



## PUBLIC DISCLOSURE

February 23, 2026

### COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Bancorp Bank, National Association  
Charter Number: 25279

345 North Reid Place, Suite 700  
Sioux Falls, SD 57103

Office of the Comptroller of the Currency

4900 South Minnesota Avenue, Suite 300  
Sioux Falls, SD 57108

**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, and should not 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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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Outstanding**.

### CONCLUSIONS:

The Bancorp Bank, N.A. (TBB or bank) exceeded its plan goals for a satisfactory rating and substantially achieved its plan goals for an outstanding rating.

- The bank's community development (CD) loans and investments in the assessment area (AA) met the goal for outstanding performance in 2023 and 2024 and met the goal for satisfactory performance in 2025.
- The bank's CD loans and investments in the broader statewide regional area (BSRA) met the goal for outstanding performance in 2023, 2024, and 2025.
- The bank's CD donations in the AA met the goal for outstanding performance in 2023, 2024, and 2025.
- The bank's CD donations in the BSRA met the goal for outstanding performance in 2023, 2024, and 2025.
- The bank's CD services in the AA met the goal for outstanding performance in 2023 and 2025 and met the goal for satisfactory performance in 2024.

## Description of Institution

TBB is a \$9.3 billion national bank headquartered in Sioux Falls, South Dakota (SD). TBB is a wholly owned subsidiary of The Bancorp, Inc., a one-bank holding company headquartered in Wilmington, Delaware (DE). The Bancorp, Inc. is publicly traded on the NASDAQ exchange under the ticker symbol “TBBK.” As of December 31, 2025, The Bancorp, Inc., had total consolidated assets of \$9.4 billion. TBB owns five subsidiaries that provide support to the bank’s lines of business and operations. Subsidiary activities do not impact the bank’s capacity for community reinvestment and are not considered in the goals established in the bank’s Community Reinvestment Act (CRA) Strategic Plan (strategic plan or plan).

TBB is a non-traditional bank operating with a nationwide footprint. TBB uses a branchless model and does not operate deposit-taking automated teller machines. The bank did not open or close any branches during the evaluation period, and there was no merger or acquisition activity that affected the scope of the bank’s operations during the evaluation period. As of December 31, 2025, the bank’s net loans and leases totaled \$7.2 billion and represented 76.9 percent of total assets. By dollar volume, real estate loans represent 43.0 of gross loans while individual loans represent 36.5 percent of gross loans and consumer loans represent 11.0 percent of gross loans. Deposits totaled \$8.2 billion and tier 1 capital totaled \$858.3 million as of December 31, 2025.

TBB operates with two key divisions: Retail and Fintech Solutions (FTS). The Retail division provides specialized lending products in high-growth markets. The FTS division offers program sponsorship and traditional payment services to third-party partners and clients.

### *Retail Division*

TBB’s Retail division spans nationwide and includes three business units: institutional banking, commercial lending, and real estate bridge lending. The institutional banking unit offers insurance- and securities-backed lines of credit and loans to security advisors. The commercial lending unit includes Small Business Administration (SBA) loans and fleet leasing. The bank participates in the SBA 7(a) program which is designed for start-up and existing small businesses and the SBA 504 program which provides growing businesses with long-term, fixed-rate financing for major fixed assets. The fleet leasing unit finances smaller fleets for commercial companies and government-related businesses. The real estate bridge lending unit includes short- to intermediate-term bridge loans to rehab multifamily properties.

### *FTS Division*

TBB’s FTS division offers three distinct channel offerings: program sponsorship, payment services, and sponsored lending.

The program sponsorship channel includes debit card issuance programs offered in conjunction with private label demand deposit agreement accounts and access devices for cash management and money service business-held accounts. The program sponsorship channel also includes various prepaid card use cases including general purpose reloadable cards, consumer and corporate gift cards, payroll cards, government benefit cards, flexible spending accounts, corporate and consumer incentive rewards, and single-use virtual cards for business-to-business payments.

The payment services channel involves serving as the originating depository financial institution for automated clearing house payments to and from various businesses. The business model is facilitated using independent sales organizations and third-party senders that aggregate and process payments. FTS also utilizes its network licenses and other payment networks to enable senders and third-party agents of senders the capability to support emerging payment products including rapid funding transactions.

The sponsored lending channel involves partnerships with non-bank entities to provide lending to consumers. Products are typically short-term, small dollar liquidity products such as overdraft protection, deposit, or other short-term advances; installment loans or small dollar open-ended lines of credit; and point-of-sale financing products. The products are primarily used to meet the short-term liquidity needs of borrowers and are typically aimed to serve underbanked or underserved populations.

TBB maintains nine office locations nationwide, with its primary locations in Sioux Falls, SD and Wilmington, DE. Other locations that support lending and administrative functions include suburban Chicago, Illinois; New York City, New York; and Raleigh, North Carolina. The bank also maintains offices in Orlando, Florida; Crofton, Maryland; Norristown, Pennsylvania; and Smithfield, Utah to administer its automobile fleet leasing program.

For the purposes of this CRA evaluation, the bank's rating area was the State of South Dakota and the AA was the Sioux Falls, SD Metropolitan Statistical Area (MSA), which included Minnehaha, Lincoln, McCook, and Turner counties. The bank's BSRA was defined as the states of South Dakota, Iowa, Minnesota, Nebraska, North Dakota, Kansas, and Missouri.

There were no legal, financial, or other factors impeding TBB's ability to help meet the credit needs of its AA or BSRA during the evaluation period. TBB received a Satisfactory rating at the prior CRA evaluation dated February 27, 2023.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The evaluation period was January 1, 2023, through December 31, 2025. TBB's evaluation goals were set forth in a CRA strategic plan effective from January 1, 2023, through December 31, 2025. The plan was approved by the Office of the Comptroller of the Currency (OCC) on December 15, 2022. The bank's performance was assessed pursuant to the OCC's CRA Strategic Plan Examination Procedures.

The strategic plan established goals for CD loans and investments<sup>1</sup>, donations, and services, and each goal contained measurable requirements for satisfactory and outstanding performance. The goals established for loans and investments and donations contain a two-tier approach that established goals for the bank's AA and BSRA. The goals were as follows:

- Tier I Goal – CD Loans and Investments in the AA
- Tier II Goal – CD Loans and Investments in the BSRA

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<sup>1</sup>For the purposes of this evaluation, investments were qualified investments per the definitions in 12 CFR 25 with the exception of grants and donations. Grants and donations were included in the CD donations goals.

- Tier I Goal – CD Donations in the AA
- Tier II Goal – CD Donations in the BSRA
- CD Services in the AA

The Tier I goal for CD loans and investments was based on the dollar amount of newly purchased investments or originated loans made in the AA during each respective evaluation period year. The Tier II goal for CD loans and investments was based on the dollar amount of loans and investments held by TBB in the BSRA as a percentage of tier 1 capital<sup>2</sup> each respective evaluation period year. Investments purchased in prior years were valued at current year-end book value. The Tier II goal also included any dollar amounts exceeding the Tier I goal in the same evaluation period year. The Tier I goal for CD donations was based on the dollar amount of donations provided in the AA during each respective evaluation period year. The Tier II goal for CD donations was based on the dollar amount of donations provided in the BSRA during each respective evaluation period year. The goal for CD services was based on the number of service hours conducted in the AA per full-time employee (FTE), using the number of FTEs in the bank's Sioux Falls office as of the prior calendar year end.

### **Selection of Areas for Full-Scope Review**

This evaluation included a full-scope review of the bank's performance in meeting the established strategic plan goals within the bank's AA and BSRA.

### **Ratings**

The bank's overall rating is based on the performance as agreed upon in the strategic planning application process.

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<sup>2</sup>Tier 1 capital as of January 1 of each respective year.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of South Dakota

#### CRA Rating for the State of South Dakota<sup>3</sup>: Outstanding

- The bank’s CD loans and investments in the AA met the goal for outstanding performance in 2023 and 2024 and met the goal for satisfactory performance in 2025.
- The bank’s CD loans and investments in the BSRA met the goal for outstanding performance in 2023, 2024, and 2025.
- The bank’s CD donations in the AA met the goal for outstanding performance in 2023, 2024, and 2025.
- The bank’s CD donations in the BSRA met the goal for outstanding performance in 2023, 2024, and 2025.
- The bank’s CD services in the AA met the goal for outstanding performance in 2023 and 2025 and met the goal for satisfactory performance in 2024.

#### CONCLUSIONS WITH RESPECT TO PERFORMANCE IN SOUTH DAKOTA:

The bank exceeded its plan goals for a satisfactory rating and substantially achieved its plan goals for an outstanding rating within the state of South Dakota.

#### DISCUSSION OF PERFORMANCE IN THE AA AND BSRA:

##### CD Loans and Investments in the AA

Strategic Plan Goals and Actual Performance				
Goal	Year	Established Goals (in \$000s)		Actual Performance (in \$000s)
		Satisfactory	Outstanding	
Tier I Goal - CD Loans and Investments in the AA	2023	4,000	5,000	5,000
	2024	4,000	5,000	5,000
	2025	5,000	6,000	5,592

TBB met the Tier I CD loans and investments goal for outstanding performance in 2023 and 2024 and met the goal for satisfactory performance in 2025. In 2023, TBB purchased one bond totaling \$9.2 million which met the outstanding performance goal of \$5.0 million. In 2024, TBB purchased three

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<sup>3</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution’s performance in that area.

bonds totaling \$26.0 million which met the outstanding performance goal of \$5.0 million. Investment purchase amounts in excess of the Tier I outstanding goals for 2023 and 2024 were applied toward the Tier II goal. In 2025, TBB purchased five bonds totaling \$5.6 million which met the satisfactory performance goal of \$5.0 million. All investment purchases supported affordable housing in the AA.

### CD Loans and Investments in the BSRA

Strategic Plan Goals and Actual Performance					
Goal	Year	Established Goals (Percent of Tier 1 Capital)		Actual Performance	
		Satisfactory	Outstanding	(in \$000s)	% of Tier 1 Capital
Tier II Goal - CD Loans and Investments in the BSRA	2023	11.0	13.0	110,670	13.8
	2024	13.0	14.0	145,171	15.9
	2025	15.0	17.0	150,906	17.0

TBB met the Tier II CD loans and investments goal for outstanding performance in 2023, 2024, and 2025. In 2023, TBB purchased, originated, and held qualified investments totaling \$63.0 million and CD loans totaling \$47.6 million. 2023 CD loans and qualified investments aggregated to \$110.7 million, or 13.8 percent of tier 1 capital, which exceeded the outstanding performance goal of 13.0 percent. CD loans in 2023 supported affordable housing and qualified investments supported affordable housing and economic development. In 2024, TBB purchased, originated, and held qualified investments totaling \$145.2 million, or 15.9 percent of tier 1 capital, which exceeded the outstanding performance goal of 14.0 percent. In 2025, TBB purchased, originated, and held qualified investments totaling \$150.9 million, or 17.0 percent of tier 1 capital, which met the outstanding performance goal of 17.0 percent. Qualified investments in 2024 and 2025 supported affordable housing and economic development.

Notable CD loans and qualified investments included:

- TBB purchased qualified investments in loan pools for various multifamily properties in the BSRA. All investments were for underlying properties with rents or income qualifications considered to be affordable housing.
- TBB purchased qualified investments in the SBA's Small Business Investment Company (SBIC), which provides small businesses with access to capital.

### CD Donations in the AA

Strategic Plan Goals and Actual Performance				
Goal	Year	Established Goals (in \$000s)		Actual Performance (in \$000s)
		Satisfactory	Outstanding	
Tier I Goal – CD Donations in the AA	2023	160	180	182
	2024	180	200	200
	2025	200	220	220

TBB met the Tier I CD donations goal for outstanding performance in 2023, 2024, and 2025. In 2023, TBB provided eight qualified donations totaling \$182,000, which exceeded the outstanding performance goal of \$180,000. Donations in 2023 supported community services targeted to low- and moderate-income (LMI) individuals in the AA, and to a lesser extent affordable housing and economic development. In 2024, TBB provided eight qualified donations totaling \$200,000, which met the outstanding performance goal of \$200,000. In 2025, TBB provided eight qualified donations totaling \$220,000, which met the outstanding performance goal of \$220,000. Donations in 2024 and 2025 supported community services targeted to LMI individuals in the AA, and to a lesser extent affordable housing.

Notable qualified donations included:

- TBB provided qualified donations to a housing counseling agency that provides homebuyer and rental education to LMI individuals in the AA and across South Dakota.
- TBB provided qualified donations to an organization that provides services to homeless veterans in the AA through a fully furnished, tiny home community and outreach assistance.
- TBB provided a qualified donation to an economic development program to support existing and startup childcare centers, creating LMI jobs within the childcare industry and increasing access to childcare resources for the community’s workforce.

### CD Donations in the BSRA

Strategic Plan Goals and Actual Performance				
Goal	Year	Established Goals (in \$000s)		Actual Performance (in \$000s)
		Satisfactory	Outstanding	
Tier II Goal – CD Donations in the BSRA	2023	40	50	50
	2024	40	50	50
	2025	40	50	50

TBB met the Tier II CD donations goal for outstanding performance in 2023, 2024, and 2025. TBB provided one qualifying donation of \$50,000 to one organization located in the BSRA each year of the evaluation period. The organization’s mission is to coordinate and administer housing activities for the benefit of the Rosebud Indian community at Rosebud, SD.

### CD Services in the AA

Strategic Plan Goals and Actual Performance					
Goal	Year	Established Goals (Hours per FTE)		Actual Performance	
		Satisfactory	Outstanding	Hours	Hours per FTE
CD Services in the AA	2023	1.0	1.25	223	1.35
	2024	1.0	1.25	187	1.04
	2025	1.0	1.25	237.5	1.26

TBB met the CD services goal for outstanding performance in 2023 and 2025 and met the goal for satisfactory performance in 2024.

In 2023, bank employees provided 223 hours of CD services to qualified organizations serving the AA. There were 165 FTEs in the bank's Sioux Falls office as of the prior year end, which equated to 1.35 hours per FTE. This figure exceeded the bank's outstanding performance goal of 1.25 hours per FTE.

In 2024, bank employees provided 187 hours of CD services to qualified organizations serving the AA. There were 179 FTEs in the bank's Sioux Falls office as of the prior year end, which equated to 1.04 hours per FTE. This figure met the bank's satisfactory performance goal of 1.0 hours per FTE but did not meet the outstanding performance goal of 1.25 hours per FTE.

In 2025, bank employees provided 237.5 hours of CD services to qualified organizations serving the AA. There were 188 FTEs in the bank's Sioux Falls office as of the prior year end, which equated to 1.26 hours per FTE. This figure exceeded the bank's outstanding performance goal of 1.25 hours per FTE.

A significant portion of the bank's CD services during the evaluation period provided financial literacy education at qualified organizations in the AA. Notable qualified CD services include:

- Bank employees provided financial literacy training to LMI homebuyers through a housing counseling agency that provides homebuyer and rental education to LMI individuals in the AA and across South Dakota. A bank employee also assisted the organization in the development of financial literacy curriculum.
- Bank employees provided financial literacy training to LMI women in a program that assists employed women in the achievement of financial stability.
- Bank employees provided financial literacy training to students in Sioux Falls schools. The impacted schools predominately serve children eligible for free and reduced lunches, which is a proxy for LMI individuals.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, loan products considered, and affiliate activities that were reviewed. The table also reflects the MSAs and non-MSAs that received comprehensive examination review

<b>Time Period Reviewed:</b>	01/01/2023 to 12/31/2025	
<b>Bank Products Reviewed:</b>	CD loans, qualified investments <sup>4</sup> , CD donations, and CD services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	Not applicable	Not applicable
<b>List of AAs and Type of Examination</b>		
<b>Rating and AAs</b>	<b>Other Information</b>	
<b>State of South Dakota</b>		
Sioux Falls MSA AA	Counties of Minnehaha, Lincoln, McCook, and Turner	
BSRA	States of South Dakota, Iowa, Minnesota, Nebraska, North Dakota, Kansas, and Missouri	

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<sup>4</sup> For the purposes of this evaluation, grants and donations are evaluated separately from qualified investments because of the structure of the strategic plan goals.

## Appendix B: Summary of State and Multistate Metropolitan Area Ratings

State or Multistate Metropolitan Area Name	State or Multistate Metropolitan Area Rating
South Dakota	Outstanding

## Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/AA.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for LMI individuals; community services targeted to LMI individuals; activities that promote economic development by financing businesses or farms that meet the SBA Development Company or SBIC programs' size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize LMI geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** 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, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include 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).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct business or have banking offices in an MSA 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at 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 state/AA.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties 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 percent and less than 120 percent, in the case of a geography

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose CD.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier One Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Unfunded Commitments:** Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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