



PUBLIC DISCLOSURE

May 25, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Tempo Bank
Charter Number 705636

28 W Broadway
Trenton, IL 62293

Office of the Comptroller of the Currency
500 N. Broadway St. Suite 1700
St. Louis, MO 63102

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 **Satisfactory**.

The Lending Test is rated: Satisfactory.

The Lending Test rating is based on Tempo Bank's (Tempo) performance in the state of Illinois. The major factors that support this rating include:

- Tempo's average quarterly loan-to-deposit (LTD) ratio is more than reasonable given the bank's size, financial condition, and level of local competition.
- A substantial majority of Tempo's loans are originated or purchased inside its assessment area (AA).
- The distribution of loans to borrowers of different income levels is reasonable.
- Tempo did not receive any CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable. Tempo's average LTD ratio over the 20 quarters since the last CRA evaluation was 108.2 percent. Over this period, the bank's LTD ratio ranged from a low of 91.3 percent to a high of 119.3 percent.

We analyzed the LTD ratio of seven similarly situated institutions based on a combination of size, location, and lending opportunities. The institutions ranged in size from \$36.5 million to \$440.8 million, with a combined average LTD ratio of 66.1 percent over the same evaluation period. The lowest individual average was 42.1 percent, while the highest individual average was 96.3 percent. Tempo ranked first amongst the group when comparing the average LTD ratios. The table below lists the similarly situated institutions (including Tempo) with corresponding average LTD ratios.

Institution	Average Quarterly LTD Ratio	Total Assets (\$000s) as of 12/31/2020
Tempo Bank, FSB	108.2%	\$93,133
Collinsville B&LA	96.3%	\$132,399
Community Bank of Trenton	85.7%	\$95,116
The First National Bank in Carlyle	70.4%	\$233,934
Germantown Trust & Savings Bank	67.8%	\$440,809
Farmers State Bank of Hoffman	51.5%	\$171,209
State Bank of St. Jacob	48.7%	\$72,215
Guardian Savings Bank	42.1%	\$36,541

Source: Quarterly Call Reports from January 1, 2016 to December 31, 2020.

Lending in Assessment Area

A majority of the Tempo's loans are inside its AA.

The bank originated or purchased 96.6 percent of its total loans inside the bank's AA during the evaluation period.

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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2018	49	94.2	3	5.8	52	9,100	89.7	1,045	10.3	10,145
2019	62	95.4	3	4.6	65	11,336	93.9	730	6.1	12,066
2020	60	100.0	0	0.0	60	13,222	100.0	0	0.0	13,222
Total	171	96.6	6	3.4	177	33,659	95.0	1,775	5.0	35,434
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Tempo is an intrastate federally chartered stock association headquartered in Trenton, Illinois. The bank is a wholly owned subsidiary of Sugar Creek Financial Corporation, a one-bank holding company also located in Trenton. As of December 31, 2020, Sugar Creek Financial Corporation had total assets of approximately \$9.7 million. There were no affiliate or subsidiary activities considered in this evaluation.

As of December 31, 2020, Tempo has one branch office located in Breese, Illinois. Both locations are in Clinton County with the Trenton location in an upper-income geography and the Breese location in a middle-income geography. Both locations have full-service automated teller machines (ATM) on the premises that are deposit-taking and cash-dispensing.

The bank offers a variety of deposit products to consumers. Deposit products consist of checking accounts, savings accounts, certificates of deposit, and individual retirement accounts. Additional retail services include internet and mobile banking, remote deposit capture, safe deposit box rentals, and wire transfers. Consumer loans include conventional home mortgage loans, home equity lines of credit, motor vehicle loans and other personal loans. Additionally, the bank offers flexible loan products such as United States Department of Agriculture Rural Development Guaranteed Housing Program and the Federal Home Loan Bank Downpayment Plus® Affordable Housing Program.

There have been no major changes in Tempo's corporate structure, including merger or acquisition activities during the evaluation period. As of December 31, 2020, the bank had total assets of \$93.1 million, total deposits of \$76.3 million, and tier 1 capital of \$8.9 million. Tempo's loans and leases totaled \$71.9 million, representing 77.2 percent of total assets.

For CRA purposes, Tempo's AA consists of all of Clinton County and the adjacent portions of St. Clair and Madison counties; these are three of the eight Illinois counties within the St. Louis, MO-IL MSA

#41180. The AA has 67 census tracts (CTs); it holds no low-income, 12 moderate-income, 28 middle-income, and 27 upper-income CTs. The AA conforms to regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies. We will refer to this AA throughout the performance evaluation as the St. Louis MSA.

Tempo received a “Satisfactory” rating at their last CRA evaluation dated February 29, 2016. There are no legal, financial, or other factors impeding Tempo’s ability to help meet the credit needs of its AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The scope of this evaluation includes an assessment of Tempo under the Small Bank performance criteria, which consists of the Lending Test. This test evaluates the bank’s record of meeting the credit needs of its AA through its lending activities. The evaluation period for the Lending Test is January 1, 2018 through December 31, 2020.

Based on our review of all loan originations and purchases from January 1, 2018 to December 31, 2020, we determined the bank’s primary loan product is home mortgage loans. Please refer to the following table for a summary of loan originations by loan type during the evaluation period:

Loan Originations/Purchases by Loan Type from January 1, 2018 through December 31, 2020				
Loan Category	Number of Loans	% of Number of Loans	Dollars (000s)	% of Dollars
Consumer Loans	121	42%	\$2,729	7%
Business Loans	2	1%	\$645	2%
Farm Loans	1	0%	\$135	0%
Home Mortgage Loans	166	57%	\$36,541	91%
Total Loans	290	100%	\$40,050	100%
<i>Source: Bank Records January 1, 2018 – December 31, 2020 Due to rounding, totals may not equal 100.0%</i>				

Examiners relied on Home Mortgage Disclosure Act (HMDA) data to complete the analysis of home mortgage loans. Home mortgage loans originated or purchased during the evaluation period were compared to 2015 American Community Survey (ACS) U.S. Census and 2019 CRA peer aggregate data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank-delineated assessment areas 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 based solely on its performance in the state of Illinois. The state of Illinois rating is derived from the bank's performance under the CRA Small Bank Lending Test as well as related performance context information from the bank's AA. Except for the bank's LTD ratio (based on the bank's entire lending portfolio), all weight for performance under the CRA Small Bank Lending Test was based on the bank's lending performance in relation to its primary product of home mortgage loans in its AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.17, 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution 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 Illinois

CRA rating for the State of Illinois: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- A substantial majority of Tempo's loans are originated or purchased inside its AA.
- The bank's LTD ratio is more than reasonable given the bank's size, financial condition, and level of local competition.
- The bank's distribution of home mortgage loans to borrowers of different income levels is reasonable.
- Tempo did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Illinois

Tempo's AA consists of all of Clinton County and adjacent portions of St. Clair and Madison counties; these are three of the eight Illinois counties within the St. Louis, MO-IL MSA #41180. Tempo operates a main office in Trenton, Illinois and one full-service branch in Breese, Illinois. The main office and the branch location each have a cash-dispensing and deposit-taking ATM onsite.

St. Louis MSA

Competition

Competition for deposits in the AA is strong. As of June 30, 2020, Tempo reported \$78.5 million in deposits in the AA. According to Federal Deposit Insurance Corporation (FDIC) market share information as of June 30, 2020, Tempo ranked 30 in deposit market share in the AA with a market share of 0.69 percent. The AA is very competitive with 42 other FDIC-insured deposit-taking institutions operating 188 branches. Rounding out the top five at almost 50 percent of the deposit market share are FCB Banks (12.9 percent), Busey Bank (12.2 percent), Regions Bank (11.2 percent), U.S. Bank, N.A (7.1 percent), and First Mid Bank and Trust, NA (5.5 percent).

Market competition for home mortgage loans is significant within the AA. According to the 2019 Peer Mortgage Market Share Data, Tempo competed with 268 lenders within the AA, and the top 10 institutions originated or purchased approximately 5,202 home mortgage loans. Tempo originated or purchased 177 home mortgage loans with market share of 1.2 percent.

Demographics

The following table provides a summary of the demographics, including housing information for the AA.

Demographic Information of the Assessment Area						
Assessment Area: Tempo Bank AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	67	0.0	17.9	41.8	40.3	0.0
Population by Geography	349,749	0.0	14.1	45.2	40.7	0.0
Housing Units by Geography	148,173	0.0	16.7	46.3	37.0	0.0
Owner-Occupied Units by Geography	97,036	0.0	12.4	45.2	42.4	0.0
Occupied Rental Units by Geography	37,028	0.0	24.0	49.0	27.1	0.0
Vacant Units by Geography	14,109	0.0	27.6	46.8	25.6	0.0
Businesses by Geography	21,165	0.0	14.3	47.0	38.7	0.0
Farms by Geography	1,094	0.0	6.9	43.6	49.5	0.0
Family Distribution by Income Level	91,169	16.7	16.6	20.2	46.5	0.0
Household Distribution by Income Level	134,064	20.1	15.5	16.8	47.7	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$70,718	Median Housing Value			\$152,089
			Median Gross Rent			\$876
			Families Below Poverty Level			7.0%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Geographic Distribution of the Population

According to the 2015 ACS Census data, the area population was 349,749 with approximately 49,315 (14.1 percent) residing in the moderate-income CT, 158,087 (45.2 percent) residing in middle-income CTs, and 142,348 (40.7 percent) residing in upper-income CTs. There are no low-income CTs.

Family Distribution by Income Level

According to the 2015 ACS Census data, there were 91,169 families in the AA. The distribution of families by income level was approximately 15,225 (16.7 percent) low income, 15,134 (16.6 percent) moderate income, 18,416 (20.2 percent) middle income, and 42,394 (46.5 percent) upper income.

Housing Characteristics and Home Affordability

The 2015 ACS Census reported total housing units of 148,173 in the AA. Of the total number of housing units, 97,036 were owner occupied (65.5 percent), 37,028 were rental occupied (25 percent), and 14,109 were vacant (9.5 percent). There were 47,044 (48.44 percent) owner-occupied housing units in moderate-income CTs in the AA. The median age of housing stock is 43 years. Older homes often cost more to maintain, frequently require significant repairs to meet building code requirements, and are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for low- and moderate-income (LMI) individuals.

Based on information in the table below, low-income families earned as much as \$38,299 (in 2018) up to a maximum of \$41,299 (in 2020), and moderate-income families earned as much as \$61,279 (in 2018) up to a maximum of \$66,079 (in 2020).

Median Family Income Ranges				
St. Louis, MO-IL MSA Median Family Income (41180)				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2018 (\$76,600)	<\$38,300	\$38,300 to <\$61,280	\$61,280 to <\$91,920	≥\$91,920
2019 (\$81,200)	<\$40,600	\$40,600 to <\$64,960	\$64,960 to <\$97,440	≥\$97,440
2020 (\$82,600)	<\$41,300	\$41,300 to <\$66,080	\$66,080 to <\$99,120	≥\$99,120

Source: FFIEC

According to Realtor.com data, the median housing value in the AA ranged from \$189,900 in 2018 to \$231,450 in 2020, an increase of \$41,550 (21.9 percent). This is far greater than the \$6,000 (7.8 percent) increase in the Federal Financial Institution's Examination Council (FFIEC)-adjusted median family income over the same period, as reflected in the table above.

One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. Assuming a 30-year mortgage with a five percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$41,300 per year, or less than 50 percent of the 2020 FFIEC-adjusted median family income in the AA, could afford a \$192,336 mortgage with a payment of \$1,033 per month. A moderate-income borrower making \$66,080 per year, or less than 80 percent of the 2020 FFIEC-adjusted median family income in the AA, could afford a \$307,737 mortgage with a payment of \$1,652 per month. This illustrates that low-income borrowers would be challenged to qualify for a mortgage loan in the AA with an estimated payment of \$1,241. Moderate-income borrowers would also likely be challenged when accounting for the additional expenses mentioned above.

Employment Factors and Economic Conditions

According to the Bureau of Labor Statistics, the unemployment rates for Madison, Clinton, and St. Clair counties, prior to the 2020 coronavirus pandemic, were showing an improvement year-over-year. Both St. Clair County and the state of Illinois exceeded national annual unemployment rates.

Annual Unemployment Rates			
Area	2018	2019	2020
Madison County	4.5%	3.7%	7.7%
Clinton County	3.5%	3.0%	5.8%
St. Clair County	5.0%	4.2%	9.0%
State of Illinois	4.4%	4.0%	9.5%
National	3.9%	3.7%	8.1%

Source: U.S. Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.

According to Moody's Analytics, *St. Louis will advance, but its recovery will lag that of Missouri and the nation. Construction and business/professional services will add jobs at a reasonable pace, but neither industry will provide enough high-quality positions to make the metro area a top performer. Longer term, lackluster demographics will limit growth in employment and income.*

The top five employment sectors in the AA are education and health services, professional and business services, government, leisure and hospitality services, and retail trade. The top five employers in the AA include BJC Healthcare (28,516 employees), Mercy Health Care (23,011 employees), Walmart Inc. (22,290 employees), Washington University in St. Louis (17,442 employees), and Boeing Defense, Space & Security (14,566 employees).

Community Contacts

We reviewed recent contacts from within the same period of this evaluation. The contacts identified affordable housing, (including first time homebuyer programs and down payment and closing assistance), and financial literacy training as the primary needs in the local communities.

Scope of Evaluation in Illinois

We performed a full-scope review of the St. Louis MSA. Refer to Appendix A for more information.

LENDING TEST

Tempo's performance under the Lending Test in Illinois is rated Satisfactory.

Based on a full-scope review, Tempo's performance in the St. Louis MSA is reasonable.

Distribution of Loans by Income Level of the Geography

Tempo exhibits poor geographic distribution of loans in the AA. Our analysis is based solely on the bank's performance in moderate-income CTs, as there are no low-income CTs in the St. Louis MSA.

Home Mortgage Loans

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was poor. The percentage of home mortgage loans originated or purchased in moderate-income CTs was well below both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

This is largely the result of strong competition for home mortgage loans within the AA. We identified 30 unique locations owned by six financial institutions located inside or within close proximity to the bank's moderate CTs. These institutions combined make up 8.8 percent of total market share within the AA. Lending performance was further impacted by the distance between the moderate-income CTs and the bank's two branches. The closest moderate-income CT to the bank is 15.9 miles with the furthest CT

located 30.4 miles away. There were no low-income CTs identified in the bank's AA between 2018 and 2020.

Lending Gap Analysis

We reviewed summary reports and maps and analyzed Tempo's home mortgage lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans to borrowers of different income levels was adequate. The percentage of home mortgage loans originated or purchased to low- and moderate-income borrowers was well below the percentage of low-income families in the AA. The percentage of home mortgage loans originated or purchased to low-income borrowers was near, and to moderate-income borrowers below, the aggregate percentage of all reporting lenders. While the bank's lending is below that of families and peers in the AA, we determined the lending to be reasonable based on the housing costs in the area in relation to the median-family income.

Responses to Complaints

The bank did not receive any complaints related to CRA performance within the state of Illinois.

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:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
St. Louis MO-IL MSA #41180	Full-Scope	All of Clinton County and portions of St. Clair and Madison County

Appendix B: Summary of MMSA and State Ratings

RATINGS: Tempo Bank	
Overall Bank:	Lending Test Rating:
Tempo Bank	Satisfactory
State:	
Illinois	Satisfactory

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2018-20**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Tempo Bank AA	171	33,659	100.0	14,206	0.0	0.0	0.0	12.4	2.9	9.9	45.2	36.8	42.5	42.4	60.2	47.6	0.0	0.0	0.0
Total	171	33,659	100.0	14,206	0.0	0.0	0.0	12.4	2.9	9.9	45.2	36.8	42.5	42.4	60.2	47.6	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2018-20**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Tempo Bank AA	171	33,659	100.0	14,206	16.7	7.6	8.0	16.6	12.9	16.8	20.2	10.5	21.5	46.5	58.5	31.5	0.0	10.5	22.2
Total	171	33,659	100.0	14,206	16.7	7.6	8.0	16.6	12.9	16.8	20.2	10.5	21.5	46.5	58.5	31.5	0.0	10.5	22.2

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%