significantly since the previous evaluation, with the largest increase occurring in Barron County. Higher home prices are due, in large part, to the volume of second homes and rental properties in some parts of the AA, which tends to drive up home prices. These higher housing costs create barriers to low- and moderate-income applicants seeking home ownership.

Median Home Sale Prices						
Area	2021	2022	2023	2024	2025	Increase (%)
Barron County	\$198,350	\$238,700	\$250,000	\$269,900	\$289,000	45.7
Burnett County	\$240,000	\$273,000	\$290,000	\$301,250	\$325,000	35.4
Polk County	\$236,250	\$269,500	\$284,000	\$300,000	\$301,000	27.4
Rusk County	\$173,000	\$173,750	\$189,000	\$210,000	\$196,000	13.3
Wisconsin	\$241,000	\$265,000	\$285,000	\$310,000	\$325,000	34.9

Source: Wisconsin Realtors Association

Unemployment rates peaked in 2020 during the COVID-19 pandemic but have since steadily improved and stabilized. Annual unemployment rates for 2025 are unavailable; however, the December 2025 rates for all four counties showed an increase in unemployment.

Annual Unemployment Rates					
Area	2021 (%)	2022 (%)	2023 (%)	2024 (%)	12-2025 (%)
Barron County	4.1	3.5	3.5	3.6	3.8
Burnett County	5.4	4.7	4.4	4.5	5.1
Polk County	4.5	4.0	4.1	4.3	4.8
Rusk County	4.5	3.6	3.5	4.0	4.5
Wisconsin	3.9	2.9	3.0	3.0	2.7

Source: Bureau of Labor Statistics

The analysis of small business loans under the Borrower Profile criterion compares the distribution of small business loans among businesses with varying gross annual revenues (GARs). According to 2025 D&B data, 7,217 businesses operate within the AA, of which, approximately 87.4 percent have GARs of \$1 million or less, 70.8 percent employ less than five employees, and 91.9 percent operate from a single location. The largest business sectors in the AA include non-classifiable establishments at 14 percent; other services at 10 percent; and construction at 9 percent. Major employers in the AA include St. Croix Casino, the Jenni-O Turkey Store, Grantsburg School District, and Polaris Industries.

Competition

CBC operates in a modestly competitive environment. Local and national banks, as well as area credit unions, pose the greatest degree of competition for financial services within the AA. According to the June 30, 2025 Summary of Deposits compiled by the FDIC, 20 financial institutions operate 39 full-service branches in Barron, Burnett, Polk, and Rusk Counties. CBC ranks sixth with a deposit market share of 6.4 percent.

CBC is not required to collect or report small business or home mortgage data, and it has elected not to do so. Therefore, the analysis of loans under the Lending Test does not include a comparison against aggregate data.

Community Contacts

As part of the evaluation process, examiners contact third parties in the AA to help identify credit needs within the community. This information helps determine whether local financial institutions are responsive to these needs and helps identify available credit opportunities.

Examiners reviewed information obtained from a recent contact with a representative from a regional planning commission serving Burnett and Rusk counties. According to the contact, there is a need for affordable housing. While there are a number of vacant houses, they are primarily used for short-term rentals and second homes. These homes are in high demand, particularly among investors and retirees, which increases competition for these properties and makes it more difficult for low- and moderate-income individuals to attain home ownership. The contact also noted minimal lending options for small businesses that need to renovate their facilities and/or operations.

Credit Needs

According to information from the community contact and bank management, as well as economic and demographic data, the primary credit needs of the AA include affordable home loans and small business loans.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation, dated June 22, 2020, to the current evaluation. Examiners used Interagency Small Institution Examination Procedures to assess the bank's CRA performance. In accordance with these procedures, examiners completed a full-scope review of the AA, analyzing the bank's CRA performance in relation to CBC's size and structure, financial condition, loan mix, and resources, as well as AA demographics, economic factors, competition, loan demand, and available lending opportunities.

Activities Reviewed

Home mortgage and commercial loans continue to represent the bank's major product lines. Examiners made this determination in consideration of CBC's business strategy, as well as the number and dollar volume of loans originated during the evaluation period. As of December 31, 2025, home mortgage loans represented approximately 63.0 percent of the loan portfolio, while commercial loans represented approximately 17.6 percent. Other loan types, such as small farm and consumer loans, represent nominal percentages of the loan portfolio and were not analyzed as part of this evaluation.

Since CBC is not required to report lending data under the Home Mortgage Disclosure Act or the Community Reinvestment Act, examiners reviewed a sample of home mortgage and small business loans originated during 2025. This lending activity is considered representative of the bank's lending activity throughout the evaluation period. The following table provides the universe and

sample sizes included in this Performance Evaluation. Examiners considered the universe of loans when evaluating AA concentration and geographic distribution of loans as there was readily available geographic information to do so. Examiners considered the loan sample to complete the borrower profile analyses.

Loan Products Reviewed				
Loan Category	Universe		Sample	
	#	\$ (000s)	#	\$ (000s)
Home Mortgage	297	43,836	55	6,882
Small Business	54	7,445	36	3,887
<i>Source: Bank Data</i>				

Examiners placed greater weight on the bank’s home mortgage performance, as home mortgage loans represent the greatest percentage of the loan portfolio. D&B data from 2025 provided a standard of comparison for the bank’s small business lending activity, while 2020 U.S. Census data provided a standard of comparison for the bank’s home mortgage lending activity.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CBC demonstrates reasonable performance under the Lending Test. Examiners based this conclusion primarily on the distribution of home mortgage and small business loans among CTs of different levels, as well as the distribution of home mortgage and small business loans among borrowers of different income levels and businesses of different sizes.

Loan-to-Deposit Ratio

The LTD ratio, which has averaged 77.5 percent over the 23 quarters since the prior Performance Evaluation, is reasonable given the institution’s size, financial condition and AA credit needs.

Loan to Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/2025 (000s)	Average Net LTD Ratio (%)
Community Bank of Cameron	218,672	77.5
Similarly Situated Institution #1	477,749	92.7
Similarly Situated Institution #2	364,718	68.1
Similarly Situated Institution #3	137,652	76.7
Similarly Situated Institution #4	328,797	55.6
<i>Source: Reports of Condition and Income</i>		

CBC’s LTD ratio ranged from 68.3 percent to 84.2 percent and is comparable to that of similarly situated financial institutions who maintained average LTD ratios of 55.6 percent to 92.7 percent

during the same time period. Examiners selected comparable financial institutions based on their asset size, geographic location, and lending focus.

Assessment Area Concentration

CBC originated a majority of home mortgage and small business loans within the AA.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$ (000)				Total \$ (000)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	215	72.4	82	27.6	297	29,273	66.8	14,563	33.2	43,836
Small Business	41	75.9	13	24.1	54	4,225	56.7	3,220	43.3	7,445
Total	256	72.9	95	27.1	351	33,498	65.3	17,783	34.7	51,281

Source: Bank Data

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Examiners based this assessment on the dispersion of home mortgage loans, which carries more weight in the overall rating. Examiners focused on the percentage of loans, by number, originated in the two moderate-income CTs. The AA does not contain any low-income tracts.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA, including moderate-income CTs. As noted in the following table, CBC’s concentration of lending in moderate-income CTs exceeds demographic data by almost seven percent.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$ (000s)	%
Moderate	10.0	36	16.7	3,908	13.4
Middle	90.0	179	83.3	25,365	86.6
Total	100.0	215	100.0	29,273	100.0

Source: 2020 Census; Bank Data

Small Business Loans

The geographic distribution of small business loans is reasonable. Although the bank’s concentration of lending activity in moderate-income CTs lags demographic data, information obtained from D&B only represents the geographic composition of businesses operating in the area. It does not represent those businesses seeking financing. Further, there are several banks and credit unions with offices located in the moderate-income CTs that are able to meet the credit needs of these businesses. Overall, CBC’s performance is considered reasonable.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$ (000s)	%
Moderate	11.8	3	7.3	119	2.8
Middle	88.2	38	92.7	4,106	97.2
Total	100.0	41	100.0	4,225	100.0
<i>Source: 2025 D&B Data; Bank Data</i>					

Borrower Profile

The distribution of loans to borrowers reflects reasonable penetration among individuals of different income levels (particularly low- and moderate-income) and businesses of different sizes.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable. CBC's distribution of home mortgage loans to low-income borrowers trails demographic data; however, this is largely attributed to the percentage of families living below the poverty level (7.8 percent). The limited financial resources of families earning incomes below the poverty level, combined with increasing housing values, restricts demand and opportunity for home mortgage loans to low-income families in the AA. When considering these factors, performance to low-income individuals is reasonable. Lending to moderate-income borrowers slightly exceeds the comparable demographic.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$ (000s)	%
Low	21.7	9	16.4	522	7.6
Moderate	20.8	14	25.5	903	13.1
Middle	23.1	12	21.8	1,825	26.5
Upper	34.4	15	27.3	2,735	39.7
Not Available	0.0	5	9.0	897	13.1
Total	100.0	55	100.0	6,882	100.0
<i>Source: 2020 Census; Bank Data</i>					

Small Business Loans

The distribution of small business loans reflects reasonable dispersion among businesses of different sizes. CBC's distribution of small business loans among entities earning GARs of \$1 million or less trails demographic data. Nonetheless, the institution's performance is reasonable in consideration of limitations with D&B data. Demographic data from D&B represents the composition of businesses operating within the AA. It does not represent those businesses seeking bank financing. Further, smaller business owners tend to finance their credit needs through credit cards, personal lines of credit or consumer loans originated in their own name. In consideration of this performance context, CBC's distribution of small business loans is reasonable.

Distribution of Small Business Loans by Gross Annual Revenues					
Gross Revenue Level	% of Businesses	#	%	\$ (000s)	%
<= \$1,000,000	87.4	28	77.8	2,714	69.8
> \$1,000,000	2.9	8	22.2	1,173	30.2
Revenue Not Available	9.7	0	0.0	0	0.0
Total	100.0	36	100.0	3,887	100.0
<i>Source: 2025 D&B Data; Bank Data</i>					

Response to Complaints

CBC did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not impact the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

CBC's compliance with 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. Therefore, this consideration did not affect the institution's overall CRA rating.

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.