



PUBLIC DISCLOSURE

June 10, 2019

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

Wichita Field Office
2959 N. 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 the bank's performance within the Lyons Assessment Area (AA).
- Lyons Federal Bank's (LFB) average quarterly loan-to-deposit ratio is more than reasonable at 92 percent.
- LFB made a substantial majority of the loans in the AA. Specifically, the bank made 85 percent by number and 90 percent by dollar volume.
- Lending to farms of different sizes is reasonable with 90 percent distribution to farms with revenues less than \$1 million.
- Community development (CD) lending, investment, and services had a positive impact on the bank's overall CRA rating.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is more than reasonable.

LFB's average quarterly loan-to-deposit (LTD) ratio is 92 percent. The LTD ratio is calculated on a bank-wide basis. We compared LFB to nine other similarly situated institutions in the AA. The nine banks' ratios averaged 72 percent and ranged from 51 percent to 89 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs.

The bank originated and purchased 85 percent of its total loans inside the bank's AAs 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	85.00%	6	15.00%	40	3,757	90.29%	404	9.70%	4,161
Total	34	85.00%	6	15.00%	40	3,757	90.29%	404	9.70%	4,161

Description of Institution

LFB is a single-state mutual thrift with the main office located in Lyons, Kansas. As of March 31, 2019, LFB had total assets of approximately \$121 million and tier 1 capital of \$15 million. Due to the institution's designation as a mutual thrift, there is no bank holding company. LFB is owned by its depositors, also known as members.

During 2016, LFB identified one AA that consisted of Rice and Ellsworth counties. LFB added another AA consisting of Trego County in 2017, as a result of LFB's merger with First Federal Savings and Loan Association of Wakeeney on April 1, 2017. LFB operates four branches in the following communities: Ellsworth, Bushton, Wakeeney, and Lyons, Kansas. The Lyons 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. Competition in the AA stems primarily from nine similarly situated financial institutions. As of the June 30, 2018 FDIC Market Share Report, LFB ranks first out of the 10 institutions in the market, securing 18 percent of the deposits in the AA. Of the institution's total deposits, 89 percent are derived from the Lyons and Wakeeney branches (59 percent and 30 percent, respectively).

As of March 31, 2019, the loan portfolio totaled nearly \$86 million, which represented 71 percent of total assets. The loan portfolio comprises primarily of agricultural loans. The following table reflects the loan portfolio composition by loan type.

Loan Portfolio Composition as of March 31, 2019		
Loan Type	Volume (\$000)	% of Total Loans
Commercial	14,245	17
Residential Real Estate	26,192	30
Agriculture	41,017	48
Consumer	3,387	4
Other	856	1
Total Loans:	85,697	100

The bank is not subject to any pending litigation or other factors impeding its ability to meet the credit needs in its AA. We assigned an "Outstanding" rating at the May 27, 2014, Community Reinvestment Act (CRA) examination.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses LFB's performance using interagency Small Bank CRA examination procedures. Procedures include a lending test that evaluates the bank's record of meeting AA credit needs through lending activities. Evaluating CD activities is optional under Small Bank CRA procedures. At management's request, the OCC reviewed the bank's CD lending, qualified investments, and services from May 28, 2014, through December 31, 2018. We determined agriculture loans to be the primary product in the AA. While residential real estate loans also represent a large portion of the bank's portfolio, many are purchased loans from an affiliate, The Mortgage Company. Bank management elected to exclude consideration of the purchased affiliate loans during this performance evaluation. Therefore, we analyzed agriculture loans for the period January 1, 2016, through December 31, 2018. We selected a random sample of 20 agriculture loans for 2016 and 20 agriculture loans for 2017-2018 in order to evaluate lending performance within the AA. We performed two analyses due to the American Community Survey completed in 2015 updating 2017 and 2018 census data.

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 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 a blend of the state ratings, and where applicable, multistate ratings.

LFB identified two AAs in the state of Kansas consisting of Rice, Ellsworth, and Trego counties. Since both AAs are in a non-MSA, we combined the AAs for analytical purposes. Therefore, this AA received a full-scope review of the lending performance. The evaluation period of 2017-2018 will receive more consideration due to higher lending volumes over a 24-month period. The OCC reviewed CD activities to determine if the activities were responsive to AA needs and if they enhanced credit performance in the AA.

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 made a substantial majority of the loans in the AA.
- Lending to farms with revenues less than \$1 million is satisfactory.
- 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 full range of deposit and loan products and services. Loan originations are dominated by agriculture loans; however, LFB purchases a significant amount of residential real estate loans from its affiliate, The Mortgage Company. Including the main location, LFB has four bank branches and two ATMs that accept and dispense cash. As of the June 30, 2018 FDIC Market Share Report, LFB ranked first in deposit market share when compared to the nine other institutions in the AA.

As a part of this evaluation, examiners utilized an existing community contact to assess the credit needs and opportunities in the AA. The contact noted agriculture as a primary credit need, along with business and mortgage loans. The contact stated the financial institutions in the area are involved in the community and are meeting the credit needs. Additionally, the contact indicated that all institutions participate in community development activities, such as affordable housing initiatives.

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.

Lyons AA

Table A – Demographic Information of the Assessment Area
Assessment Area: 2017-2018 Lyons AA

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	1,277	0.0	0.0	90.2	9.8	0.0
Farms by Geography	259	0.0	0.0	79.9	20.1	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		\$56,877	Median Housing Value			\$77,899
			Median Gross Rent			\$550
			Families Below Poverty Level			8.1%

Source: 2015 ACS Census and 2018 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.

Scope of Evaluation in Kansas

For purposes of this evaluation, non-MSA AAs within the same state are combined, analyzed, and presented as one AA. Therefore, we combined Rice, Ellsworth, and Trego counties into one AA. The AA meets regulatory requirements, as it consists of whole geographies and does not reflect illegal discrimination or arbitrarily exclude any low- or moderate-income geographies. In 2016, the Lyons AA contained five middle-income census tracts, while in 2017-2018 there were five middle-income tracts and one upper-income tract. The OCC performed a full-scope review of the AA. Please refer to Appendix A for more information.

The US Department of Housing and Urban Development (HUD) declared Trego County as underserved. According to the 2015 ACS US Census, in 2018 the population of the AA is 19,375 and the median family income is \$56,877. Of the 7,768 households in the AA, approximately 36 percent receive social security, 16 percent are retired, and 11 percent are below the poverty level. Nineteen percent of the population is over age 65, and 38 percent of the population consists of civilians not in the workforce. The median housing value is \$77,899 and 62 percent of the housing units are owner-occupied units. The income distribution for families within the AA is 15 percent low-income, 17 percent moderate-income, 23 percent middle-income, and 45 percent upper-income. The April 30, 2019, unemployment rates for the counties in the AA are as follows: Ellsworth County 3.4 percent, Rice County 2.9 percent, and Trego County 3.6 percent. These rates are in line with the Kansas unemployment rate of 3.1 percent and the national rate of 3.6 percent for the same time period.

LENDING TEST

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

Based on a full-scope review, the bank's lending performance in the state of Kansas is reasonable.

Compared to small farm loans, the bank originated a minimal number of home mortgage, small business, and consumer loans. Therefore, an analysis of loans for those product types is not meaningful and was not conducted.

Distribution of Loans by Income Level of the Geography

We did not perform an analysis of the geographic distribution of loans. The 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 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.

LFB demonstrated reasonable distribution of loans to small farms. The 2016 and 2017-2018 samples both indicate that 90 percent of the number of agricultural loans were granted to farms with revenues less than or equal to \$1 million. The demographic data for both periods reveals that 96 percent of farms in the AA have revenues less than or equal to \$1 million. While falling just shy of the demographic data, the bank's performance significantly exceeds the aggregate data of 28 percent and 30 percent, respectively, for each period.

Responses to Complaints

LFB did not receive any written complaints related to its CRA performance during the evaluation period.

Qualified Investments and CD Services

LFB's level of community development loans, investments, and services had a positive impact on the bank's overall CRA rating.

LFB demonstrates a strong commitment to affordable housing. The bank made community development loans of \$1.6 million for affordable housing in the bank's AA. While CD loan and investment opportunities are minimal in the bank's AA, management has extended the bank's community development involvement into the regional area. CD lending represents 10.4 percent of Tier 1 capital.

Below are examples of the bank's community development investments and services:

- Prior period equity investment of \$358 thousand and current period equity investment of \$45 thousand in affordable housing projects;
- The bank participates in first time homebuyer programs that target low- and moderate-income persons sponsored by the Rural Development Program, the Federal Home Loan Bank, and the Kansas Housing Resource Corporation;
- The bank provided free escrow services for 12 home loans through the local Habitat Chapter;
- A bank employee is a certified trainer for Homebuyer Education and is included on the Kansas Homebuyer Education Provider List; and
- Bank officer serves with the Rice County Economic Development Board, an organization providing loans to small businesses denied by local banks.

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:	Lending Test (excludes CD loans): 01/01/2016 to 12/31/2018 CD loans, investments, and services: 05/27/2014 to 12/31/2018	
Bank Products Reviewed:	Small farm loans Community development loans, qualified investments, and community development 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
Kansas	Full-scope	
Lyons AA	Full-scope	<i>Counties of Rice, Ellsworth, and Trego</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS - Lyons Federal Bank	
Overall Bank:	Lending Test Rating
Lyons Federal Bank	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.
- 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

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2016	
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	
2016 Lyons AA	20	1,581,264	100.0	68	96.0	90.0	27.9	2.4	10.0	1.0	0.0	
Total	20	1,581,264	100.0	68	96.0	90.0	27.9	2.4	10.0	1.0	0.0	

Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016
 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-2018	
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 Loan	Aggregate	% Farms	% Bank Loan	% Farms	% Bank Loan	
2017-2018 Lyons AA	20	2,327,828	100.0	121	95.8	90.0	29.8	3.1	10.0	1.2	0.0	
Total	20	2,327,828	100.0	121	95.8	90.0	29.8	3.1	10.0	1.2	0.0	

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017
 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0