PUBLIC DISCLOSURE

February 18, 2011

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Insight Bank
58215

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Columbus, Ohio 43240

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
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Chicago, Illinois 60606

TABLE OF CONTENTS

INSTITUTION RATING

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

The rating is supported by the following factors:

- The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition and assessment area credit needs.
- A majority of loans, by dollar amount, are in the institution's assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels, specifically low-income and moderate-income, and among businesses of different sizes.
- The bank received no CRA-related complaints; therefore, this criterion was not used in determining the overall rating.
- No evidence of discrimination in lending was identified; therefore, this criterion was not a factor in this evaluation.

SCOPE OF REVIEW

Based on Insight Bank's ("Insight" or "the bank") asset size at year-end 2009 and 2010, small bank CRA review procedures were used in this CRA Performance Evaluation. The procedures used to evaluate the bank's performance included an analysis of lending in its assessment area, borrowers' profile, geographic distribution of loans, loan-to-deposit ratio, responsiveness to complaints, and compliance with anti-discrimination laws. To test lending activities (i.e. assessment area concentration, borrowers' profile and geographic distribution of loans), the bank's 2009 and 2010 Home Mortgage Disclosure Act (HMDA) LARs and small business lending data were analyzed.

Based on a review of the banks' HMDA data and small business lending activity for 2009 and 2010, it was determined that 2010 performance under the CRA evaluation criterion generally approximated (or mirrored) 2009 performance; therefore, only 2010 activity is presented in this evaluation. Additionally, as performance by number of loans as opposed to dollars is typically more illustrative of lending performance. Aside from noted exceptions, only performance by number of loans is presented in this evaluation.

DESCRIPTION OF THE INSTITUTION

Insight Bank is a commercial bank headquartered in Columbus, Ohio. It has never had a branch since its inception in 2006; however, currently operates three Loan Production Offices (LPOs), located in Dublin, Lancaster and Newark Ohio. The bank closed its Winchester, Kentucky LPO in March 2011 (two weeks after the start of this examination) and its Chillicothe, Ohio LPO in March 2010. Office hours are accommodative to its communities, customers have access to two ATMs, and courier services are provided to those who can not readily reach its office.

At December 31, 2010, Insight's total assets were $133 million; therefore, its performance is evaluated using small institution CRA evaluation procedures, as it was at the last evaluation in March 2007, when it received a rating of "Satisfactory."

The table below conveys that residential real estate lending is on par with business lending, and combined, comprise 85 percent of the bank's portfolio as of year-end of 2010. Thus, this evaluation is based on residential real estate loans as reported on the bank's HMDA LAR and small business (commercial and commercial real estate) loans.

Table 1 – Loan Portfolio (December 31, 2010)

LOAN TYPE	DOLLARS (000)	PERCENT
Loans Secured by Real Estate:		
Construction and land development	**10,925**	**10**
Secured by farmland	**0**	
1-4 family residential:	**0**	
Revolving open-end	**6,980**	**6**
Closed end:	**0**	
Secured by first liens	**29,808**	**26**
Secured by junior liens	**551**	**<1**
Multifamily	**9,959**	**9**
Non-farm nonresidential	**43,010**	**37**
Loans to depository institutions	**0**	
Loans to Farmers	**0**	
Commercial and Industrial	**8,320**	**7**
Individuals	**0**	
Credit cards	**0**	
Other revolving credit	**0**	
Other consumer loans	**772**	**<1**
Loans to foreign governments and institutions	**0**	
Obligations of states and political subdivisions	**0**	
Other	**4,772**	**4**
Lease financing receivables	**0**	
Less: Unearned Income	**306**	**<1**
TOTAL	**$114,791**	**100**

Source: December 31, 2010 Call Report

No financial or legal constraints exist that would impede or prohibit the bank from reasonably meeting the credit needs of its assessment area under the CRA guidelines.

DESCRIPTION OF ASSESSMENT AREA (AA)

Insight's assessment area, which is unchanged from the previous evaluation, consists of the entire counties of Delaware and Franklin within the Columbus, Ohio Metropolitan Statistical Area (MSA). Based upon the 2000 U.S. Census Data, there are 34 low-income census tracts, 80 moderate-income census tracts, 99 middle-income census tracts and 80 upper-income census tracts within this designated assessment area. There are no distressed or underserved nonmetropolitan middle-income geographies in the assessment area.

The bank's assessment area is reasonable, as it includes the tracts where the bank's "brick and mortar" office is located, consists of contiguous whole geographies, and does not arbitrarily exclude low-or moderate-income geographies. Table 2 reflects the demographics of the bank's assessment area.

Table 2 - Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	293	11.60	27.30	33.79	27.30	0.00
Population by Geography	1,178,967	8.77	23.52	36.11	31.60	0.00
Owner-Occupied Housing by Geography	281,515	4.06	17.54	39.59	38.80	0.00
Business by Geography	83,439	8.09	17.53	35.56	38.82	0.00
Farms by Geography	1,674	2.45	12.01	45.04	40.50	0.00
Family Distribution by Income Level	296,027	19.80	17.61	22.33	40.26	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	110,740	15.05	34.70	35.58	14.67	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		54,708 68,600 11%	Median Housing Value Unemployment Rate (2000 US Census)		121,689 2.28%	

Population

The 2000 U.S. Census assessment area population of about 1.2 million includes 479,000 households, of which 296,000 are designated as families. Only 61 percent of the population is between the ages of 18 and 64, which is generally the age range that requests loans. Additionally, eight percent of families are below the poverty level, making it typically difficult for them to afford home ownership. These factors combined limit the lending opportunities for the bank to about 53 percent of the population.

Business

Dun & Bradstreet (D & B) data for 2010 reflects that of the approximate 85,000 businesses in the assessment area, 98 percent are non-farm and the vast majority (87 percent) operate from a single location. Of those that reported employee size and revenue, 93 percent earned less than $1 million and 73 percent have fewer than five employees. The largest concentrations of area businesses are in the service and retail trade sectors, which together comprise about two-thirds of area businesses. This concentration has resulted in the area being somewhat insulated from the financial impact of the downturn in the manufacturing sector at present, which Ohio has felt overall. The assessment area has only 3 percent of businesses in the manufacturing sector at present.

D&B data also reflects that over 74 percent of the assessment area's non-farm businesses are located in either middle- or upper-income census tracts, while 18 percent are located in moderate-income tracts and 8 percent in low-income tracts.

Employment

Data from the Bureau of Labor Statistics (BLS) shows the following rates of employment growth over the past three years:

Employment Growth (Payroll and Non-Payroll)	2008	2009	2010
Delaware	1.8	-2.3	-1.2
Franklin County	.2	-2.3	-1.2
Ohio	-.8	-4.2	-.7
United States	-.5	-3.8	-.6

This data reflects that over the three-year period, the bank's assessment area (Franklin and Delaware Counties) experienced less of a decline in employment than that of the state or the nation overall. Data from the Bureau of Labor Statistics (BLS) shows the following unemployment rates for the past three years:

Unemployment Rate	2008	2009	2010
Delaware	4.6	6.9	7.4
Franklin County	5.5	8.3	8.8
Ohio	6.6	10.2	10.3
United States	5.8	9.3	9.6

This data likewise reflects that the bank's assessment area has fared better, economically, than the state or the nation overall. Although the unemployment rate is lower than the state or nation overall, it has nonetheless increased about 60 percent since 2008, thereby reducing the number of potential borrowers.

Of significance was that the BLS reports that for December 2010 Delaware County's unemployment rate dropped to 6.4 percent, the lowest rate among Ohio's 88 counties and Franklin County's rate dropped to 7.6 percent, the fifth lowest for the state; indications that the local economy has gained footing and is rebounding from the recent tumultuous period.

In 2008, the United States, State of Ohio, and Delaware and Franklin Counties had per capita incomes of $40,166; $35,889; $51,501 and $39,165; respectively, reflecting that while Franklin County was on par with the country and state, Delaware County was much higher.

As of the 2000 U.S. Census, the median family income (MFI) of the bank's assessment area was $59,318, which was more than that of the Columbus, OH MSA (#18140), $54,708 and that of the State of Ohio's MSA areas of $54,070. These amounts reflect that at the time assessment area families were, on average, faring better than families in the state overall.

The 2010 HUD updated MFI for the Columbus MSA is $68,600; somewhat higher than the 2010 updated entire state of Ohio MSA MFI of $64,000, once again reflecting some disparity between the MSA and the full state overall.

The 2000 U. S. Census data reflects that 83 percent of the households in the assessment area are wage or salary earners, 19 percent receive social security benefits, 3 percent receive public assistance, and 15 percent are retired. These figures correlate to the relative age group of the area's population.

Major employers within the assessment area are JP Morgan Chase, Huntington Bancshares, Limited Brands, American Electric Power, Nationwide Insurance, The Ohio State University, Kroger Company, McGraw Hill and Ohio Health. All levels of government and local boards of education are also major employers.

The residential lending subsection of this evaluation provides additional information regarding income and poverty levels in the assessment area.

Housing

According to 2000 Census Data, there are roughly 520,000 housing units in the assessment area. Of this number, 54 percent are owner-occupied units, 38 percent are renter-occupied, and 7 percent are vacant. Seventy-six percent of the housing stock is one-to-four family units, 23 percent is multifamily units and 1 percent is mobile homes. The median age of housing stock is 30 years, with a median value of $122,000 and median gross monthly rent is $593.

Competition

The assessment area deposit market is highly competitive, with local, regional and national institutions vying for and marketing to all potential customers. The FDIC's June 30, 2010 Deposit Share Market Report shows 41 deposit-taking financial institutions with a presence in the area, which operate 414 banking offices. These institutions include large regional banks, savings associations, and smaller area banks, including Insight. Ranked by deposits within the market area, combined, the top four institutions operate over half of the offices in this area and command almost three-quarters of the deposit share. Based on the area's population as of the 2000 Census, there is one office for every 2,400 persons. The report ranks Insight 22nd of the 41 institutions, with a market share of .26 percent. Of the 41 institutions, 29 have a market share of less than one-percent. Additionally, the report reflects that Insight holds no deposits from outside its assessment area.

There is also intense competition for loans in the bank's assessment area. Because of size and location, Insight and most of the institutions it competes with are required to report loan data under the Home Mortgage Disclosure Act (HMDA). HMDA data provides an indication of area competition for residential real estate loans. HMDA data for 2009, the latest data available, shows that the 440 HMDA-reporting lenders originated approximately 63,000 HMDA-reportable loans in the assessment area, which totaled roughly $11 billion. Based on the number of loans originated and dollars lent, the top eight lenders combined commanded half of the area's loan market, having originated roughly 32,000 loans; which totaled $5.4 billion.

This data shows that most of the bank's competition is from large regional or national institutions and national mortgage companies; however, there are also those institutions that are not required to report HMDA data; therefore, there is even greater competition than is reflected by this data.

Community Contact

A community contact was conducted, during the evaluation, to discuss, among other items, local economic conditions, employment trends, and lending performance of local financial institutions to ascertain issues and constraints facing the local area and to determine whether the communities' needs for banking services were being met.

The contact expressed that foreclosures have had a large impact in the assessment area, particularly those of low- or moderate-income levels (LMI). The contact noted that there has been some restraint by local institutions in the wake of the recent economic and housing downturns, and expressed a need of branches in LMI areas, however, spoke of no particular institution.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERION

The bank's performance is evaluated regarding its assessment area concentration, loan-to-deposit ratio, geographic distribution of loans, and borrowers' profile. Overall, the bank's performance under the lending test is satisfactory.

The bank is a "Small Bank." A review of the bank's lending activity (depicted previously in Table 1) indicates that residential mortgage and business loan products are the bank's primary lending focus. Thus, HMDA loan data and business loans with original amounts of $1 million or less (i.e. "small business loans" as defined under the CRA) were included in the analysis.

Assessment Area Concentration

As shown in Table 3, most of the originations by number (47 percent) were within the assessment area. More importantly, despite the economic decline of late, the bank has strived to maintain its focus of lending to small businesses within its assessment area, as reflected by originating a substantial majority (82 percent) of such loans within the assessment area. This strong small business lending performance mitigates the marginal residential lending performance under this criterion, and in considering its performance under other lending criterion, is deemed adequate.

Moreover, the bank's aforementioned closing of two of its LPOs (i.e., Winchester, Kentucky and Chillicothe, Ohio) should, absent any geographic shift, result in a marked increase in the percentage of loans originated within its assessment area going forward, as these two LPOs were the furthest from its defined area.

TABLE 3 – Distribution of 2010 Loans Inside and Outside of the Assessment Areas

Loan Category or Type	Number of Loans					Dollars (In thousands)				
	Inside		Outside		Total	Inside		Outside		Total
	Number	%	Number	%		Dollars	%	Dollars	%	
Small Business	80	82	17	18	97	31,886	89	3,969	11	35,855
Total Residential Mortgages	174	39	275	61	449	33,914	48	36,290	52	70,204
Total Residential and Small Business	254	47	292	53	546	65,800	62	40,259	38	106,059

Source: 2010 HMDA LARs and Bank records.

Loan-to-Deposit Ratio

The bank's loan-to-deposit (LTD) ratio averaged 105 percent over the 16 quarters (March 2007 through December 2010) since the previous CRA evaluation and considered more than reasonable, given the institution's size, financial condition, and assessment area credit needs. The LTD ratio ranged from a low of 90 percent as of June 30, 2007 to a high of 122 percent as of June 30, 2008.

Loans and deposits both trended upward in tandem over the above period, with each growth in deposits being met with additional lending, resulting in the LTD ratio increasing from 90 percent as of March 30, 2007 to 109 percent at year-end 2010. The percentage conveys that the bank actively lends. By comparison, over the same period, the average loan-to deposit ratios for two financial institutions headquartered in the assessment area with approximately the same asset size and loan composition were 92 and 95 percent, respectively.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes (Borrowers' Profile)

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes.

Residential Lending

The following classifications by income levels (Table 4) and corresponding income ranges, based on the 2008 HUD updated Median Family Income (MFI), are used to analyze the bank's performance in lending to borrowers of different income levels.

Table 4 –Median Family Income (MFI) Distribution		
INCOME LEVEL	**DESCRIPTION**	**Columbus, OH MSA 18140 (Franklin and Delaware Counties) 2010 MFI = $68,600**
Low	Less than 50% of MFI	Below $34,300
Moderate	50% to less than 80% of MFI	$34,300 to $54,879
Middle	80% to less than 120% of MFI	$54,880 to $82,319
Upper	120% of MFI and above	$82,320 and up

For residential lending, volume is compared to the percentage of families in the respective income level. As stated in the scope of this evaluation, performance by number of loans as opposed to dollars is typically more illustrative of lending performance, and is particularly so when evaluating lending to low- and moderate-income families as borrowers in this income category typically borrow smaller amounts.

As of the 2000 U.S. Census Data, eight percent of assessment area families are below poverty level. As it is typically difficult for families below the poverty level to afford home ownership, the percentage of low-income families that the bank can provide home mortgage products to is effectively 12 percent. Considering such, the bank's performance in lending to low-income borrowers of 11 percent of loans closely approximates this benchmark, while its performance in lending to moderate-income borrowers (i.e., 22 percent of loans) exceeds the 18 percent of moderate-income families in the assessment area.

Table 5 – Distribution of Residential Loans by Borrower Income Level			
Borrower Income Level	*Family Population by Income Level (%)	Residential Real Estate Loans	
		Number	Percent
Low**	20	19	11
Moderate	18	39	22
Middle	22	41	24
Upper	40	64	37
Income Not Applicable		11	6
Total	**100**	**174**	**100**

Source: 2000 U.S. Census and HMDA data
** 8 percent of families in this assessment area are below poverty level

Small Business Lending

To evaluate the bank's performance under this criterion, loan volume is stratified according to the gross annual revenue (i.e., the size) of the small business. As shown in Table 6, of the 80 small business loans originated by the bank, 56 (70 percent) were to businesses with revenue of less than $1 million, which does not compare favorably to the 93 percent of assessment area business in this revenue category. However, the bank's performance in lending to businesses in the lowest revenue category (i.e., less than $50,000), which includes start-ups, was very strong, as 21 percent of its loans were to these business, which is almost three times the D&B percentage of businesses in this category. Additionally, the data is viewed in context of the economic conditions that has hampered business growth and thus borrowing over the past several years.

Opportunities to provide financing to start-up businesses within the assessment area have declined and although the economy has rebounded, to some extent; many established businesses have entrenched, electing to service existing debt and postpone growth until they have fully recovered from the economic struggle. Secondly, many smaller businesses have turned to alternative sources of funds, such as home equity or personal lines of credit, credit cards, or seller financing. Additionally, declines in commercial real estate values and perception that credit is no longer readily available have also had a negative impact on business lending.

Management has elected to relocate the bank from its current location in one of the buildings that comprise a large office-building complex to a more accessible and noticeable retail site and has raised $4 million from investors to support this relocation and fund more loans. Additionally, over the past eighteen months, Insight Bank has hired additional community-focused commercial lenders, which has resulted in increased lending. This past January, the bank was ranked as Columbus' 17th highest Small Business Association lender by dollars lent and 14th highest by number of loans, based on data presented in a recent business publication, which evidences that the bank's efforts are gaining traction.

In considering the above contextual and performance factors, the bank's lending penetration among businesses of different sizes is reasonable.

Table 6 – 2010 Distribution of Small Business Loans Based on Gross Annual Revenues of the Business						
Gross Annual Revenue	**Less than $50,000**	**$50,000 to $99,999**	**$100,000 to $249,999**	**$250,000 to $499,999**	**$500,000 to $999,999**	**$1 Million and above**
Percentage of Businesses by Gross Annual Revenues*	8	30	39	10	6	7
Number of Loans	17	7	8	13	11	24
Percentage by Number	21	9	10	16	14	30

* 2010 D&B

Geographic Distribution of Loans

The geographic distribution of loans, as shown in Table 7 (which correlates the distribution of the banks' loans to the income category of the census tracts in this assessment area), reflects reasonable dispersion throughout the assessment area. For residential lending, the volume is compared to the percentage of owner-occupied housing within each tract level, and for small business, to the percentage of small businesses in the tract level.

In low-income areas, the bank originated 4 percent of residential loans, which equaled the percentage of owner-occupied housing units within those respective areas. However, in moderate-income areas, the bank originated 6 percent of loans, which was significantly lower than the percentage of respective housing units.

As previously discussed, this evaluation has centered on performance by number of loans as opposed to dollar amounts. The number of loans originated is typically a more meaningful performance measure as loan amounts tend to be significantly lower on residential and business properties situated in low- or moderate-income geographies than amounts borrowed on properties in higher income tracts, where property costs are typically higher. As a result, a dollar-based evaluation usually distorts lending performance. However, the bank's performance within residential loans within low-income areas reflected a favorable exception, which is noteworthy. The bank originated residential loans totaling almost $4 million in low-income areas (not shown in Table 7), which equates to 12 percent of its total $34 million in 2010 residential lending.

The bank's small business dispersion in low-income areas was much better with 14 percent of loans, which is almost times the level of small businesses within low-income areas. For moderate-income areas, the bank originated 13 percent of loans, which is lower than the 17 percent of businesses in moderate-income geographies.

Thus, overall performance under this criterion is deemed reasonable.

Table 7 - Distribution of Loans by Income Category of Census Tract			
Census Tract Income Level	Percentage of Owner-Occupied Housing	Originations	
	Percentage of Small Businesses	Number	Percent
Low (34 tracts) Residential Loans	4	7	4
Small Business	8	11	14
Total Low		18	7
Moderate (80 tracts) Residential Loans	17	11	6
Small Business	17	10	13
Total Moderate		21	8
Middle (99 tracts) Residential Loans	40	57	33
Small Business	36	22	27
Total Middle		79	31
Upper (80 tracts) Residential Loans	49	99	57
Small Business	39	37	46
Total Upper		136	54
Total All (293 tracts) Residential Loans		174	69
Small Business		80	31
TOTAL		254	100

Source: HMDA data and bank records

Response to Complaints

The bank received no CRA-related complaints; therefore, this criterion was not a factor in determining the overall rating.

Fair Lending or Other Illegal Credit Practices Review

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified during this evaluation.

APPENDIX

Census
A complete enumeration, usually of a population, but also of businesses and commercial establishments, farms, governments, and so forth.

Census Tract
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 tract boundaries normally follow visible features, but may follow governmental unit boundaries and other non-visible features in some instances; they always nest within counties. Designed to be relatively homogeneous units with respect to population characteristics, economic status and living conditions at the time of establishment, census tracts average about 4,000 inhabitants. They may be split by any sub-county geographic entity.

Family
A group of two or more people who reside together and who are related by birth, marriage or adoption.

Home Mortgage Disclosure Loan Application Register (HMDA LAR)
The HMDA LAR is used to record all applications received for residential purchase, refinance, home improvement, and temporary-to-permanent construction loans.

Housing Unit
A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

HUD Adjusted Income Data
The U.S. Department of Housing and Urban Development (HUD) issues annual estimates which update median family income from the metropolitan and non-metropolitan areas. HUD starts with the most recent U.S. Census data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Income
"Total income" is the sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own nonfarm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.

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.

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

Metropolitan Area (MA)
A collective term, established by the federal Office of Management and Budget, to refer to metropolitan statistical areas, consolidated metropolitan statistical areas, and primary metropolitan statistical areas.

Metropolitan Statistical Area (MSA)
Geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core. Qualification of an MSA requires the presence of a city with 50,000 or more inhabitants, or the presence of an Urbanized Area (UA) and a total population of at least 100,000 (75,000 in New England). The county or counties containing the largest city and surrounding densely settled territory are central counties of the MSA. Additional outlying counties qualify to be included in the MSA by meeting certain other criteria of metropolitan character, such as a specified minimum population density or percentage of the population that is urban. MSAs in New England are defined in terms of minor civil divisions, following rules concerning commuting and population density.

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.

Nonmetropolitan
The area and population not located in any Metropolitan Area (MA).

Primary Metropolitan Statistical Area (PMSA)
A geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies. If an area meets the requirements to qualify as a metropolitan statistical area and has a population of one million or more, two or more PMSAs may be defined within it if statistical criteria are met and local opinion is in favor. A PMSA consists of one or more counties (county subdivisions in New England) that have substantial commuting interchange. When two or more PMSAs have been recognized, the larger area of which they are components then is designated a consolidated metropolitan statistical 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 one million dollars 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent in the case of geography.

Urban
All territory, population and housing units in urbanized areas and in places of more than 2,500 persons outside of urbanized areas. "Urban" classification cuts across other hierarchies and can be in metropolitan or non-metropolitan areas.