

PUBLIC DISCLOSURE

August 24, 2009

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Abington Bank
RSSD # 117672

6 Harrison Avenue
Abington, MA 02351

Federal Reserve Bank of Boston
600 Atlantic Avenue
Boston, Massachusetts 02210

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S CRA RATING: Abington Bank is rated "**Satisfactory.**"

Abington Bank (the bank or Abington) demonstrates reasonable responsiveness to the credit needs of its assessment area based on the following findings:

- The bank extended a majority of loans within its assessment area.
- The distribution of residential loans by borrower income was adequate compared to assessment area demographics and to other lenders in the assessment area.
- Given Abington Bank's size, competition, and sphere of operation, its loan to deposit ratio was sufficient.

Scope of Evaluation

Abington Bank's Community Reinvestment Act (CRA) performance review was based on CRA activities conducted within its assessment area using the Small Institution Examination Procedures. These procedures evaluate the bank's efforts in meeting the credit needs of its assessment area under the following five-part criteria: loan-to-deposit ratio, lending in the assessment area, lending to borrowers of different incomes, geographic distribution of loans, and record on taking action in response to consumer complaints. Analysis of the bank's lending performance focused on residential loans originated between January 1, 2005 and June 30, 2009. Market information for 2008 residential lending aggregate data was obtained from the Federal Reserve System's CHAT CRA/Home Mortgage Disclosure Act (HMDA) Data Analysis Tool and was the most recent data available as of the examination date. Data for 2009 was obtained directly from Abington Bank.

Residential lending represents the most significant portion of the bank's loan portfolio accounting for 74.0 percent of dollar volume as of June 30, 2009, and it was the focus of the examination. Commercial real estate loans represent 15.5 percent of the portfolio. Because these loans represent a small contribution to the bank's portfolio during the exam period they were not considered as part of examination. Similarly, consumer loans were not reviewed because they represent only 1.0 percent of the bank's loan portfolio. Analysis of the bank's CRA efforts incorporated 18 quarters from January 1, 2005 through June 30, 2009, and represents the period since the prior examination.

Performance Context

DESCRIPTION OF INSTITUTION

Abington Bank is a Massachusetts state chartered cooperative financial institution founded in 1888. It became a state member bank during October 2008. The sole office is located at 6 Harrison Ave, Abington, Massachusetts. This office is located in the Boston-Cambridge-Quincy MSA. The bank has not opened or closed any offices during the CRA evaluation period.

The bank provides reasonable access to its products and services. Abington Bank maintains Saturday hours to help meet the banking needs of the community. The branch is equipped with deposit taking automated teller machines (ATMs). In addition, the bank offers internet banking, telephone banking, and bank by mail, all available 24 hours seven days a week. Telephone banking allows customers to check account balances, transfer funds, make loan payments, and obtain deposit rate information. Internet banking lets customers check loan balances, make

transfers between accounts, and pay bills. Abington Bank also serves business customers. Products and services include: business loans (commercial real estate loans, lines of credit, and intermediate and long term loans), business checking, payment processing and equipment term loans. The bank advertises its services through various means, including: local print and radio media, team sponsorships and its internet website.

Since the previous Federal Deposit Insurance Corporation (FDIC) examination conducted on September 7, 2004, the bank's assets have increased from \$74.9 million in the second quarter of 2004 to \$89.3 million in the second quarter of 2009. As of June 30, 2009 Abington Bank had assets of \$89.3 million, \$58.6 million¹ or 65.6 percent of which was comprised of loans. Between second quarter 2004 and second quarter 2009 net loans and leases increased by 64.5% percent.

A detailed breakdown of Abington Bank's loan portfolio as of June 30, 2009 appears in the following table.

Type of Loans	\$(000)	% Total
Construction Loans		
1-4 Family Residential Construction	1,470	2.5
Other Construction Lns & Dev.	680	1.1
1-4 Family		
a. First Mortgages	36,306	61.5
b. Home Equity Lines	3,663	6.2
c. Junior Liens (Second Mortgages)	3,716	6.3
Multifamily residential properties	497	.83
Nonfarm non-residential properties	9,154	15.5
Commercial Loans		
a. Commercial & Industrial Loans	3,022	5.1
b. Agricultural	0	
Consumer Loans		
a. Other revolving credit plans	0	0
c. Other consumer Loans	608	1.0
All Other loans	53	0.0
Gross Loans	59,169	100.0

Source: June 30, 2009 FFIEC Report of Condition

Abington Bank sells fixed rate mortgages on the secondary market and retains adjustable rate mortgages in their portfolio. The bank retains servicing on most of its loans as a customer service measure. Over the five year examination period, the bank originated MassHousing loans, at \$835,000, which are subsequently sold with servicing released.

According to the FDIC's Summary of Deposits, Abington Bank had a market share of .05 percent as of June 30, 2008 ranking 113th in the assessment area². The bank's limited presence within the assessment area is attributable to a highly competitive market where it is the only independent community bank. Abington competes in the Boston Banking Market, which is served by 148 institutions and 1,500 branches. The bank identifies its main competitors as

¹ Net of Loan Loss Reserve and Unearned Income

² The assessment area is composed of Abington, Rockland, Hanson, Whitman and Pembroke. More detail is provided in the next section.

HarborOne, South Coastal (Rockland), Rockland Trust, and Rockland Federal Credit Union. In addition to the competitors noted by the bank, many of the institutions compiled in the FDIC Summary of Deposits report are statewide or multi-regional including RSBC Citizens National Assn, Bank of America NA, and Sovereign Bank. These banks have a strong presence in Abington's communities.

There are no legal or financial impediments that would hinder Abington Bank's ability to meet the credit needs of its assessment area. Community Reinvestment Act (CRA) examinations were conducted by the Massachusetts Division of Banks (MDOB) on August 31, 2004 and the Federal Deposit Insurance Corporation (FDIC) on September 7, 2004. Both examinations resulted in an overall "Satisfactory" rating.

DESCRIPTION OF INSTITUTION'S ASSESSMENT AREA

The Community Reinvestment Act requires a financial institution to identify an assessment area (AA) where it focuses its lending efforts. Abington Bank has identified its assessment area to include the five towns of Abington, Rockland, Hanson, Whitman, and Pembroke, all in Plymouth County. The bank added the towns of Whitman and Pembroke since the last examination.

Demographic Data by Census Tract

According to 2000 Census Data, the assessment area consists of 15 census tracts. No tracts are designated low- or moderate-income; 13 or 86.6 percent are middle-income census tracts, and 2 or 13.3 percent are upper-income census tracts. See the following table regarding more demographic information within the bank's assessment area for 2008.

Assessment Area Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,792	14.6
Moderate-income	0	0	0	0	0	0	3,484	18.2
Middle-income	13	86.7	15,948	83.1	569	3.6	4,840	25.2
Upper-income	2	13.3	3,233	16.9	102	3.2	8,065	42.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	19,181	100.0	671	5.0	19,181	100.0
	Housing Units by Tract	HOUSING TYPES BY TRACT						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	22,131	16,477	82.2	74.5	5231	23.6	42.3	1.9
Upper-income	4,045	3,573	17.8	88.3	393	9.7	79	2.0
Unknown-income	0	0	0.0	0.00	0	0.0	0	0.00
Total Assessment Area	26,176	20,050	100.0	76.6	5,624	21.5	502	1.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	2,488	77.6	2,235	78.3	198	72.3	55	70.5
Upper-income	717	22.4	618	21.7	76	27.7	23	29.5
Unknown-income	0	0.0	0	0.0	0.0	0.0	0	0.0
Total Assessment Area	3,205	100.0	2853	100.0	274	100.0	78	100.0
	Percentage of Total Businesses:			89.0		8.5		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	10	58.8	10	58.8	0	0	0	0
Upper-income	7	41.2	7	41.2	0	0	0	0
Unknown-income	0	0.0	0	0.0	0.0	0.0	0	0.0
Total Assessment Area	17	100.0	17	100.0	0	100.0	0	100.0
	Percentage of Total Farms:			100.0		0.0		0.0

Population/Income Characteristics

Because the bank's assessment area consists of relatively small bedroom communities without any self contained industrial or business center, there is a lack of economic diversity in the incomes within the assessment area. According to Census Data, the total population for the assessment area is 72,579 and is distributed as follows: 83.60 percent in middle-income tracts and 16.40 percent in upper-income tracts. The 25,703 households in the assessment area are distributed among the census tracts as follows: 18.38 percent are low-income, 14.74 percent are moderate-income, 20.63 percent are middle-income, and 46.22 percent are upper-income. In addition, 5.42 percent of households live below the poverty level.

The towns of Abington, Whitman, Hanson, Pembroke, and Rockland are suburban communities of Boston. There are no major industries that support these communities; most businesses are restaurants or provide services that support the community.

In terms of racial composition, the assessment area consists of 96.3 percent whites and 3.7 percent minorities. The three largest minority groups are blacks, Hispanics and Asians respectively. Approximately 89.5 percent of minorities live in the middle income tracts and 10.6 percent live in the upper-income tracts.

Based on 2000 Census Data, there are 19,181 families in the assessment area. Of these, 2,792 or 14.6 percent are low-income and 3,484 or 18.2 are moderate-income. Middle-income families compose 25.2 percent of the population; 42 percent of families are upper-income and 3.5 percent live below the poverty level. The Department of Housing and Urban Development's (HUD) estimated 2005, 2006, 2007, 2008 and 2009 median family income (MFI) for the bank's MSA in the AA is detailed in the table below.

Median Family Income (\$)		
	Massachusetts	Boston-Cambridge-Quincy MSA
2005	\$70,450	\$76,400
2006	\$71,700	\$77,700
2007	\$71,700	\$76,900
2008	\$74,000	\$79,500
2009	\$77,600	\$83,900

As evidenced in the table above, median income for the Boston-Cambridge-Quincy MSA is higher than the median income in Massachusetts. During the examination period, median income increased in the Boston-Cambridge-Quincy MSA, and it has not stagnated during the economic down turn.

Housing Characteristics

According to the 2000 Census Data, there are 26,176 housing units with a median age of 42 years. Of the total housing units, 76.6 percent are owner-occupied, 21.5 percent are renter-occupied, and 1.9 percent are vacant. Dwellings with 1 unit account for 75.5 percent of the housing units; this percentage is 19.1 percentage points higher than the state percentage, again highlighting that the assessment area is a middle and upper income bedroom community for people who generally work in the Boston area. The median housing value in the assessment area is \$171,889 which is lower than the state's median housing value of \$185,700, which might suggest home ownership opportunities for low- and moderate-income (LMI) borrowers. Middle-income tracts account for 22,101 units of housing or 84.5 percent of the total housing units; 4,045 units or 15.4 are in upper-income tracts. Because all of the owner-occupied housing is located in middle- and upper-income census tracts and most housing units are more expensive single family residences, purchasing a home in the assessment area may be unaffordable for LMI borrowers.

Business Characteristics and Employment Statistics

Abington is a bedroom community with mass transit and highway access to the Boston. According to the 2000 census, the mean travel time to work is about 29.7 minutes. Because most residences work in the Boston area, the businesses within Abington are small retail establishments that provide services to local residents. The small businesses in the other towns that compose the assessment area have similar characteristics.

The unemployment rate in Plymouth County is generally a reflection of that in Boston. The current unemployment rate in the second quarter of 2009 for Plymouth County is 8.6 percent which is slightly higher than the unemployment rate for Massachusetts of 8.2 percent. While Abington does not have a strong business environment, the educational attainment of its inhabitants is not a factor. Educational attainment in Abington is generally in line with national averages. Eighty-nine percent of Abington's population has a high school education as compared to 80.4 percent of the U.S. population; 22 percent of Abington's population has a bachelor's degree or greater compared to 24.4 percent of the U.S. population. As stated above the other towns within the assessment area have very similar characteristics.

Credit Characteristics

With the exception of the current economic climate, the residents of the bank's assessment area are generally poised to seek credit in the future. Median family income within the MSA is eight percent higher than in Massachusetts. In addition, incomes have continued to increase even in light of the economic downturn. Further, loan growth at the bank has trended up every year except the period between the fourth quarter of 2008 and the second quarter of 2009.

Community Contact

As part of this examination, an interview was conducted with a non-profit community development organization involved in creating and improving economic development for low- and moderate-income households within Plymouth County. The organization disseminates community block grants, provides zoning and planning for conservation wetlands, and offers home mortgage assistance to low- to moderate-income individuals.

According to the organization, affordable housing is not a dire need within the community because there is a reasonable mix of housing including single family homes, condominiums,

and apartment housing. Yet, lenders within the assessment area are active participants in Masshousing home financing programs. Currently, there is a lower volume of borrowers for federally subsidized housing programs because of the current financial crisis. The contact stated that an underserved credit need within the community is low interest loans for operational and capital needs of small businesses.

The contact generally had positive comments regarding the degree of involvement of various financial institutions in the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The following details the bank's efforts with regard to the small bank performance criteria.

Comparison of Credit Extended Inside and Outside of the Assessment Area

This performance criterion evaluates the concentration of HMDA-reportable loans originated by the bank within its designated assessment area.

Based on the level of performance, Abington Bank's lending within the assessment area meets the standard for satisfactory performance.

For loan activity reviewed, the following table displays the number and dollar volume of loans originated both inside and outside the bank's assessment area for 2005, 2006, 2007, 2008 and the first two quarters of 2009.

<i>Lending Inside and Outside the Assessment Area</i>								
Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Total Loans	138	56.0	\$21,471	47.6	108	44.0	\$23,626	52.4

* Source – HMDA-reportable loans 2005, 2006, 2007, 2008 and the first two quarters of 2009.

As indicated above, the majority of loans reviewed were originated within the bank's assessment area. Abington Bank originated 138 residential loans totaling \$21.5 million within its assessment area during the period under review. By number and dollar amount, this represented 56.0 percent and 47.6 percent respectively. Between Q1 2005 and Q2 2009, loan activity increased by 11.2 percent. These increases were only attributable in part to the housing boom as the bank experienced loan growth in every year except the period between the fourth quarter of 2008 and the second quarter of 2009.

Lending to Borrowers of Different Incomes

This performance criterion focuses on the bank's level of lending to borrowers with different incomes. As such, more emphasis is placed on this criterion. Abington Bank's distribution of residential lending within its assessment area to borrowers of different incomes is reasonable and meets the standard for satisfactory performance.

For an analysis of all residential loans to borrowers of various income levels, originations were categorized by the ratio of the applicant's reported incomes to the 2005 to Q2 2009 estimated median family incomes as detailed in the description of the assessment area.

The table below provides residential loan distribution based on the borrower's income in comparison to the income distribution of households in the assessment area. During the examination period, the bank originated 31.1 percent of loans to LMI individuals. Over the same time period, the bank originated 37.7 percent of loans to middle-income borrowers and 28.9 percent to upper-income borrowers. In 2008 the bank's lending to low-income borrowers exceeded the aggregate's lending by 0.6 percent; lending to moderate-income borrowers of 23.8 compared favorably to the aggregate's performance of 19.1 percent. The bank's percentage of loans to LMI borrowers is good. However, the bank's performance by volume is low and has been trending down somewhat. This may be due to the impact of recent economic conditions on lower-income individuals.

Residential Loan Distribution by Borrower Income										
Year	Low		Moderate		Middle		Upper		Unknown	
% of Total Household	%		%		%		%		%	
	14.6		18.2		25.2		42.0		0	
2008 Aggregate Data	4.2		19.1		29.0		32.4		15.3	
	#	%	#	%	#	%	#	%	#	%
2005	3	6.5	10	21.7	21	45.7	12	26.1	0	0
2006	2	8.7	6	26.1	10	43.5	4	17.4	1	4.3
2007	3	11.5	6	23.1	5	19.2	10	38.5	2	7.7
2008	1	4.8	5	23.8	8	38.1	7	33.3	0	0
2009	3	13.6	4	18.2	8	36.4	7	31.8	0	0
Total	12	8.6	31	22.5	52	37.7	40	28.9	3	2.2

Source: 2005 – Q2 2009 HMDA data

Geographic Distribution of Loans

This performance criterion focuses on the bank's lending penetration in the assessment area among geographies of various income levels, with emphasis placed on the bank's performance in low- and moderate-income geographies. Because there are no LMI tracts in the assessment area, this test is not weighed heavily in the bank's assessment. Based on 2000 census data there are 15 census tracts in the assessment area. Of that number, there are no low- or moderate-income census tracts, 13 middle-income census tracts and two upper-income tracts.

The table below details the number and percentage of HMDA-reportable loans extended in each income class of the geography in comparison to the percentage of owner-occupied housing units for 2008 within the geography. The table below also compares the bank's 2008 residential lending by census tract to the 2008 aggregate lending within the assessment area.

Residential Loan Distribution by Tract Income						
Year	Middle		Upper		Unknown	
	%		%		%	
% of Owner-Occupied Housing Units	82.2		17.8		0	
2008 Aggregate Data	82.2		17.8		0	
	#	%	#	%	#	%
2005	45	97.8	1	2.2	0	0
2006	23	100	0	0	0	0
2007	25	96.2	1	3.8	0	0
2008	20	95.2	1	4.8	0	0
2009	22	100.0	0	0	0	0
Total	135	97.8	3	2.2	0	0

Source: 2004 – 2009 HMDA data

Of the 138 loans made within the assessment area during the examination period, 97.8 percent were in middle-income tracts and 2.2 percent were in upper income tracts. During 2008, the bank continued to originate the majority of its loans in middle-income tracts, who represented 95.2 percent of the 21 loans originated in 2008. The bank's lending within the census tracts is adequate.

Loan to Deposit Ratio

One measure of a bank's responsiveness to meeting credit needs is the loan-to-deposit (LTD) ratio. This calculation indicates what percentage of a bank's deposits is converted into credit for the community. Because Abington Bank is the only independent community bank within the assessment area, it was compared with East Bridgewater Bank and Wakefield Bank because these banks are similarly situated in terms of asset size. The bank's average net LTD of 70.6 percent meets the standards for satisfactory performance. This conclusion is based on the bank's asset size, financial condition, and the credit needs of its assessment area.

The LTD ratio is based on total loans net of unearned income and net of the allowance for loan and lease losses (ALLL) as a percentage of total deposits. The calculation incorporated twenty-two quarters (representing the period since the prior examination) of the bank's net loans to total deposit figures as reflected in the bank's quarterly Consolidated Reports of Condition and Income (Call Reports). The quarters reviewed included the periods from March 31, 2004 through June 30, 2009.

For comparison, the average net LTD ratios of local competitors were also analyzed over the same time period. The table below shows these results.

Loan-to-Deposit Ratios			
Institution	Total Assets* (000,000)	Average Loan-To-Deposit Ratio** (multiple quarters)	Net Loan-To-Deposit Ratio * (latest quarter)
Abington Bank	\$89	70.6%	76.8%
East Bridgewater Bank	\$138	29.1%	31.5%
Wakefield Bank	\$130	57.7%	76.1%

* As of 06/30/09

** From 09/30/04 through 06/30/09

Analysis of the above figures indicates that the LTD ratios for Abington Bank are higher than local competitors. The bank's performance evidences the bank's commitment to lend within its assessment area and its borrowings from the Federal Home Loan Bank. In addition, the bank is more likely to lend within its assessment area as it operates out of one branch while the comparison banks have multiple locations and a larger asset sizes.

The LTD has been trending upward for the last 22 quarters from a low of 51.0 percent in March 31, 2004 to a high of 76.8 percent in June 30, 2009, a 25.8 percentage point increase. While deposits have remained relatively stable between 2004 and 2009, lending has increased. Possible causes include a decision on the bank's part to move more of its balance sheet into loans.

Response to Complaints

The bank has not received any complaints since the previous examination.

Compliance with Fair Lending Laws and Regulations

No violations of the substantive provisions of the anti-discriminatory laws and regulations were identified during the examination.

Appendix

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.

Block numbering area (“BNA”): A statistical subdivision of a county for grouping and numbering blocks in nonmetropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration’s Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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.

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 review: Performance under the lending, investment and service tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract or a block numbering area delineated by the U.S. 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 data such as race, gender and income of applications, amount of loan requested, and disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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

Limited review: Performance under the lending, investment and service tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

Metropolitan area (“MA”): Any primary metropolitan statistical area (“PMSA”), metropolitan statistical area (“MSA”) or consolidated metropolitan statistical area (“CMSA”) as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

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

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") and the Thrift Financial Reporting ("TFR") 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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