



PUBLIC DISCLOSURE

September 13, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lyons Federal Bank
Charter Number: 700179

200 East Ave. S
Lyons, KS 67554

Office of the Comptroller of the Currency

2959 North Rock Road, Suite 510
Wichita, KS 67226

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**.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on Outstanding performance in the state of Kansas.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the assessment area (AA), the bank’s loan-to-deposit (LTD) ratio is more than reasonable.

Lyons Federal Bank’s (LFB) average quarterly LTD ratio is 77.9 percent since the last CRA examination. Examiners calculated the LTD on a bank-wide basis. Examiners compared LFB to eight similarly situated institutions within the bank’s AA. The average LTD of the comparative banks was 73.1 percent, ranging from 57.5 percent to 84.6 percent.

Lending in Assessment Area

A substantial majority of the bank’s loans are inside its AA.

The bank originated and purchased 85 percent of its total loans inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	34	85.0	6	15.0	40	2,857	90.4	304	9.6	3,161
Total	34	85.0	6	15.0	40	2,857	90.4	304	9.6	3,161

Description of Institution

LFB is a single-state mutual thrift headquartered in Lyons, Kansas. As of June 30, 2024, LFB had total assets of \$164.5 million and tier 1 capital of \$22.8 million. Due to the institution’s designation as a mutual thrift, there is no bank holding company. The bank’s depositors, also known as members, own LFB.

The bank has one AA comprising Rice, Ellsworth, and Trego counties. LFB operates the main bank in Lyons, and three branch locations in Ellsworth, Bushton, and WaKeeney, Kansas. The Lyons, Ellsworth,

and WaKeeney locations offer drive-up facilities. Additionally, the Lyons and Bushton locations offer ATMs that accept and dispense cash.

Competition among financial institutions in the AA is strong. The competitive environment in the AA stems primarily from nine other similarly situated financial institutions. The June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report ranks LFB first among the 9 institutions in the market with 21.2 percent of the total deposits in the AA. Among LFB's locations, the Lyons and WaKeeney branches comprise a majority of the bank's total deposits at 63.5 percent and 25.9 percent, respectively.

As of June 30, 2024, the loan portfolio totaled \$116.9 million, representing 71.1 percent of total assets. Agricultural loans make up the greatest percentage of LFB's loan portfolio at 45.7 percent. The following table reflects the loan portfolio composition by loan type.

Loan Portfolio Composition as of June 30, 2024		
Loan Type	Volume (\$000)	% of Total Loans
Agricultural	53,467	45.7
Residential Real Estate	39,763	34.0
Commercial	16,491	14.1
Consumer	5,578	4.8
Leases	1,639	1.4
Total Loans:	116,938	100.0

The bank is not subject to any pending litigation or other factors impeding its ability to meet the credit needs in its AA. The OCC previously assigned an "Outstanding" rating at the June 10, 2019, Community Reinvestment Act (CRA) examination.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assessed LFB using the Small Bank CRA examination procedures. The small bank procedures include a Lending Test, which evaluated LFB's record of meeting the credit needs of the AA through lending activities. Examiners evaluated lending performance based on the primary lending product in the AA. Agricultural loans are the bank's primary lending product by both number and dollar volume. While residential real estate loans also represent a large portion of the bank's portfolio, the bank purchases many of those loans from an affiliate, The Mortgage Company. Bank management elected to exclude consideration of the purchased affiliate loans for this evaluation. Therefore, examiners analyzed a sample of only agricultural loans for the evaluation period to assess lending performance from January 1, 2020, through December 31, 2022.

Due to the updated American Community Survey (ACS) Census data, 2020 census tract income level designation changes became effective January 1, 2022. Examiners evaluated LFB's lending performance against the applicable demographic data for each period, resulting in multiple analyses and presentations of data. Our analysis of the bank's lending performance utilized a sample of 20 agricultural loans from January 1, 2020, through December 31, 2021, using 2015 ACS demographic information. Examiners

also selected a sample of 20 agricultural loans from January 1, 2022, through December 31, 2022, using 2020 U.S. Census demographic information.

Evaluating the bank's community development (CD) activities is optional under the Small Bank CRA procedures. At management's request, the OCC reviewed LFB's CD lending, qualified investments, and services from January 1, 2020, through December 31, 2022. Examiners considered the number and dollar volume of CD loans, with emphasis placed on loans that were particularly responsive to AA needs. The analysis of qualified investments included the investment portfolio as well as donations and grants made during the evaluation period that had CD as its primary purpose. Qualified investments included investments which met the definition of CD that the bank made in the current evaluation period or prior to the current evaluation period and were still outstanding. Examiners considered prior-period investments at the book value of the investment at the end of the current evaluation period and current-period investments at their original investment amount. The bank received consideration for any qualified investment activity that benefited the AA in the applicable state rating area. This included investments in the broader statewide or regional area that included the AA, where the entity or activity had a purpose, mandate, or function that included serving the AA. To provide perspective regarding the level of CD lending and qualified investments, examiners compared the dollar amount of CD lending and investments to the quarterly average of tier 1 capital over the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A: Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

LFB's rating is based on the full-scope review of the bank's lending performance in the AA. Examiners also reviewed LFB's CD activities to determine the bank's responsiveness to AA needs and opportunities.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, 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 Kansas

CRA rating for the State of Kansas¹: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- LFB's average quarterly LTD ratio is more than reasonable.
- LFB originated a substantial majority of the bank's loans inside the AA.
- The bank exhibited a reasonable distribution of loans to farms of different sizes.
- CD lending, investments, and services had a positive impact on the bank's overall CRA rating.

Description of Institution's Operations in Kansas

LFB offers a wide range of deposit and loan products and services. Agricultural loans dominate loan origination volumes; however, LFB purchases a significant amount of residential real estate loans from its affiliate, The Mortgage Company. As of the June 30, 2022, FDIC Deposit Market Share Report, LFB ranked first in deposit market share when compared to the eight other institutions in the AA.

As a part of this evaluation, examiners utilized existing community contacts to assess the credit needs and opportunities in the AA. Contacts noted agriculture and home mortgage lending as primary credit needs, along with some opportunities in the area for small business lending. The contacts communicated that the local banks are very engaged with their local communities and are instrumental in providing the necessary financing to local citizens.

Lyons AA

The following tables provide a summary of the demographic profile of the Lyons AA by categorizing the AA characteristics into their respective census tracts, based on income level for each of the evaluation periods.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2020-2021 Lyons						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	0.0	83.3	16.7	0.0
Population by Geography	19,375	0.0	0.0	89.9	10.1	0.0
Housing Units by Geography	9,432	0.0	0.0	85.8	14.2	0.0
Owner-Occupied Units by Geography	5,875	0.0	0.0	87.9	12.1	0.0
Occupied Rental Units by Geography	1,893	0.0	0.0	92.0	8.0	0.0
Vacant Units by Geography	1,664	0.0	0.0	71.2	28.8	0.0
Businesses by Geography	1,447	0.0	0.0	88.6	11.4	0.0
Farms by Geography	280	0.0	0.0	81.4	18.6	0.0
Family Distribution by Income Level	5,090	14.6	17.3	23.5	44.6	0.0
Household Distribution by Income Level	7,768	20.1	16.3	18.8	44.7	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$77,899
			Median Gross Rent			\$550
			Families Below Poverty Level			8.1%

*Source: 2015 ACS and 2021 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.*

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2022 Lyons						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	0.0	83.3	16.7	0.0
Population by Geography	18,611	0.0	0.0	84.9	15.1	0.0
Housing Units by Geography	9,522	0.0	0.0	82.1	17.9	0.0
Owner-Occupied Units by Geography	5,830	0.0	0.0	82.1	17.9	0.0
Occupied Rental Units by Geography	1,852	0.0	0.0	83.4	16.6	0.0
Vacant Units by Geography	1,840	0.0	0.0	80.7	19.3	0.0
Businesses by Geography	1,570	0.0	0.0	78.6	21.4	0.0
Farms by Geography	285	0.0	0.0	78.2	21.8	0.0
Family Distribution by Income Level	5,060	16.0	19.0	22.0	42.9	0.0
Household Distribution by Income Level	7,682	20.8	16.6	20.4	42.2	0.0
Median Family Income Non-MSAs - KS		\$65,467	Median Housing Value			\$97,038
			Median Gross Rent			\$604
			Families Below Poverty Level			7.7%

*Source: 2020 U.S. Census and 2022 D&B Data
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.*

The tables reflect that all census tracts are middle- or upper-income geographies. The U.S. Department of Housing and Urban Development (HUD) declared Trego County as underserved in 2020 and 2021, due to being a remote rural geography.

According to the 2020 U.S. Census and 2022 Dun and Bradstreet (D&B) data, the population of the AA is 18,611 and the median family income is \$65,467. Among the households in the AA, 35.6 percent receive social security; 19.9 percent are retired; and 10.6 percent are below the poverty level. Population over the age of 65 equals 20.6 percent, with 38.8 percent of the population comprising civilians not in the work force. The median housing value is \$97,038, with about 61.2 percent of the housing units being owner-occupied. The December 31, 2022, unemployment rates for the counties in the AA are as follows: Rice County 1.9 percent, Ellsworth County 2.0 percent, and Trego County 2.8 percent. These rates are near the Kansas unemployment rate of 2.3 percent and below the national rate of 3.5 percent for the same period.

Scope of Evaluation in Kansas

Examiners completed a full-scope review of the bank's AA, evaluating lending performance of agricultural loans during the evaluation period.

LENDING TEST

The bank's performance under the Lending Test in Kansas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the AA is good.

Distribution of Loans by Income Level of the Geography

Examiners did not complete an analysis of the bank's geographic distribution of loans. The Lyons AA does not contain any low- or moderate-income tracts; therefore, this analysis would not be meaningful.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Farms

Refer to Table T in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Based on the data in the tables, the overall borrower distribution of small loans to farms was reasonable. During the 2020-2021 analysis period, LFB's percentage of small loans to farms with gross annual revenue of \$1 million or less was near to the percentage of farms in the AA with gross annual revenue of \$1 million or less, and significantly exceeded the aggregate distribution of small loans to farms with gross annual revenue of \$1 million or less by all lenders.

LFB's lending performance during the 2022 analysis period was consistent with the 2020-2021 lending distribution.

Responses to Complaints

LFB did not receive any written complaints relating to the bank's CRA performance during the evaluation period.

COMMUNITY DEVELOPMENT

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA. Performance related to CD activities had a positive effect on the bank's rating in the state.

While CD lending and investment opportunities are limited in the bank's AA, LFB actively seeks and participates in CD opportunities in the regional and statewide area.

Number and Amount of Community Development Loans

Refer to the CD Loans table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Lyons AA	232	89.9	5,141	86.5
Statewide	26	10.1	801	13.5
Total	258	100.0	5,942	100.0

CD loans exhibited excellent responsiveness to CD needs and opportunities in the AA during the evaluation period. LFB originated 232 CD loans totaling \$5.1 million in the AA. The bank originated 222 loans through the Small Business Administration Paycheck Protection Program (PPP) to pay employee wages during the COVID-19 pandemic. LFB also originated 10 loans through the Federal Home Loan Bank's (FHLB) first-time home buyer grant program. This program provides funds to low- and moderate-income individuals for down payment assistance, with no repayment requirement if the borrower resides in the home for five years. CD lending inside the AA represented 25.1 percent of tier 1 capital as of year-end 2022.

LFB financed 24 PPP loans within the statewide region to pay employee wages during the evaluation period. Additionally, LFB originated two loans outside the AA but within the state of Kansas to fund the development of affordable housing for low- and moderate-income individuals.

Number and Amount of Qualified Investments

CD investments exhibited an adequate level of responsiveness to community needs and opportunities in the AA. LFB has two qualifying investments totaling over \$405,000 from a prior period that funded the development of affordable housing for low- and moderate-income individuals. One investment was made within the AA and the other outside the AA, but within the state of Kansas. LFB also made three qualifying CD donations to one organization inside the AA, totaling \$1,500. The dollar volume of all qualifying donations and prior-period investments represented 2.0 percent of tier 1 capital.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Lyons AA	1	135	3	2	4	80.0	137	33.7	0	0
Statewide	1	270	0	0	1	20.0	270	66.3	0	0
Total	2	405	3	2	5	100.0	407	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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

Extent to Which the Bank Provides Community Development Services

LFB provides an adequate level of CD services.

During the evaluation period, three employees provided 194 hours of qualifying CD services to five different organizations.

Examples of service hours include the following:

- Assisting low- and moderate-income individuals with the application process to obtain qualification for the FHLB of Topeka's down payment assistance affordable housing program.
- Serving on the Rice County Economic Development Board, an organization providing loans to small businesses denied by local banks.
- Providing financial literacy education to low- and moderate-income students in 7th through 12th grades.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2020, to December 31, 2022	
Bank Products Reviewed:	Small farm loans CD loans, qualified investments, and CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Kansas:		
Lyons AA	Full-Scope	Counties of Rice, Ellsworth, and Trego

Appendix B: Summary of MMSA and State Ratings

RATINGS: Lyons Federal Bank	
Overall Bank:	Lending Test Rating
Lyons Federal Bank	Outstanding
State:	
Kansas	Outstanding

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in 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 state/assessment area.

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.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income 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): 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, 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 a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, 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 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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/assessment area.

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: 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 Metropolitan Statistical Area 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.

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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 1 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.

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.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2020-2021
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Lyons	20	1,592	100.0	129	97.5	95.0	45.0	1.8	5.0	0.7	0.0
Total	20	1,592	100.0	129	97.5	95.0	45.0	1.8	5.0	0.7	0.0
<i>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Lyons	20	1,556	100.0	125	97.2	90.0	28.0	2.1	10.0	0.7	0.0
Total	20	1,556	100.0	125	97.2	90.0	28.0	2.1	10.0	0.7	0.0
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.